Exploring how economic abuse manifests in young adult relationships

A thesis submitted in fulfilment of the requirements for the degree of Doctor of Philosophy.

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1 March 2019
Declaration

I hereby certify that, except where due acknowledgement has been made, the work is that of the author alone; the work has not been submitted previously, in whole or in part, to qualify for any other academic award; the content of the thesis is the result of work which has been carried out since the official commencement date of the approved research program; any editorial work, paid or unpaid, carried out by a third party is acknowledged; and ethics procedures and guidelines have been followed.

Jozica Johanna Kutin

1 March 2019
Funding

I acknowledge the support I have received for my research through the provision of an Australian Government Research Training Program Scholarship.

The following grants were awarded to assist in this research:

- RMIT University SGR HDR Travel Grant
- RMIT University College of Business Research Student Support Fund
- RMIT University School of Economics, Finance & Marketing Qualitative Primary Data Support Fund
This thesis follows the ‘Thesis with papers’ (TWP) model, where chapters are presented in the form of papers that are published or publication ready. RMIT University does not to date have a specific policy regarding TWP but it is an allowable method of submission. The advantages and disadvantages of producing a TWP are discussed by Jackson (2013) and Mason (2018).

As a result, there is some repetition within the thesis chapters due to the overlap in background literature, rationale and methods. All references appear at the end of the thesis. Chapter 2 and 3 have been published as journal articles and appear in the thesis as published except for changes to publication and referencing style to ensure consistency with the styles used in this thesis. Chapter 4 was submitted and reviewed for a conference and has been modified since. Journal articles based on Chapters 4 and 5 are in preparation. The thesis follows the APA 6th edition formatting style.
A poetic note

Intersecting the thesis chapters are examples of non-fiction poetry that I have created using the narratives collected from young adult interviews that were a significant component of my data. These poems will form part of a post-doctoral paper investigating the use of non-fiction poetry in the representation of research results (Goldsmith & Cottrell, 2011; Kara, 2015). ‘I poems’ have also been used in previous research to understand the voices of research participants and how they construct their identity (Gilligan, 2015; Koelsch, 2015). My ideas have been inspired by seminars and readings (Goldsmith & Cottrell, 2011; Kara, 2015) and other academics at RMIT (Berkeley, Wood, & Glisovic, 2016; Wilkinson, 2014; Wilkinson, 2016; Wood, Glisovic, & Berkeley, 2016). Indeed, there is a world of research poetry waiting to be explored (Lahman, Richard, & Teman, 2019).

In creating case summaries, I found that I was not being authentic to the research participant’s voice, story or (re)construction of their narrative. I adopted psychological, forensic, sociological, health and criminological lenses to their narrative, drawing on my academic and professional background and training. My aim in including the non-fiction poetry was therefore to (re)construct or (re)present the stories of the young adults in a more accessible form, a form with more impact. I want their stories to go beyond the thesis, the journal publication¹ and even the more accessible online academic news feeds such as The Conversation. I believe that this form represents more truthfully the words spoken in the interviews. In this sense, I believe that a creative format may have more impact or resonance with young adults.

By using their own words, I capture and allow their voice, their history, their culture and their own interpretation of events to shine through, to be read, and to be heard. Their words already possess emotion, and a poetic rhythm; there is no need for me to ‘authorise’ their emotions. They also represent ‘the integration of the scientist and the poet’ (Faulkner, 2005, p. 941) as the process is not without my own creative input. Using (research, interview) text in this form is not new as others have

¹ Even so, a paper is being prepared and targeted to the journal Qualitative Inquiry.
used poems and poetry to (re)present research methods and findings (Faulkner, 2005; Gilligan, 2015; Koelsch, 2015; Koelsch & Knudson, 2009).

As Goldsmith and Cottrell (2011) state:

The rise of identity politics of the past have given voice to many that have been denied. And there is still so much work to be done: many voices are still marginalized and ignored. Every effort must be made to ensure that those who have something to say have a place to say it and an audience to hear it. The importance of this work cannot be underestimated. (p. 75)

And this is the purpose of this (whole) body of research: for the young people’s voices to be heard, so that others may live and learn from the lived experience of those interviewed.

The poems in this thesis are titled: Xing-Li, Tina, Tamara and What I Say to Myself.
Terminology

In this thesis I have used the term ‘participant’ (meaning research participant) or ‘victim’ to denote the person who was the target of aggression, violence or economic abuse by their partner, boyfriend, girlfriend or spouse, who is the ‘perpetrator’ or ‘abuser’. This is consistent with current research usage (see, for example, Postmus, Hoge, Breckenridge, Sharp-Jeffs, & Chung, 2018). It is also consistent with the approach of Coates and Wade (2004, 2007) in calling out the role of perpetrators. I also recognise that in more recent publications by women’s advocacy services the term ‘victim/survivor’ is now used (Fernando, 2018) and so this term has also been used in this thesis.

The terms ‘financial abuse’ and ‘economic abuse’ are often used interchangeably. ‘Financial abuse’ has most commonly been used to describe the financial (monetary) exploitation of the elderly by family members and friends, while ‘economic abuse’ is often used in association with intimate partner violence.

It has been argued that financial abuse and economic abuse are different concepts. Financial abuse relates to the denial of access to monetary resources (that is, finances), whereas economic abuse includes financial abuse but can also refer to the denial of access to other resources such as food, utilities and transport (Sharp-Jeffs, 2015).

Academics in the United States tend to use the term ‘economic abuse’ (Adams, Sullivan, Bybee, & Greeson, 2008; Hetling, Stylianou, & Postmus, 2015; Postmus, Hetling, & Hoge, 2015) and academics and service providers in Australia use either term (Cameron, 2014; Corrie & McGuire, 2013; Smallwood, 2015). In the United Kingdom, ‘financial abuse’ is more commonly used (Sharp-Jeffs, 2015).

In relation to the legal-social context of this research, the Victorian Parliament has defined this component of family violence as ‘economic abuse’ (Family Violence Protection Act 2008, Government of Victoria: section 6). Given that the key academic publications most relevant to this PhD use the term ‘economic abuse’ and for key theoretical and legal reasons, economic abuse is the term used in this thesis.
Acknowledgements

I would first like to thank the young adults who volunteered their time, emotional energy and stories for this research. For some, it was the first time that they had spoken about their experiences with anyone. They all wanted to tell their stories so that others could learn from them. I, too, hope that their stories have an impact not only on others who might find themselves in the same situation, but also on educationalists; policymakers; finance, consumer, legal and family violence service providers; and prevention and intervention program developers.

I would also like to thank the 24 practitioners who gave their limited valuable time to discuss the issue of economic abuse and young adults. I would particularly like to thank Karen O’Connor from Women’s Health in the North (Wangaratta) whose work with young adults and economic abuse inspired this project. I would also like to acknowledge the continued support and collegiality of Julie Kun and Nilmini Fernando from WIRE (Women’s Information and Referral Exchange).

I would like to thank my primary supervisor Professor Roslyn Russell for her dedication, enthusiasm, guidance, and mentorship. Roslyn has become of course more than just a supervisor – she has been an incredible mentor, guide, advocate and friend at all stages of the process. Her focus on research that has real meaning, for real people, in the real world, has guided all our decisions. Her mentorship in working with industry and the academy to ensure the best research outcomes has been invaluable. I hope our weekly research work meetings continue for years to come. Professor Mike Reid was my second supervisor and was also critical in providing not just a social marketing perspective, but importantly also a male perspective in this gendered area of work. We, too, will continue to work together to translate the results of this research into real-world applications.

I seem to have a lot of friends with PhDs but a few of them in particular were instrumental in encouraging and supporting me during my PhD and previous and current research and academic lives: Dr Anita Morris, Dr Kathryn Daley, Dr Rachael Green, Dr Marcus Banks, Dr Jan Davies and Dr Penny Mitchell.

I want to acknowledge the support and camaraderie of my fellow PhD students at RMIT University, especially Rachel Peile, Dr Sam Zhang, Dr George Marano and Dr Tina Popa, to name a few. I’d also like to acknowledge the best professional support
staff member in the whole university, Claudia Jorquera, who was always happy and helpful and knew the answer to everything. Dr Margaret Heffernan OAM (School of Management) was also a brilliant mentor for the 3MinuteThesis competition. I would also like to thank my academic colleagues in the School of Economics, Finance and Marketing, in particular Dr Mark Stewart and Associate Professor Ashton DeSilva. Julia Farrell provided professional editing and proofreading services in accordance with the guidelines for editing academic theses.

Thanks also to the dear friends I made while in my first research position at the Department of Social and Preventive Medicine, Monash University – Tracey Marriner, Dr Kim Fentz and Antony Ugoni – who are all wise mentors when it comes to biostatistics, scientific method and, most of all, friendship. I would also like to acknowledge my research mentors over the years who have helped shape the researcher I am today: Professor Michael Abramson, Professor Gabrielle Bammer, Professor Alison Ritter and Professor Allan Kellehear.

Appreciation also goes to my friends from primary school, high school and university (aka ‘The Ladies of The Lake’) – Helen Papadimitriou, Giacomina Pradolin, Selena Heaton, Dr Anne Kershaw and Dr Julie Roberts – I will now be able to enjoy our weekends away without me being cloistered in a room writing or rehearsing presentations before dinner.

Thanks to all my neighbours and friends in Warrandyte (including the Warrandyte MTB club and Warrandyte River Runners) who kept me sane, especially Adrienne Hilton (who knew instinctively when it was time for a hike, run or outrageous MTB ride), Atsuko Parker, Sophie Jones, Natalie Papez, Emma Edmonds, Katrina Bennett, Simon Ng, Anna Ng, Peter Cross, and Tony Moran. Many thanks also to all my family and closest friends for their support, and especially my brother John and sister-in-law Shirley Kutin, Tracey Marriner and Adrienne Hilton.

Finally, thanks must go to my patient children, Emma, Tessa and Niels. Although we did manage to get quite a few hiking holidays in during school terms, they, too, have been counting down the days and pages. They believed in me and I will always believe in, cherish and love them.
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<tbody>
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<td>ABS</td>
<td>Australian Bureau of Statistics</td>
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<td>IPV</td>
<td>Intimate Partner Violence</td>
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<td>PSS</td>
<td>Personal Safety Survey</td>
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<td>RADL</td>
<td>Remote Data Access Laboratory</td>
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<td>SEA</td>
<td>Scale of Economic Abuse</td>
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<td>WHO</td>
<td>World Health Organization</td>
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<td>WIRE</td>
<td>Women’s Information and Referral Exchange, Melbourne</td>
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Publications

Journal articles


Online publications


Kutin, J. (2017, October 5). *Big researchers don’t cry* [Blog post]. Retrieved from https://patthomson.net/2017/10/05/big-researchers-dont-cry/#comment-40706

Conference presentations


Awards

This PhD of research was awarded the RMIT Prize for Research Impact – Higher Degree by Research (Enterprise) in October 2018.
http://www1.rmit.edu.au/staff/research/awards


3MT Runner-up, RMIT College of Business Semi-final, 11 July 2017.

3MT Australasian Semi-final, 29 September 2017, University of Queensland, Brisbane, Australia. Represented RMIT at the Australasian semi-final. This competition was viewed live across the world via webcam and can be viewed at the following link: https://vimeo.com/237029166 (at 1:59:25).

RMIT College of Business, HDR Photography Competition Runner Up, November 2018.
Summary

Purpose – Money is an inescapable part of everyone’s life, but violence and abuse should not be. Economic abuse is about financial control, financial exploitation and work and/or study sabotage. This research focuses on young adults aged 18–29 years in their relationship-formation phase, to gain greater insights that inform prevention-based social marketing campaigns.

Research questions – The main research question was: How does economic abuse manifest in young adult relationships? There were three sub-questions: What is the prevalence of economic abuse among young adults? What is the lived experience of economic abuse in young adult relationships? And what factors are associated with economic abuse among young adults in relationships?

Design/methodology – This thesis used mixed methods. Importantly, the research adopted a social-ecological framework that allowed for the complexity of the problem to be explored at the individual, relationship, community and societal levels. I conducted three studies to address the research questions: an analysis of a large cross-sectional survey; interviews with 24 practitioners; and interviews with 24 young men and women.

Findings – Nationally, 1 in 6 women and 1 in 14 men were victims of economic abuse. Financial stress, emotional abuse, physical abuse, low education level and living with a disability were all significant factors. One in 10 young women and 1 in 20 young men have been victims of economic abuse.

The young adults interviewed described being victims of economic control, exploitation, and work and study sabotage. They were denied basic necessities. Their possessions and homes were destroyed or damaged, rendering them at risk of homelessness. Their mobile phones were often the target of this property destruction. Their attempts to commence or participate in education were sabotaged by their partners either directly or indirectly. They became adversely economically entangled with the perpetrator through rental leases, hire purchase or loan arrangements. A common tactic was the control of access to financial information (asymmetric information).
The experiences of young adults were analysed to reveal the underlying factors associated with economic abuse. Consistent with the practitioners’ views, the young adult participants did not recognise economic abuse and were not aware that it was ‘a thing’. They believed that if they were not the victims of physical violence (which needed to be ‘bad enough’), then their relationships were not abusive (enough) to warrant seeking assistance from family violence services. The young women interviewed commonly blamed themselves for being victims of abuse: they thought themselves too generous, too trusting and too loving.

The young adult women interviewed did not evidence a lack of financial capability when it came to the day-to-day management of their finances; rather, their financial capabilities were sabotaged by their abusive partners. They either had no or limited access to their own funds or were being used as an unending source of cash. The evidence from this study shows that young adults do experience economic abuse in their relationships and in ways that are different from those impacting other age cohorts.

Reflecting on their relationships, the young adults interviewed felt they were too young and inexperienced when it came to relationships and that they had rushed into living together. Most were prepared to be generous or tolerant of money management differences because they were in love and committed to the relationship. Love was thus more important than money. Fear was also ever present – they feared violent retaliation or conflict, and losing the relationship.

The young adults were struggling to manage the disconnect between their own and their partner’s romantic and financial expectations in their relationships. Yet their primary focus was on love and trust. If someone loves and trusts you, why would they exploit or control you? How can you be supported without being controlled, and how can you support your partner without being exploited?

The factors that increased dependence, vulnerability and premature economic entanglement (such as moving in together, having a baby and unemployment) placed young adults at greater risk of economic abuse.

The practitioners noted that young adults do not recognise economic abuse as a form of partner violence, they value their relationships more than their bank
accounts, and they are still very much influenced by gender-based stereotypes when it comes to money management in relationships.

The practitioners were of the opinion that young adults would benefit from financial education, having access to financial role models and mentors, and more education about relationships. Not only would awareness-raising about economic abuse assist young adults, but it would also have a positive impact on those who are connected with young adults. The practitioners stated that it is also important that the finance and other sectors protect young adults from economic abuse by not having systems that facilitate the perpetration of economic abuse. Gender inequality underlies the behaviours and attitudes associated with economic abuse. It was indeed clear that the young people interviewed were largely influenced by gender-based stereotypes which continue to perpetuate economic abuse.

**Research implications** – This research has contributed new knowledge about the experiences of young adult victims of economic abuse. There is scope to develop or improve existing scales that measure economic abuse so that they are more relevant for young adults. Further research could explore in more detail how young adults manage their financial and relationship transitions in order to better understand the development of economic abuse.

**Policy and practice implications** – The prevention of economic abuse must include awareness-raising, not just in the community but through government sectors and services – and herein social marketing can play a significant role. An economic abuse and a young adult lens is needed in documenting, discussing, and developing family violence interventions and policy. Strategies should also enhance the capabilities of young adults in navigating their finances as individuals and also within relationships. In doing so, they need to acknowledge the interplay between love, trust and money. Ignoring this holistic contextual approach will only serve to perpetuate (the hidden nature of) economic abuse. Young adult focused services should be considered in the suite of family violence interventions.
Chapter 1
Introduction

Economic abuse is a hidden form of intimate partner violence (IPV). In the context of an intimate relationship, it is defined as the use of a partner’s finances or assets (or their ability to accrue or maintain those assets) in order to control or manipulate that person (Adams et al., 2008). It includes financial control, financial exploitation and behaviours that sabotage employment or study. According to Adams et al. (2008, p. 564):

_Economic abuse includes behaviours that control a person’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency._

Economic abuse is also included within the legal definition of family violence in most jurisdictions in Australia and can therefore form the basis of family violence intervention orders. In Victoria, section 6 of the _Family Violence Protection Act 2008_ (Vic) defines economic abuse as:

_For the purposes of this Act, economic abuse is behaviour by a person (the first person) that is coercive, deceptive or unreasonably controls another person (the second person), without the second person’s consent—

(a) in a way that denies the second person the economic or financial autonomy the second person would have had but for that behaviour; or

(b) by withholding or threatening to withhold the financial support necessary for meeting the reasonable living expenses of the second person or the second person’s child, if the second person is entirely or predominantly dependent on the first person for financial support to meet those living expenses.

Economic abuse is costly to all sectors – government, industry and the community. PriceWaterhouseCoopers (2015) has estimated that violence against women (comprising all forms of abuse, including economic abuse) costs $21.7 billion a year – a cost primarily borne by the victims, with costs of $7.8 billion a year incurred by Australian state, territory and national governments. Victims of economic abuse

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2 _Domestic and Family Violence Act 2017_ (NT); _Domestic and Family Violence Protection Act 2012_ (Qld); _Family Violence Act 2004_ (Tas); _Family Violence Act 2016_ (ACT); _Family Violence Protection Act 2008_ (Vic); _Intervention Order (Prevention of Abuse) Act 2009_ (SA); _Restraining Orders Act 1997_ (WA).
experience significant financial hardship and financial dependence which are significant barriers to leaving violent relationships (Adams et al., 2008; Cameron, 2014; Postmus, Huang, & Mathisen-Stylianou, 2012; Sanders, 2015).

While the financial, health and wellbeing impacts of IPV are well understood (Campbell, 2002), the impacts of economic abuse are yet to be fully identified (Antai, Oke, Braithwaite, & Lopez, 2014; Sharp-Jeffs, 2015). Victims of economic abuse experience significant work-related problems (Postmus, Plummer, McMahon, Murshid, & Kim, 2012; Sanders, 2015), disruption to their education (Sanders, 2015; Voth Schrag & Edmond, 2017), financial hardship (Adams, 2011; Postmus, Plummer, et al., 2012; Sanders, 2015; Sharp-Jeffs, 2015; Voth Schrag, 2015), psychological distress (Antai, Oke, et al., 2014) and depression (Postmus, Huang, et al., 2012).

The economic abuse literature is primarily focused on the experiences of, impact on and recovery of women, the majority of whom who have also been victims of other forms of violence and have engaged with domestic violence services.

In late 2014, when this PhD research was proposed, awareness of economic abuse was gaining traction and was the focus of research carried out by several community-based legal, women’s health and welfare organisations in Victoria, Australia (Cameron, 2014; Macdonald, 2012; Smallwood, 2015). In February 2015,3 the Victorian Government established a Royal Commission into Family Violence (State of Victoria, 2014-16). The Victorian Royal Commission, hearing submissions from community organisations, academia and the public, also reviewed the issue of economic abuse. It recognised that economic abuse is a significant and financially devastating component of family violence. The Commission’s report included several recommendations to increase service provision, awareness and knowledge about economic abuse among government organisations, service providers and the finance sector (State of Victoria, 2014-16). Notwithstanding this intense interest, the fundamental data – critical to public health and service planning – was not available.

3 The Royal Commission was called on 22 February 2015 and the final report was published in March 2016 – see http://www.rcfv.com.au/The-Commission.
1.1 Motivation

The economic abuse literature had not, at the time of the commencement of this research, explored specifically the experience of young adults. I was motivated to find out what happens at the start of these relationships, and how the economic abuse developed. Attempting to recall the details of the relationships you were in during your 20s when you are in your 40s, 50s or 60s is difficult. Women who have been in relationships for a longer period of time are more likely to have significantly more (combined) assets than younger adults. Studying young adults, therefore, can reveal previously unexplored critical issues, knowledge of which will facilitate early intervention and prevention strategies – my ultimate aim and guiding focus. Also significant was the lack of epidemiological data on the topic in Australia – leading to the first task in this study of analysing survey data. How many people are victims of economic abuse, and how many of these are young adults? In Australia, this basic data was not available.

In my research I focused on young or ‘emerging’ adults (Arnett, 2000, 2015) and their experiences of economic abuse. Young adults are going through an important phase in their lives which entails many opportunities (related to education, work, travel and love) but which is also a time of risk and vulnerability to events and circumstances that can have long-lasting effects – especially when it comes to financial matters. It is therefore imperative to increase understanding of how economic abuse manifests in young adult relationships so that prevention efforts can be effective at this all-important relationship-formation stage.

1.2 Research questions

The purpose of this research was to investigate the experiences of young adults who have been victims of economic abuse. Three studies were conducted: an analysis of national survey results, interviews with practitioners, and interviews with young adults. The studies were designed to address the main research question: ‘How does economic abuse manifest in young adult relationships?’

Despite the surge in interest in economic abuse among community organisations; financial, legal and domestic violence services; and the government, the prevalence of economic abuse in Australia had not been identified by age or gender. Economic
abuse has been viewed as a component of emotional abuse – a series of behaviours that exert power and control over the other – hence, epidemiological studies generally combine the data on economic and emotional abuse. However, more specific data on the prevalence of economic abuse has been sought by providers in the domestic violence services sector and researchers alike, especially given the context of heightened community and political awareness and concern about the issue. It is therefore important to determine the prevalence of economic abuse in Australia by age and gender – and this formed the focus of the first sub-research question, ‘What is the prevalence of economic abuse in Australia?’

Economic abuse is insidious, and often not recognised by those who experience it, until they are under extreme financial stress or when the relationship ends. It is therefore particularly important to focus on prevention. My attention was therefore drawn to the cohort for whom prevention could be most effective: young adults (aged 18 to 29 years). Young adults now live in a society that promises equality in education, employment, opportunity and relationships. But they are also living in times of employment instability (Brotherhood of St Laurence, 2017) and housing unaffordability (Daley, Coates, & Wiltshire, 2018). In this context, it is consequently important to understand – for both young men and women – the experience of economic abuse. Prevention strategies cannot be developed without understanding the types of economic abuse behaviours young adults experience. This motivated the second research question: ‘How do young adults experience economic abuse?’

Finally, it is important to understand the underlying factors associated with economic abuse, in particular from a bottom-up or collaborative perspective – that is, based on the lived experience of young adults (Dietrich, Rundle-Thiele, Schuster, & Connor, 2016; French, 2017; Lefebvre, 2013). It is also necessary to uncover the attitudes, beliefs and distinguishing contexts that underpin economic abuse to inform the development of social marketing—based interventions (Andreasen, 1994; Dietrich, Rundle-Thiele, & Kubacki, 2016). To explore these issues, the third research question was ‘What are the factors associated with economic abuse in young adult relationships?’
To summarise, the main research question was:

*How does economic abuse manifest in young adult relationships?*

The sub-questions that contributed to this principal research question were:

1. What is the **prevalence** of economic abuse among young adults?

2. What is the **lived experience** of economic abuse in young adult relationships?

3. What are the **factors associated** with economic abuse among young adults in relationships?

### 1.3 Theoretical frameworks

Violence and IPV are complex social problems that need to be addressed from a variety of perspectives, and in this regard I have responded to DeKeseredy and Schwartz’s (2011) call for a multi-theoretical approach. I am a pragmatist, and taking a multi-theoretical approach, utilising both qualitative and quantitative methods, will, in my view, contribute to achieving both theoretical and practical outcomes in my research (see Methodology section below for further discussion).

Therefore, I have utilised three theoretical frameworks to guide the development and analysis of my research project. First, I have delved into the theory of emerging adulthood to understand and justify the selection of my target cohort (Arnett, 2000, 2001, 2015). Second, I have drawn on the social-ecological model to ensure that a broad perspective was taken in the analysis (in particular of the qualitative data) (Bronfenbrenner, 1979; Dahlberg & Krug, 2002). Within the social-ecological model sits feminist theory and theory on the gender-based drivers of economic abuse (DeKeseredy & Schwartz, 2011; Our Watch, Australia’s National Research Organisation for Women’s Safety, & VicHealth, 2015; Stark, 2007). Third, principles of social marketing have been used to underpin my research in order to inform the future development of prevention and intervention strategies (Andreasen, 1994; Dietrich, Rundle-Thiele, & Kubacki, 2016; Dietrich, Rundle-Thiele, Schuster, et al., 2016).
The importance of emerging adulthood

Why investigate economic abuse in young adults? Understanding how economic abuse develops in young adult relationships is key to developing effective prevention strategies and reducing its prevalence. One of the main tasks of young adults, in their transition to adulthood, is to establish financial independence (Arnett, 2001, 2015; Sharon, 2016). Economic abuse potentially thwarts or delays the achievement of this important milestone.

Young adults or ‘emerging adults’ are men and women aged between 18 and 29 years. This definition is based on the work of Jeffrey Arnett (2000, 2007, 2015), who identified this life stage as an important transitional period between adolescence and adulthood. Earlier work by Levinson (1978) coined this period the ‘novice phase’ – beginning with ‘early adult transition’, then ‘entering the adult world’, and ending with (at about age 33) ‘age thirty transition’.

Emerging adulthood theories were used to inform the sampling method and how the characteristics of this phase may be related to or influence the experience of economic abuse.

Emerging adulthood is a period characterised by ‘frequent change as various possibilities in love, work and worldviews are explored’ (Arnett, 2000, p. 469). During this stage, young people have moved out of the teenage dating phase and begun to develop more steady adult relationships (Arnett, 2015). Although in the current era young adults are less likely to be married or have children than in previous generations, they are more likely to opt for cohabitation.

Further (Arnett, 2000),

*Emerging adulthood is a time of life when many different directions remain possible, when little about the future has been decided for certain, when the scope of independent exploration of life’s possibilities is greater for most people than it will be at any other period of the life course.* (p. 469)

Emerging adulthood is therefore a stage when young people are potentially more vulnerable to economic abuse, but also most open to new ways of tackling problems, including navigating the world of money in relationships. They are transitioning from family of origin dependence to independence. Thus, while they face a multitude of
possibilities, they are also particularly vulnerable to exploitation and manipulation, including in the context of abusive relationships.

In a study of emerging adults and violence, Alvira-Hammond, Longmore, Manning, and Giordano (2014) found that, in their sample of 648 cohabitating emerging adults, nearly 40% had experienced physical aggression in their current relationship (they did not measure economic abuse). Sharon (2016) found that 89% of emerging adults in the United States viewed financial independence as one of the top three markers of achieving adulthood; however, only 54% of respondents in her study believed that they had attained financial independence. Indeed, Reese-Weber, Kahn, and Nemecek (2015) found that the three main areas in which conflict occurred for emerging adults in relationships were money, sex and trust. Based on the previous research findings and, given that this current generation in Australia is faced by unstable employment and unaffordable housing (Brotherhood of St Laurence, 2017; Rayner, 2016), young adults are potentially more vulnerable to economic abuse. The drive to become financially independent often finds emerging adults ‘sliding into’ relationships and cohabitating for reasons of economic efficiency rather than because they feel emotionally ready to share their lives with each other (Manning & Smock, 2005; Owen, Rhoades, & Stanley, 2013; Stanley, Rhoades, & Markman, 2006). Yet this period of transition from dating to moving in together has been identified as the time when economic abuse usually starts (Sharp-Jeffs, 2015). Thus, this represents a potentially high-risk scenario, leaving young people vulnerable to becoming prematurely financially entangled sooner than anticipated, and making it difficult for them to leave deteriorating relationships when they need to. Understanding what happens in relationships during this transition period is critical to understanding the development and prevention of economic abuse.

**Social-ecological model**

As Heise (1998, p. 262) discusses, ‘theories of violence have been strongly influenced by either the disciplinary biases of psychology, sociology, and criminology, or the ideological and political agendas of feminist activists’, and it is therefore important to adopt the social-ecological model in order to keep in check potential personal biases. Stokols (1996) also states that the social-ecological model
facilitates avoiding ‘the conceptual “blind spots” resulting from an exclusive focus on either behavioural or environmental factors at single analytical levels’ (p. 287).

Violence is a complex social problem, and, like other complex social problems, the explanatory theory used to explore it should not be one-dimensional. Interventions, whether preventive, primary or tertiary, need to address the problem at all levels – individual, family, community and societal. Hence, a multi-theoretical approach is required to bring about change. The World Health Organization has adopted the social-ecological approach (Dahlberg & Krug, 2002) in understanding the many influences on interpersonal violence in general and between intimate partners specifically (Krug, Dahlberg, Mercy, Zwi, & Lozano, 2002).

Social-ecological theories attempt to explain phenomena from the varying perspectives in the context of the contextual components that impact each person (Banyard, Cross, & Modecki, 2006; Bronfenbrenner, 1979). In this regard, an integrated theory can prove useful in understanding IPV including economic abuse (DeKeseredy & Schwartz, 2011). Hence, social-ecological theories assist in broadening investigative perspectives by at once incorporating individual psychological factors and relationship, community and social contextual factors.

The social-ecological approach is a nested model (see Figure 1); Bronfrenbrenner (1979, p. 3) describes it ‘as a set of nested structures, each inside the next, like a set of Russian dolls’. This model can help explain why various communities, relationships and individuals can function differently while living under the same societal frameworks and policies. While risk factors can be identified at each level, so too can interventions or strategies be developed and employed to target each level. In this study, the social-ecological model was used as a framework for investigating the underlying factors associated with economic abuse in young adult relationships. In a review of studies of IPV, Heise and Kotsadam (2015) only found nine studies that included macro (societal) level factors. This model has not been used previously to explore economic abuse.
The social-ecological model is particularly useful for the study of economic abuse. Economic abuse does not happen in a vacuum. How money is used and managed individually, in relationships, in the community and in society is heavily influenced by individual beliefs, knowledge, personality characteristics and past experiences, as well as societal and community expectations, (gendered) norms and financial systems.

**The role of a social marketing approach and economic abuse**

Social marketing takes a positive approach, where the emphasis is on replacing the old behaviour with a more desirable new behaviour. As Andreasen (1994, p. 110) states:

> Social marketing is the adaptation of commercial marketing technologies to programs designed to influence the voluntary behavior of target audiences to improve their personal welfare and that of the society of which they are a part.

The bottom line in social marketing, as Andreasen argues, is behaviour change, not profit. Social marketing aims to achieve behavioural change by using marketing principles, tactics and strategies to create this change to the benefit of society (Brennan, Aleti, Nguyen, Binney, & Parker, 2014; French, 2017; Lee & Kotler, 2011; Lefebvre, 2013). Social marketing strategies often incorporate communication programs and interventions designed to reduce the prevalence of social problems (Andreasen, 1994; Dietrich, Rundle-Thiele, & Kubacki, 2016; Dietrich, Rundle-Thiele,
The social marketing approach requires the development of a deep understanding of the target audience (Lefebvre, 2013), and, in this study, young adults who have experienced economic abuse.

Social marketing has been used to develop programs to prevent violence among young people at school (Quinn, Bell-Ellison, Loomis, & Tucci, 2007) and reduce dating violence (Borsky, McDonnell, Turner, & Rimal, 2016). However, in relation to economic abuse, the comprehensive application of social marketing methods has been limited. This thesis therefore undertakes the necessary groundwork for the development of social marketing interventions in this area.

Awareness and understanding of economic abuse in intimate relationships, while extensive in the domestic violence services sector, is relatively unheard of in the general community. At best, the issue is most often associated with the financial exploitation of elderly people, but not understood as a form of coercive control in intimate relationships. Community-based initiatives have focused on raising the awareness of economic abuse, and several resources have been developed such as postcards, short films and websites (1800RESPECT, 2015; Bentwheel, 2014; Women’s Information and Referral Exchange [WIRE], 2016a, 2016b; Women’s Health Goulburn North East, 2015).

WIRE, an advocacy and support service for women, has developed a website focused on money and relationships: Women Talk Money. Financial Literacy For Women (WIRE, 2016a). Grounded in the organisation’s research into economic abuse, the website is intended to inform and forewarn women about economic abuse (Cameron, 2014). It uses a conversational style and is designed to cater to the needs of women of any age. One of its webpages is dedicated to economic abuse and details the types of abusive behaviours, the warning signs and where to get help. Throughout other sections of the website there are references to the control of finances and links to the economic abuse page. It also includes a brief video describing economic abuse which, at the time of writing, had 298 views on YouTube (WIRE, 2016b). The effectiveness of these initiatives has not been evaluated. Are they reaching their target audience? Are they relevant and useful for the young adult audience?
In summary, economic abuse is an emerging area of research. I am focusing on young adults not only because of their specific vulnerabilities but also because they are most likely to benefit from prevention strategies. Social marketing offers an effective strategy for prevention within this cohort. However, the first task is to understand in depth the nature of this cohort and what they have experienced. Understanding the factors that underlie economic abuse will provide important and necessary evidence for the development of useful social marketing strategies.

1.4 Methodology

This research used a mixed-methods approach: both quantitative and qualitative techniques. A sequential mixed-method design was chosen (Grbich, 2013; Johnson, Onwuegbuzie, & Turner, 2007) guided by a pragmatist research paradigm (Biesta, 2010). Johnson et al. (2007, p. 129) define mixed-methods research as:

*an intellectual and practical synthesis based on qualitative and quantitative research; it is the third methodological or research paradigm (along with qualitative and quantitative research). It recognizes the importance of traditional quantitative and qualitative research but also offers a powerful third paradigm choice that often will provide the most informative, complete, balanced, and useful research results.*

Johnson et al. (2007) also state that the pragmatist paradigm is the logical philosophical foundation for or partner to mixed-methods research as it acknowledges the complexity of social phenomena and that questions about such phenomena can best be answered by utilising both quantitative and qualitative data. Modes of inquiry are structured to determine practical uses, not just for the uncovering of truths or realities. Pragmatism places the research question first and deciding on the most suitable method is based upon which method will best answer that research question and which will illicit results that have a practical application (Biesta, 2009, 2010). Dewey’s pragmatist philosophy (as discussed in Biesta, 2010) emphasises that knowledge is based on the interaction of organisms with their environments, which forms the basis of experience. Thus, knowledge of something in and of itself is not enough – it is experience that matters. As Biesta (2010, pp. 107-108) explains:

*This first of all means that everyone’s experience is equally real. The horse trader, the jockey, the zoologist, and the palaeontologist will all have their own experience of a horse. If their accounts turn out to be different, there*
is, however, no reason for assuming that the content of only one of them can be real and that the experiences of the others must necessarily be any less accurate or real.

Knowledge is not just about how things exist; it is derived through its interaction with the environment, it is consequences and conditions (Biesta, 2010). This is relevant to the present research insofar as behaviours or economic abuse tactics can be described, but context is also critically important for understanding such behaviours and tactics. Again, Biesta (2010, pp. 108-109) is eloquent in describing the process:

The only way to solve the problem in an intelligent manner and not by simple trial and error is by means of a systematic inspection of the situation. On the one hand, we need to identify and state the problem. On the other hand, we need to develop suggestions for addressing the problem, for finding a way to act, and hence find out what the meaning of the situation actually is.

1.5 Study design

Three studies were conducted to address the research questions. The first study (Study 1) utilised secondary data from a large cross-sectional survey of Australian adults ($N = 17,050$) undertaken by the Australian Bureau of Statistics (ABS). The aim of this study was to determine the prevalence of economic abuse and associated risk factors.

Study 2 aimed to understand, by drawing on the views of the practitioners in the field of family violence, law, financial services and women’s health ($N = 24$), how economic abuse manifests in young adult relationships, and the associated factors, early warning signs and impacts of such abuse, with the aim of informing potential prevention strategies. Semi-structured interviews were used.

The final study (Study 3) involved interviewing young adults ($N = 24$) who had experienced varying degrees of economic abuse. The interview was conducted in two parts. The first part was unstructured and recorded the lived experience of the young person (narrative free-form interview). The second part of the interview was semi-structured and in sections that mirrored what was asked of the practitioners, with a focus on impacts, early warning signs and potential prevention strategies. Figure 2 outlines the sequence of each study and how they relate to the research questions. The sequential mixed-methods study design was adopted to allow each
study to inform the design and methods of subsequent studies (Miller & Crabtree, 1994).

Main Research Question
How does economic abuse manifest in young adult relationships?

Study 1
Analysis of secondary data
N = 17,050

Sub-question 1
Prevalence

Study 2
Practitioner interviews
N = 24

Sub-question 2
Lived experience

Study 3
Young adult interviews
N = 24

Sub-question 3
Associated factors

Main Research Question
How does economic abuse manifest in young adult relationships?

Figure 2. Study design and how they relate to each research question
1.6 Thesis overview

This thesis follows the ‘thesis with papers’ model (see preface note on Thesis Model). The story of economic abuse in young adult relationships unfolds through a series of papers or chapters (Chapters 2, 3, 4 and 5) that report the results of the three studies, culminating in the final chapter which outlines the integrated conclusions, implications and directions for future research. Each paper builds on the results of the previous paper, but they can also be read independently.

The results of the first study, which determined the prevalence of economic abuse among adults in Australia, are presented in Chapter 2. The analysis also included the identification of significant risk factors associated with economic abuse. This study was published in the Australian and New Zealand Journal of Public Health. The chapter presents the journal article verbatim, except for the referencing style which has been modified to be consistent with the style used in this thesis (with permission from the publisher). The article was published as open access and can be found here.

Chapter 3 describes the types of economic abuse tactics experienced by young adults from the perspective of practitioners. It also presents the practitioners’ views on the attitudes and beliefs associated with economic abuse and effective prevention strategies. A brief version of this chapter was presented at the World Social Marketing Conference in Washington DC, USA, in 2017. Chapter 3 is an expanded version of this conference paper which has been published in the Journal of Social Marketing. It is reproduced in this thesis verbatim and can be found online here.

In Chapter 4 I explore the tactics of economic abuse that young adults reported in their interview narratives. I have extensively used their direct quotes from the interviews to reflect their lived experience. This chapter highlights the differences between the experiences of young adults and current conceptualisations of economic abuse. The chapter was presented at the 31st PhD Economics and Business Conference in Sydney, held in October and November 2018.

In Chapter 5 I explore in more detail the lived experiences of young adults to determine the factors associated with economic abuse. This chapter utilises the data from the young adult and practitioner interviews. The social-ecological model frames
this chapter. The focus of this chapter is on the complexities, themes and conundrums underlying the data discussed in the previous chapters. In Chapter 5, I attempt to address the 'why' of economic abuse.

In the final chapter, **Chapter 6**, I explore the findings presented in the previous chapters to answer the question: *How does economic abuse manifest in young adult relationships?* This chapter also provides implications for practice and policy, discusses the research limitations, and suggests options for future research.
Chapter 2
The prevalence of economic abuse

2.1 Abstract

Objective – Economic abuse is a form of domestic violence that has a significant impact on the health and financial wellbeing of victims but is understudied. This study determined the lifetime prevalence of economic abuse in Australia by age and gender, and the associated risk factors.

Methods – The 2012 ABS Personal Safety Survey was used, involving a cross-sectional population survey of 17,050 randomly selected adults using face-to-face interviews. The survey-weighted prevalence of economic abuse was calculated and analysed by age and gender. Logistic regression was used to adjust odds ratios for possible confounding between variables.

Results – The lifetime prevalence of economic abuse in the whole sample was 11.5%. Women in all age groups were more likely to experience economic abuse (15.7%) compared to men (7.1%). Disability, health and financial stress status were significant markers of economic abuse.

Conclusions – For women, financial stress and disability were important markers of economic abuse. However, prevalence rates were influenced by the measures used and victims’ awareness of the abuse, which presents a challenge for screening and monitoring.

Implications for public health – Social, health and financial services need to be aware of and screen for the warning signs of this largely hidden form of domestic violence.

4 This first paper addresses the first sub-research question ‘What is the prevalence of economic abuse among young adults?’ This chapter (paper) has been published in the Australian and New Zealand Journal of Public Health and is reproduced here in toto. The journal article is free (Open Access) to download via the journal website: http://onlinelibrary.wiley.com/doi/10.1111/1753-6405.12651/full. The article title is: ‘Economic abuse between intimate partners in Australia: Prevalence, health status, disability and financial stress’. Thesis supervisors Roslyn Russell and Mike Reid were co-authors. The journal’s referencing system has been converted to APA style to be consistent with the citation style of the thesis.
2.2 Introduction

Economic abuse is a form of intimate partner violence (Adams et al., 2008; Branigan, 2007; Cameron, 2014; Sanders, 2015; Stylianou, Postmus, & McMahon, 2013). It involves behaviours aimed at manipulating a person’s access to finances, assets and decision-making in order to foster dependence and control. Adams et al. (2008) identified three dimensions of economic abuse: economic control, economic exploitation and employment sabotage. Economic abuse between intimate partners results in significant work-related problems (Postmus, Plummer, et al., 2012), financial hardship (Adams, 2011; Postmus, Plummer, et al., 2012; Sharp-Jeffs, 2015; Voth Schrag, 2015), psychological distress (Antai, Oke, et al., 2014) and depression (Postmus, Huang, et al., 2012). Financial hardship and dependence represent significant barriers to women leaving violent relationships (Adams et al., 2008; Cameron, 2014; Postmus, Huang, et al., 2012).

Economic abuse has received increased research and clinical focus in the past decade and recent waves of population-based studies have included questionnaire items specific to economic abuse. However, it is a form of intimate partner violence (IPV) that is difficult to measure because it is often not recognised as abuse by those who are experiencing it (Cameron, 2014; Corrie & McGuire, 2013; Sharp-Jeffs, 2015; Warrener, Koivunen, & Postmus, 2013).

International studies report a range of lifetime prevalence rates of economic abuse among women, including 11.6–15.1% in the United States (Huang, Postmus, Vikse, & Wang, 2013; Postmus, Huang, et al., 2012; Voth Schrag, 2015); 4–4.9% (Ansara & Hindin, 2010), 3.4% (Cohen, Forte, Du Mont, Hyman, & Romans, 2005) and 3% (Burczycka, 2016) in Canada; 21% in the United Kingdom (UK) (Sharp-Jeffs, 2015); and 6.9% in the Philippines (Antai, Antai, & Anthony, 2014). Studies on economic abuse among Palestinian women found rates (in the past 12 months) of between 44% and 45% (Haj-Yahia, 1999, 2000a).

There is limited data on the prevalence of economic abuse in Australia and associated factors. A 1999 community survey in South Australia (N = 6004) reported that the lifetime prevalence of economic abuse among women was 8.8% (Dal Grande, Hickling, Taylor, & Woollacott, 2003). However, this study used a limited definition of economic abuse (withholding money or giving insufficient funds), and for
additional analyses, economic abuse was combined with emotional abuse. Mouzos and Makkai (2004) reported on the Australian findings of the 2002–3 International Violence Against Women Survey. Five per cent of women reported that their current partner had destroyed or damaged their property. Among women attending general practices in Queensland in 1996, 3.3% reported that their ‘partner had taken their wallet and left them stranded’ in the previous 12 months and 1.9% were not allowed to work outside the home, both indicators of economic abuse (Hegarty & Bush, 2002).

As with IPV in general, the prevalence of economic abuse is higher among women than men. A 2015 UK national survey of 4002 adults found that the lifetime prevalence of economic abuse was higher for women (21%) than men (15%) (Sharp-Jeffs, 2015). In Canada, women reported economic abuse more so than did men (3% versus 2%) (Burczycka, 2016), reported more property damage (4.9% versus 2.7%) and were more often prevented by their partners from knowing about or having access to family income (4.0% versus 2.0%) (Ansara & Hindin, 2010). In the 1999 South Australian study, the lifetime prevalence of economic abuse was also higher for women (8.8%) than men (2.6%) (Dal Grande et al., 2003).

Economic abuse is also significantly associated with other forms of IPV (physical and psychological). Among women who have sought help from domestic violence services, the prevalence of economic abuse ranges from 78% to 99% (Adams et al., 2008; Antai, Antai, et al., 2014; Cohen et al., 2005; Postmus, Plummer, et al., 2012; Postmus, Plummer, & Stylianou, 2016). Economic abuse is also more frequent among women who have experienced IPV and those who have activity limitations due to poor health or disability (Cohen et al., 2005). Age (Antai, Antai, et al., 2014), education level (Antai, Oke, et al., 2014; Haj-Yahia, 2000b; Postmus, Plummer, et al., 2012), and income level (Antai, Antai, et al., 2014) have also been associated with increased prevalence of economic abuse.

The Personal Safety Survey (PSS) is the only population study conducted in Australia to date that has included a range of economic abuse items (five in total) (Australian Bureau of Statistics, 2014b). The lifetime prevalence of intimate partner physical violence for Australian men is 5.0% and for women 15.6%, and sexual partner abuse was reported by 0.4% of men and 4.9% of women; hence, partner
violence (both physical and/or sexual violence) was reported by 16.9% of women and 5.3% of men. The PSS data for emotional abuse (in which economic abuse is included) was reported by 14.4% of men and 24.5% of women (Australian Bureau of Statistics, 2013a). Data for economic abuse only was not reported. Myhill highlighted the importance of not relying on a checklist of abusive behaviours alone, but also including whether the aim of these controlling behaviours is to cause the victim fear and anxiety (Myhill, 2015). The PSS includes in the questions on economic and emotional abuse whether the behaviours were intended to ‘cause you emotional harm or fear’. While it is difficult to determine the intentions of others, the meaning of this item points to patterns of behaviour rather than isolated incidents of abuse.

The aim of this paper is to determine the prevalence of economic abuse between intimate partners in the Australian community by gender and age. It also explores the relationship between economic abuse and income, education, financial stress, disability and health status.

2.3 Methods

We analysed secondary data obtained from the PSS (Australian Bureau of Statistics, 2013a). The PSS was conducted between February and December 2012 utilising structured face-to-face interviews ($N = 17,050$). Households were randomly selected and only one eligible usual resident from each household was interviewed. The survey achieved a response rate of 57%. Women were oversampled ($n = 13,307$ completed the survey compared to $n = 3,743$ men). Because of the response rate, person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status.

Measures

Economic abuse. The survey included 15 emotional abuse items, of which five were relevant to partner economic abuse: (1) stopped or tried to stop you knowing about or having access to household money; (2) stopped or tried to stop you from working or earning money, or studying; (3) deprived you of basic needs (e.g. food, shelter, sleep, assistive aids); (4) damaged, destroyed or stole any of your property; and, (5) stopped or tried to stop you from using the telephone, Internet or family car. Participants responded to each item individually with either ‘yes’ or ‘no’. Lifetime
economic abuse (since the age of 15 years) was defined as experiencing at least one of the five economic abuse items in a current or previous recent relationship. Given the structure of the PSS, it was not possible to determine the prevalence in the previous 12 months or the frequency of economic abuse.\(^5\) The Cronbach’s Alpha for the five economic abuse items was 0.81. **Any other form of emotional abuse** was defined as respondents endorsing any one of the remaining (10) emotional abuse items.

The **demographic variables** used were employment status, relationship status, household and personal income level (reported in quintiles) and highest education level (see Tables 2 and 3). **General health** was assessed on a self-rating scale from ‘excellent to poor’. Lifetime experience (since the age of 15) of intimate partner **physical and psychological abuse** (excluding economic abuse) was dichotomised. **Disability status** was coded as to whether or not the respondent had a disability or long-term health condition (Australian Bureau of Statistics, 2014c).

**Financial resilience** (the ability to absorb financial shocks) was determined by whether or not the respondent could raise $2000 in a week for an emergency. **Financial stress** (household cash flow problems) was coded as ‘No stress’ (one or no indicators reported), ‘Moderate stress’ (two to four stress indicators) and ‘High stress’ (five or more indicators reported), of the nine cash flow problems listed such as ‘Could not pay electricity, gas or telephone bills on time’ or ‘Sought financial help from friends or family’ (Australian Bureau of Statistics, 2002).

Data were analysed with Stata version 10 through the secure Australian Bureau of Statistics (ABS) Remote Access Data Laboratory using a restricted and cleaned dataset which also included predefined aggregate variables. Permission to use and access the dataset was required and granted from the ABS (email correspondence 1/5/2015). The ABS provide access to their datasets in a various formats. The PSS, due to the sensitive nature of the data, is only accessible remotely through the ABS server. This meant that, as the analyst, I never had a copy of the dataset on the RMIT server. I could not view the data table in its entirety, which prohibited the often comforting and necessary first phase in data analysis of ‘eyeballing’ or visual inspection of the data (notionally to detect outliers and response patterns; Orr, Sackett, & Dubois, 1991). The commands and code allowable are significantly restricted which also prevented the printing of lists of raw data. Data was therefore inspected through the use of frequencies and cross-tabulations (Tabachnick & Fidell, 2013). In practice, code was written in Stata (using the desktop version to prevent syntax errors) and submitted to the ABS via their RADL server. After some minutes, an output file would be returned. Any restricted commands resulted in rejected output files.

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\(^5\) The PSS was accessed through the secure Australian Bureau of Statistics (ABS) Remote Access Data Laboratory (RADL) using a restricted and cleaned dataset which also included predefined aggregate variables. Permission to use and access the dataset was required and granted from the ABS (email correspondence 1/5/2015). The ABS provide access to their datasets in a various formats. The PSS, due to the sensitive nature of the data, is only accessible remotely through the ABS server. This meant that, as the analyst, I never had a copy of the dataset on the RMIT server. I could not view the data table in its entirety, which prohibited the often comforting and necessary first phase in data analysis of ‘eyeballing’ or visual inspection of the data (notionally to detect outliers and response patterns; Orr, Sackett, & Dubois, 1991). The commands and code allowable are significantly restricted which also prevented the printing of lists of raw data. Data was therefore inspected through the use of frequencies and cross-tabulations (Tabachnick & Fidell, 2013). In practice, code was written in Stata (using the desktop version to prevent syntax errors) and submitted to the ABS via their RADL server. After some minutes, an output file would be returned. Any restricted commands resulted in rejected output files.
dataset which also included predefined aggregate variables. The ABS calculated
final person weights and person replicate weights which were then used to weight
the data using the SVR (SurVey Replication) suite of commands in Stata (Nick
Winter, Cornell University) to generate prevalence rates and 95% confidence
intervals (Cumming & Finch, 2005). Odds ratios were used to determine the
association between economic abuse and demographic, health and financial
variables. Logistic regression was used to adjust the odds ratios while adjusting for
possible confounding between these variables (Tabachnick & Fidell, 2013). These
analyses were performed separately for men and women. The analysis of
secondary, publicly available deidentified data did not require institutional ethical
approval.

2.4 Results

Prevalence of economic abuse
The population-weighted prevalence of economic abuse between intimate partners
in Australia was 11.5% (95% CI 10.9–12.0). The prevalence of economic abuse
among women of 15.7% (95% CI 14.8–16.6) was more than double that of men 7.1%
(95% CI 6.3–7.8) (see Table 1). The odds of experiencing economic abuse were
higher for women ($OR = 2.5$, 95% CI 2.1–2.8) than for men.
## Table 1. Survey-weighteda prevalence of economic abuse since the age of 15 years by current or past partners by gender and age of respondent

<table>
<thead>
<tr>
<th>Variable</th>
<th>Experienced at least one item of economic abuse</th>
<th>Denied access to household money</th>
<th>Denied working or studying</th>
<th>Denied basic necessities</th>
<th>Damaged, destroyed, stole property</th>
<th>Denied access to car, internet, telephone</th>
<th>Experienced any other form of emotional abuse</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
<td>% (95% CI)</td>
</tr>
<tr>
<td><strong>Total sample</strong></td>
<td>11.45 (10.87-12.03)</td>
<td>5.78 (5.31-6.25)</td>
<td>4.15 (3.79-4.51)</td>
<td>2.17 (1.92-2.41)</td>
<td>7.18 (6.70-7.66)</td>
<td>4.94 (4.57-5.30)</td>
<td>18.66 (18.00-19.32)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>7.07 (6.34-7.79)</td>
<td>2.69 (2.25-3.12)</td>
<td>1.85 (1.35-2.34)</td>
<td>0.74 (0.47-1.02)</td>
<td>4.72 (4.04-5.40)</td>
<td>2.25 (1.78-2.71)</td>
<td>13.83 (12.62-15.04)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>18 to 29 years</td>
<td>4.58 (2.95-6.21)</td>
<td>2.04 (0.82-3.25)</td>
<td>1.03 (0.28-1.77)</td>
<td>0.74 (0.11-1.36)</td>
<td>3.03 (1.76-4.30)</td>
<td>1.99 (0.96-3.03)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>18 to 29 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>30 to 39 years</td>
<td>8.22 (5.92-10.51)</td>
<td>1.75 (0.69-2.82)</td>
<td>2.50 (1.25-3.75)</td>
<td>0.65 (0.08-1.22)</td>
<td>5.90 (3.81-7.98)</td>
<td>3.58 (1.83-5.33)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>30 to 39 years</td>
<td>10.31 (8.14-12.48)</td>
<td>4.03 (2.75-5.32)</td>
<td>3.26 (1.68-4.83)</td>
<td>1.37 (0.58-2.16)</td>
<td>7.64 (5.74-9.53)</td>
<td>3.56 (1.96-5.14)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>40 to 49 years</td>
<td>8.60 (6.22-10.97)</td>
<td>4.07 (2.33-5.80)</td>
<td>1.66 (0.80-2.52)</td>
<td>0.93 (0.19-1.68)</td>
<td>5.39 (3.35-7.42)</td>
<td>1.46 (0.59-2.33)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>40 to 49 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>50 to 59 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>50 to 59 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>60 to 69 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>60 to 69 years</td>
<td>6.41 (4.00-8.81)</td>
<td>3.10 (1.39-4.82)</td>
<td>1.37 (0.30-2.45)</td>
<td>0.39 (0.29-1.07)</td>
<td>3.79 (2.02-5.55)</td>
<td>1.04 (0.29-1.78)</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>70 years and over</td>
<td>3.45 (1.07-5.83)</td>
<td>0.80 (0.01-1.55)</td>
<td>1.00 (-0.70-2.69)</td>
<td>b</td>
<td>b</td>
<td>1.54 (0.40-2.67)</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>70 years and over</td>
<td>9.66 (7.74-11.58)</td>
<td>4.07 (2.81-5.32)</td>
<td>3.85 (2.62-5.08)</td>
<td>2.39 (1.57-3.21)</td>
<td>7.26 (5.58-8.94)</td>
<td>5.55 (4.05-7.05)</td>
</tr>
</tbody>
</table>

**Notes:**

a. Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status.

b. No observations.
Endorsement of individual items of economic abuse ranged from 2.2% (denied basic necessities) to 7.2% (damaged property). Women experienced more economic abuse than men on all items. The most frequently occurring economic abuse behaviour was damage to or theft of property (total sample 7.2%, men 4.7% and women 9.6%). This was followed by stopping access to, or knowledge about, household money (total sample 5.8%), which was also more commonly experienced by women (8.8%) than by men (2.7%).

Comparisons by age group highlight that participants aged between 30–39, 40–49 and 50–59 reported the highest prevalence of economic abuse both overall and on individual items. The rate of economic abuse among those aged 30–39 (13.2%) was almost double that of the 18–29 year age group (7.1%). While the overall survey-weighted prevalence of economic abuse for men was 7.1%, this peaks in the 40–49 year old male group at 10.3%. For women, this is the age group when we see the highest prevalence of economic abuse, with 20.9% for 40–49 year old women, and 19.7% for 50–59 year old women.

Univariate odds ratios revealed that women were more likely to have a history of economic abuse if they were separated or divorced, had a lower level of education, were unemployed, or lived in households with second and lowest income quintiles. Women were also more likely to experience economic partner abuse if they had a disability, had poor or very poor health, experienced a moderate or high level of financial stress, or had limited financial resilience (see Table 2). However, for men, the variables associated with economic abuse were slightly different. In particular, labour force status and household income were not significant indicators of economic abuse for men (see Table 3).

The logistic regression model found that, for men, variables that were significant at the univariate level were no longer significant, except for the strong association between economic abuse and physical and emotional abuse. However, for women, even when controlling for physical IPV and emotional abuse, those who had ‘Year 11 or 12’ as their highest education level, experienced a high level of financial stress or had a disability or long-term health condition were significantly associated with experiencing economic abuse. It was of note that, for both genders, employment status was not a significant factor.
Table 2. Univariate and logistic regression analysis of the likelihood of having experienced economic abuse for WOMEN (using survey-weighted\textsuperscript{a} data)

<table>
<thead>
<tr>
<th>Age group</th>
<th>N</th>
<th>Weighted %</th>
<th>Unadjusted Univariate OR (95% CI)</th>
<th>Logistic regression OR (95% CI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 29</td>
<td>2,153</td>
<td>9.66</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>30 to 39</td>
<td>2,565</td>
<td>18.14</td>
<td>2.07 (1.61-2.66)</td>
<td>1.44 (0.99-2.09)</td>
</tr>
<tr>
<td>40 to 49</td>
<td>2,600</td>
<td>20.91</td>
<td>2.47 (1.88-3.25)</td>
<td>1.22 (0.79-1.88)</td>
</tr>
<tr>
<td>50 to 59</td>
<td>2,426</td>
<td>19.72</td>
<td>2.30 (1.76-3.00)</td>
<td>1.01 (0.66-1.54)</td>
</tr>
<tr>
<td>60 to 69</td>
<td>2,023</td>
<td>16.84</td>
<td>1.89 (1.46-2.46)</td>
<td>0.96 (0.62-1.48)</td>
</tr>
<tr>
<td>70+ years</td>
<td>1,540</td>
<td>8.53</td>
<td>0.87 (0.62-1.23)</td>
<td>0.80 (0.41-1.53)</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/de facto</td>
<td>8,437</td>
<td>11.73</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Separated/divorced</td>
<td>1,568</td>
<td>46.97</td>
<td>6.66 (5.66-7.85)</td>
<td>1.22 (0.90-1.67)</td>
</tr>
<tr>
<td>Widowed</td>
<td>960</td>
<td>11.24</td>
<td>0.95 (0.70-1.30)</td>
<td>0.85 (0.53-1.37)</td>
</tr>
<tr>
<td>Never married</td>
<td>2,342</td>
<td>12.98</td>
<td>1.12 (0.92-1.37)</td>
<td>0.85 (0.61-1.17)</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree or diploma</td>
<td>5,469</td>
<td>13.23</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Certificate</td>
<td>2,094</td>
<td>22.01</td>
<td>1.85 (1.56-2.19)</td>
<td>1.21 (0.89-1.64)</td>
</tr>
<tr>
<td>Year 11 or 12</td>
<td>2,505</td>
<td>14.91</td>
<td>1.15 (0.92-1.42)</td>
<td>1.57 (1.18-2.08)</td>
</tr>
<tr>
<td>Year 10 or below</td>
<td>3,239</td>
<td>16.48</td>
<td>1.29 (1.04-1.60)</td>
<td>1.02 (0.73-1.43)</td>
</tr>
<tr>
<td>Labour force status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed full-time</td>
<td>4,508</td>
<td>15.41</td>
<td>1.00 (ref)</td>
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</tr>
<tr>
<td>Employed part-time</td>
<td>3,818</td>
<td>12.63</td>
<td>0.79 (0.65-0.97)</td>
<td>0.86 (0.59-1.24)</td>
</tr>
<tr>
<td>Unemployed</td>
<td>316</td>
<td>23.09</td>
<td>1.65 (1.14-2.39)</td>
<td>1.23 (0.73-2.08)</td>
</tr>
<tr>
<td>Not in the labour force</td>
<td>4,665</td>
<td>17.35</td>
<td>1.15 (0.96-1.39)</td>
<td>1.24 (0.81-1.91)</td>
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<tr>
<td>Household income quintile</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest</td>
<td>1,948</td>
<td>10.86</td>
<td>1.00 (ref)</td>
<td>Not included</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,129</td>
<td>12.26</td>
<td>1.15 (0.81-1.62)</td>
<td></td>
</tr>
<tr>
<td>Third</td>
<td>2,285</td>
<td>14.22</td>
<td>1.36 (0.99-1.86)</td>
<td></td>
</tr>
<tr>
<td>Second</td>
<td>2,103</td>
<td>20.57</td>
<td>2.13 (1.57-2.89)</td>
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</tr>
<tr>
<td>Lowest</td>
<td>2,401</td>
<td>21.47</td>
<td>2.24 (1.66-3.04)</td>
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<tr>
<td>Personal income quintile</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest</td>
<td>1,902</td>
<td>13.46</td>
<td>1.00 (ref)</td>
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</tr>
<tr>
<td>Fourth</td>
<td>2,237</td>
<td>15.27</td>
<td>1.15 (0.89-1.50)</td>
<td>1.06 (0.72-1.55)</td>
</tr>
<tr>
<td>Third</td>
<td>2,827</td>
<td>17.57</td>
<td>1.37 (1.12-1.67)</td>
<td>1.05 (0.67-1.64)</td>
</tr>
<tr>
<td>Second</td>
<td>2,824</td>
<td>20.08</td>
<td>1.62 (1.33-1.96)</td>
<td>1.25 (0.79-1.98)</td>
</tr>
<tr>
<td>Lowest</td>
<td>2,516</td>
<td>12.08</td>
<td>0.88 (0.69-1.23)</td>
<td>0.87 (0.51-1.48)</td>
</tr>
<tr>
<td>Disability status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No disability</td>
<td>8,942</td>
<td>11.61</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Has disability or long-term health condition</td>
<td>4,365</td>
<td>24.25</td>
<td>2.44 (2.13-2.78)</td>
<td>1.28 (1.01-1.62)</td>
</tr>
<tr>
<td>Health status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>‘Good, very good, excellent’</td>
<td>11,231</td>
<td>13.54</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>‘Fair or poor’</td>
<td>2,076</td>
<td>27.24</td>
<td>2.39 (2.01-2.85)</td>
<td>1.10 (0.76-1.60)</td>
</tr>
<tr>
<td>Financial stress</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No or low stress</td>
<td>11,853</td>
<td>12.84</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Moderate stress</td>
<td>1,205</td>
<td>33.72</td>
<td>3.45 (2.86-4.18)</td>
<td>1.33 (0.89-1.99)</td>
</tr>
<tr>
<td>High stress</td>
<td>249</td>
<td>62.96</td>
<td>11.53 (7.53-17.67)</td>
<td>2.24 (1.29-3.91)</td>
</tr>
<tr>
<td>Financial resilience</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Able to raise $2000</td>
<td>11,445</td>
<td>13.12</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Unable to raise $2000</td>
<td>1,862</td>
<td>31.15</td>
<td>3.00 (2.50-3.60)</td>
<td>1.15 (0.83-1.58)</td>
</tr>
<tr>
<td>Physical IPV</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>10,734</td>
<td>6.24</td>
<td>1.00 (ref)</td>
<td></td>
</tr>
<tr>
<td>Experienced physical IPV</td>
<td>2,573</td>
<td>62.09</td>
<td>24.60 (20.97-28.85)</td>
<td>4.05 (3.31-4.94)</td>
</tr>
<tr>
<td>Emotional IPV\textsuperscript{b}</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>9,841</td>
<td>1.59</td>
<td>1.00 (ref)</td>
<td></td>
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<tr>
<td>Experienced emotional IPV</td>
<td>3,466</td>
<td>62.07</td>
<td>101.03 (77.18-132.25)</td>
<td>44.22 (33.14-59.01)</td>
</tr>
</tbody>
</table>

\textsuperscript{a} Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status. \textsuperscript{b} Excludes economic abuse items
Table 3. Univariate and logistic regression analysis of the likelihood of having experienced economic abuse for MEN (using survey-weighted\(^a\) data)

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Weighted %</th>
<th>Unadjusted Univariate OR (95% CI)</th>
<th>Logistic regression OR (95% CI)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age group</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 to 29</td>
<td>606</td>
<td>4.58</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>30 to 39</td>
<td>708</td>
<td>8.22</td>
<td>1.86 (1.10-3.18)</td>
<td>1.17 (0.61-2.26)</td>
</tr>
<tr>
<td>40 to 49</td>
<td>741</td>
<td>10.31</td>
<td>2.39 (1.55-3.70)</td>
<td>1.38 (0.70-2.69)</td>
</tr>
<tr>
<td>50 to 59</td>
<td>671</td>
<td>8.60</td>
<td>1.96 (1.19-3.21)</td>
<td>1.26 (0.62-2.58)</td>
</tr>
<tr>
<td>60 to 69</td>
<td>588</td>
<td>6.41</td>
<td>1.42 (0.86-2.36)</td>
<td>0.84 (0.35-2.06)</td>
</tr>
<tr>
<td>70+ years</td>
<td>429</td>
<td>3.45</td>
<td>0.74 (0.29-1.90)</td>
<td>1.22 (0.25-6.02)</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/de facto</td>
<td>2,573</td>
<td>5.60</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Separated/divorced</td>
<td>325</td>
<td>23.15</td>
<td>5.08 (3.53-7.32)</td>
<td>1.07 (0.63-1.82)</td>
</tr>
<tr>
<td>Widowed</td>
<td>87</td>
<td>1.63</td>
<td>0.28 (0.03-2.86)</td>
<td>0.45 (0.04-5.31)</td>
</tr>
<tr>
<td>Never married</td>
<td>758</td>
<td>6.70</td>
<td>1.21 (0.88-1.66)</td>
<td>1.27 (0.73-2.20)</td>
</tr>
<tr>
<td><strong>Education</strong></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Degree or diploma</td>
<td>1,307</td>
<td>5.01</td>
<td>1 (ref)</td>
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</tr>
<tr>
<td>Certificate</td>
<td>1,042</td>
<td>8.77</td>
<td>1.8 (1.29-2.56)</td>
<td>1.35 (0.81-2.25)</td>
</tr>
<tr>
<td>Year 11 or 12</td>
<td>635</td>
<td>6.16</td>
<td>1.24 (0.86-1.81)</td>
<td>1.25 (0.76-2.06)</td>
</tr>
<tr>
<td>Year 10 or below</td>
<td>759</td>
<td>9.36</td>
<td>1.95 (1.35-2.83)</td>
<td>1.63 (0.90-2.92)</td>
</tr>
<tr>
<td><strong>Labour force status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed full-time</td>
<td>2,345</td>
<td>7.08</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Employed part-time</td>
<td>429</td>
<td>5.17</td>
<td>0.71 (0.49-1.05)</td>
<td>0.56 (0.30-1.04)</td>
</tr>
<tr>
<td>Unemployed</td>
<td>106</td>
<td>12.01</td>
<td>1.79 (0.93-3.43)</td>
<td>1.27 (0.43-3.81)</td>
</tr>
<tr>
<td>Not in the labour force</td>
<td>863</td>
<td>7.17</td>
<td>1.01 (0.72-1.42)</td>
<td>1.19 (0.54-2.62)</td>
</tr>
<tr>
<td><strong>Household income quintile</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest</td>
<td>627</td>
<td>6.59</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Fourth</td>
<td>630</td>
<td>5.81</td>
<td>0.87 (0.54-1.42)</td>
<td></td>
</tr>
<tr>
<td>Third</td>
<td>619</td>
<td>7.74</td>
<td>1.19 (0.71-2.00)</td>
<td></td>
</tr>
<tr>
<td>Second</td>
<td>601</td>
<td>7.92</td>
<td>1.21 (0.71-2.09)</td>
<td></td>
</tr>
<tr>
<td>Lowest</td>
<td>504</td>
<td>8.28</td>
<td>1.28 (0.79-2.07)</td>
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</tr>
<tr>
<td><strong>Personal income quintile</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Highest</td>
<td>1,164</td>
<td>5.85</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Fourth</td>
<td>758</td>
<td>9.02</td>
<td>1.60 (1.12-2.28)</td>
<td>1.13 (0.71-1.80)</td>
</tr>
<tr>
<td>Third</td>
<td>605</td>
<td>9.52</td>
<td>1.01 (0.65-1.57)</td>
<td>0.95 (0.55-2.16)</td>
</tr>
<tr>
<td>Second</td>
<td>495</td>
<td>9.31</td>
<td>1.65 (1.00-2.73)</td>
<td>1.74 (0.77-3.92)</td>
</tr>
<tr>
<td>Lowest</td>
<td>388</td>
<td>5.83</td>
<td>1.00 (0.61-1.62)</td>
<td>0.89 (0.42-1.88)</td>
</tr>
<tr>
<td><strong>Disability status</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>No disability</td>
<td>2,514</td>
<td>5.72</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Disability or long-term health condition</td>
<td>1,229</td>
<td>10.06</td>
<td>1.84 (1.36-2.49)</td>
<td>1.29 (0.76-2.19)</td>
</tr>
<tr>
<td><strong>Health status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>’Good, very good, excellent’</td>
<td>3,231</td>
<td>6.26</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>’Fair or poor’</td>
<td>512</td>
<td>12.31</td>
<td>2.10 (1.52-2.91)</td>
<td>1.13 (0.66-1.94)</td>
</tr>
<tr>
<td><strong>Financial stress</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No or low stress</td>
<td>3,429</td>
<td>6.04</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Moderate</td>
<td>257</td>
<td>17.53</td>
<td>3.31 (2.15-5.09)</td>
<td>1.68 (0.84-3.35)</td>
</tr>
<tr>
<td>High stress</td>
<td>57</td>
<td>19.75</td>
<td>3.83 (1.92-7.62)</td>
<td>0.80 (0.24-2.70)</td>
</tr>
<tr>
<td><strong>Financial resilience</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Able to raise $2000</td>
<td>3,322</td>
<td>6.49</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Unable to raise $2000</td>
<td>421</td>
<td>11.46</td>
<td>1.87 (1.29-2.72)</td>
<td>1.15 (0.61-2.16)</td>
</tr>
<tr>
<td><strong>Physical IPV</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>3,523</td>
<td>5.19</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Experienced physical IPV</td>
<td>220</td>
<td>40.72</td>
<td>12.55 (9.13-17.26)</td>
<td>2.75 (1.48-5.08)</td>
</tr>
<tr>
<td><strong>Emotional IPV(^b)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>3,169</td>
<td>0.68</td>
<td>1 (ref)</td>
<td></td>
</tr>
<tr>
<td>Experienced emotional IPV</td>
<td>574</td>
<td>46.83</td>
<td>127.45 (73.80-220.11)</td>
<td>101.27 (60.00-170.93)</td>
</tr>
</tbody>
</table>

\(^a\) Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status. \(^b\) Excludes economic abuse items.
2.5 Discussion

This study adds to the emerging international and national picture of the prevalence of economic abuse between intimate partners. As previously stated, the prevalence of economic abuse in this Australian sample was 11.5% and was higher for women (15.7%) than for men (7.1%). The gender differences are important. It is well established that IPV is gendered: women are the majority of victims and experience more severe consequences of IPV (Ansara & Hindin, 2010; Burczycka, 2016).

The prevalence rates reported here are more than double the rates previously reported in the 1999 South Australian study (Dal Grande et al., 2003) and higher than the rates reported in Canada (Ansara & Hindin, 2010; Burczycka, 2016). These previous studies used only one or two items to determine economic abuse. In contrast, prevalence rates reported by Sharp-Jeffs (2015) for the UK are significantly higher (35%) than the Australian data reported above. However, Sharp-Jeffs (2015) used responses to 31 individual indicators of economic abuse and a survey panel sample. The differing rates of economic abuse need to be interpreted cautiously as they are potentially influenced by the choice and number of economic abuse items utilised and sampling techniques employed.

In the present study, the most commonly occurring form of economic abuse was damage, destroying or stealing property, at 7.2%. This rate is higher than the 5% reported by Mouzos and Makkai (2004), and the 3.1% reported in the Philippines (Antai, Antai, et al., 2014). Again, Sharp-Jeffs (2015) reported higher rates, with 14% of women experiencing property damage by a past or current partner, and 11.9% of men experiencing property damage. In Canada, 4.9% of women and 2.7% of men reported experiencing property damage (Ansara & Hindin, 2010).

In the 1999 South Australian study, withholding money or deliberately providing inadequate funds for household needs was experienced by 2.6% of men and 8.8% of women (5.9% for the total sample) (Dal Grande et al., 2003). The current data suggest that these figures have increased in Australia (although the items were not worded exactly the same): in 2012, being denied access to household money was experienced by 3.1% of men and 9.3% of women.
The PSS survey participants were asked if they were denied access to internet, phone or family car – all of which are critical to maintaining social contacts and support, engaging in work or study, and managing one’s finances. This was found to have occurred among 7.5% of women and 2.3% of men. This item has not been used in previous surveys of economic abuse. Further research is required to explore the control of internet access in IPV and its relationship to economic abuse.

We found that economic abuse peaked for both men and women aged in their 40s and 50s, which is similar to the reported peak in South Australia of 35 to 54 years (for domestic violence generally among women) (Dal Grande et al., 2003). There was a significant jump in rates for respondents aged in their 30s compared to those in their 20s. There are several possible explanations for this. Women may not be aware that the financially controlling behaviours they experience are abusive; it is only when women leave relationships, and begin the process of financial settlements for divorce, that this becomes more obvious. Sharp-Jeffs (2015) found that about half of the women who experienced economic abuse did not recognise it as such from the beginning. Therefore, it is not surprising that the peak for economic abuse also coincides with the median age for divorce which, in Australia, was 45.2 years for men and 42.5 years for women in 2014. The PSS is likely to have underestimated the prevalence of intimate partner economic abuse given that the questions were only asked about current or past cohabitating partners. Australian women and men, on average, first marry close to age 30 (the median age for men was 31.5 years and women 29.6 years in 2014), potentially explaining the lower rate of economic abuse reported by people aged in their 20s (Australian Bureau of Statistics, 2015).

We found that, for men, when controlling for confounding factors between variables, a history of physical IPV and emotional abuse were the only variables associated with economic abuse. For women, however, education, disability status and experiencing a high level of financial stress all increased the odds of experiencing economic abuse. Unlike other studies that have found an association between income and economic abuse but did not include financial hardship and stress, these results highlight that financial hardship and stress are significant indicators of economic abuse, even when controlling for all other factors (including income).
The PSS is a significant survey that measures the prevalence, and associated factors, of many forms of violence in the Australian community. However, there are several limitations of this survey instrument. The structure of the PSS survey did not allow for the determination of whether economic abuse had occurred in the previous 12 months to provide a more reliable temporal association between health status, financial stress and economic abuse. The PSS is a cross-sectional study so that only association could be determined.6

The PSS still failed to capture at least one significant component of economic partner abuse: debt generation (Littwin, 2012). Debt generation has been identified as a significant factor in economic abuse which can lead to enduring hardship for women who are leaving abusive relationships and is enshrined in Victorian legislation (Family Violence Protection Act 2008 (Vic)). Future studies should review the items used and consider expanding the list of economically abusive behaviours, with an increased emphasis on technology.

We now have significant data on the lifetime prevalence of economic abuse and its associated factors for men and women in Australia, across the lifespan. We have found that women with disabilities or long-term health conditions, high levels of financial stress and lower levels of education have greater odds of experiencing economic abuse: these factors remained significant even when we controlled for history of physical and emotional IPV, age and marital status. Our results suggest that health, social support and financial services need to be aware that women experiencing high levels of financial stress could potentially also be experiencing economic abuse. The causes of financial hardship may run deeper than those seen on the surface. The presence of economic abuse can potentially go undiagnosed while focusing on the more obvious symptoms of financial hardship such as disability, poor health and limited financial resources.

6 The economic abuse items were asked in one block with the emotional abuse item. This meant that any subsequent question about the frequency or last occurrence of any of the behaviours was for all emotional abuse items. Therefore, one could not determine if economic abuse occurred in the last 12 months (hence the current relationship and current partner details) or later. I brought this issue to the attention of the ABS through their PSS user survey but for the 2016 collection it was not rectified. They anticipated that it might occur with the 2020 collection.
Chapter 3
Economic abuse in young adult relationships: Practitioner perspectives

3.1 Abstract

Purpose – We investigated how economic abuse manifests in young adult relationships from the perspective of practice experts to inform the role of social marketing in economic abuse prevention. Practitioners were asked for their views on prevention strategies at the individual, relationship, community and societal levels.

Design/methodology/approach – Twenty-four experts were interviewed using a semi-structured interview schedule. Thematic analysis was undertaken.

Findings – Experts reported that young adults experienced economic exploitation, adverse economic entanglement, and economic control. Young adults’ frame of reference was a challenge for practitioners. Experts believed that more work needed to be done to improve the financial literacy of young adults.

Research limitations/implications – Practitioner views provide one side of the story. A separate study has been established interviewing young adults to explore these issues further.

Practical implications – We argue that prevention and intervention strategies need to focus on young adults who are in their critical relationship-formation stage. The identified attitudinal factors present a challenge to policy, prevention and service providers.

Originality/value – We shift the attention from service-engaged women leaving violent relationships to young adults who have not sought assistance from community or domestic violence services. In doing so, we highlight the importance of

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7 This chapter was first presented (as a peer-reviewed brief paper) to the World Social Marketing Conference in May 2017. It was then expanded to be included in a special conference edition of the Journal of Social Marketing. This has been published in the Journal of Social Marketing (2019) with supervisors Mike Reid and Roslyn Russell as co-authors. The chapter replicates the journal article verbatim; however, the journal’s referencing style has been converted to APA style to be consistent with the style used in this thesis. The journal article title is: ‘Special WSMC edition paper: What is this thing called money? Economic abuse in young adult relationships’
the relationship-formation phase. This paper raises the challenge for social marketers to consider appropriate prevention and intervention programs for this cohort. Current and future campaigns and programs need to be designed and evaluated with an economic abuse lens.
3.2 Introduction

When we already know that economic (or financial) abuse is experienced by nearly all women who engage with domestic violence services, what are we going to do about it? How can we prevent it from starting in the first place? We argue that young adults – aged 18 to 29 – are an important cohort to target prevention and intervention strategies. At the end of this life phase 87% of young adults in Australia have moved out of home, 68% are married or cohabitating, and 78% are working full-time (Eisenberg, Spry, & Patton, 2015). ‘Emerging adulthood’ is a period of complexity and significant change and a time when young adults are striving for financial independence (Xiao, Chatterjee, & Kim, 2014).

Economic abuse in an intimate partner relationship is defined as the use of a partner’s finances, assets or ability to accrue or maintain assets in order to control or manipulate that person (Adams et al., 2008). Economic abuse can be used as a very powerful tactic to manipulate, dominate and control a person in order to foster dependence or to exploit him/her financially (Adams et al., 2008; Myhill, 2015; Sanders, 2015).

Little is published about how economic abuse manifests between young adults, despite the fact that it is an important transitional period between adolescence and adulthood (Arnett, 2000, 2015). At this stage, young or ‘emerging’ adults experience ‘frequent change as various possibilities in love, work and worldviews are explored’ (Arnett, 2000, p. 469). It is a significant phase for the development of long-term adult relationships and financial independence (Eisenberg et al., 2015). Young adults have moved out of the teenage dating phase and begun to develop more steady adult relationships (Arnett, 2015). It is at this stage of life and exploration that they are most vulnerable, but also the most open to new ways of tackling problems, including navigating the world of money in relationships. While they have a multitude of opportunities, they are also open to a myriad of negative experiences, including the possibility of abusive relationships. For example, in a recent UK study, economic abuse most frequently began when the person moved in with their partner (25%), from the outset of the relationship (17%), or when they got married (15%) (Sharp-Jeffs, 2015). This is significant as the median age at first marriage in Australia for men is 31.5 years and 29.6 years for women (Australian Bureau of Statistics, 2016),
and 79.4% of those who married had lived together previously. What happens in this transition period is critical to understanding the development and prevention of economic abuse.

Previous research has largely focused on women engaged in domestic violence services, or women who have separated or divorced and are experiencing ongoing financial abuse issues (or the beginning of them). In this context the prevalence of economic abuse is well established, and occurs among 79–99% of women engaged with domestic violence services (Adams et al., 2008; Howard & Skipp, 2015; Postmus, Plummer, et al., 2012; Postmus et al., 2016).

In the general community, population-based studies report prevalence rates of economic abuse from as low as 3% in Canada (Burczycka, 2016), 11.6–15.1% in the United States (Huang et al., 2013; Postmus, Huang, et al., 2012; Voth Schrag, 2015), 15.7% in Australia (Kutin, Russell, & Reid, 2017), to 21% in the United Kingdom (Sharp-Jeffs, 2015).

Like all other forms of intimate partner abuse and violence, economic abuse is a significant personal, relationship and social problem. Sabotaging a partner’s opportunity to work or study is also a form of economic abuse resulting in significant problems in these areas (Postmus, Plummer, et al., 2012; Sanders, 2015; Voth Schrag & Edmond, 2017). Economic abuse is associated with financial hardship (Adams, 2011; Kutin et al., 2017; Postmus, Plummer, et al., 2012; Sanders, 2015; Sharp-Jeffs, 2015; Voth Schrag, 2015), psychological distress (Antai, Oke, et al., 2014) and depression (Postmus, Huang, et al., 2012). Financial hardship and dependence represent significant barriers to women leaving violent relationships (Adams et al., 2008; Cameron, 2014; Postmus, Huang, et al., 2012; Sanders, 2015). Not unexpectedly, experiencing economic abuse is likely to lead to relationship breakdown (Huang et al., 2013).

**Young adults and economic abuse**

There are few studies that report on the prevalence of economic abuse among young adults. A small Welsh study of disadvantaged young women receiving support from the YWCA, a charity for disadvantaged girls and young women, (N = 63, average age 20 years), found that one-third of their clients had experienced financial
abuse (Welsh Women's Aid, n.d.). In the Australian Longitudinal Study on Women's Health, 3.5% of women aged 18–23 years had experienced economic abuse as measured by the combined results of two items: ‘Took my wallet and left me stranded’ and ‘Refused to let me work outside the home’ (Brown et al., 1999). Using Australian population data ($N = 17,050$), the prevalence of economic abuse was found to be 9.7% for young women and 4.6% for young men (aged 18–29 years) (Kutin et al., 2017).

The most common form of economic abuse experienced by young adults is having their property damaged, stolen or destroyed: this was experienced by 7.3% of young women and 3% of young men (Kutin et al., 2017). Denying access to resources was also common: 5.6% of young women and 2% of young men were prevented from accessing the car, internet or telephone; and 2% of young men and 4% of young women had experienced economic control (not having access to household money) (Kutin et al., 2017). In the Welsh study 75% of young women who reported economic abuse said their partners wasted money on things such as ‘holidays, computer equipment, going out, gambling and drugs’ (Welsh Women's Aid, n.d., p. 1).

In 2013 the youth component (aged 16–24 years) of the Australian survey of community attitudes to violence against women found that young adults were more likely to identify physical forms of abuse as violence than non-physical forms (Harris, Honey, Webster, Diemer, & Politoff, 2015). While 97% of all young men and women agreed that ‘slaps/pushes to cause harm and fear’, ‘forces partner to have sex’ and ‘throws/smashed objects to frighten or threaten’ were forms of partner violence, only 59% agreed that trying to ‘control by denying partner money’ was seen as a form of partner violence. Significantly fewer young women (66%) compared to women in the older cohort (35–64 years; 80%) viewed it as a form of partner violence. Younger men (53%) were also more likely to not see it as a form of violence compared to older men (66%). Of all the behaviours surveyed, financial control was the least associated with partner violence, whereas all the other items were identified by 82–97% of the sample (Harris et al., 2015).

Fewer young adults saw financial control as serious (63%) compared to all other forms of partner violence (81–98%). And when asked about gender equality –
‘Women prefer a man to be in charge of the relationship’ – 35% of young adults, compared to 24% of older adults, support inequality in decision-making in a relationship (Harris et al., 2015, p. 45). The survey also found that schools and media are particularly influential in shaping the knowledge and attitudes of young people (Harris et al., 2015).

**Social marketing and economic abuse**

Social marketing aims to achieve behavioural change by using marketing principles, tactics and strategies to create this change to the benefit of society (Andreasen, 1994; Brennan et al., 2014; Lee & Kotler, 2011). Social marketing strategies often incorporate communication programs and interventions designed to reduce social problems, but education and awareness campaigns on their own do not count as ‘social marketing’ (Andreasen, 1994). The social marketing approach requires the development of a deep understanding of the target audience in order to positively influence behaviour. Social marketing has been used to develop programs to prevent violence among young people at school (Quinn et al., 2007), to raise awareness and challenge attitudes about violence in relationships among those aged 12–20 years (Our Watch, 2017) and to reduce dating violence (Borsky et al., 2016).

In Australia, social advertising or national media education campaigns have been used over the years to raise awareness of family violence, the first being in 1987, and these campaigns have focused on physical and sexual violence (Murray & Powell, 2011). More recently the focus has been on the impact of negative role modelling on children [8], and on youth who might witness emotional abuse and financial abuse [9]. However, it is not known to what extent these campaigns have influenced behaviour.

Given the low level of awareness of economic abuse in the community (Harris et al., 2015, p. 45), public campaigns are in their infancy, and tend to primarily focus on awareness-raising. Local women’s health services have recently developed the following resources in order to raise awareness of economic abuse: postcards (Women’s Health Goulburn North East, 2015), a short film (Bentwheel, 2014) and

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8 [https://www.respect.gov.au/](https://www.respect.gov.au/)

Compared to these service-developed videos, personal stories of economic abuse posted to YouTube have attracted many more views. The most watched video (after searching ‘economic abuse’) was one by an Australian woman telling her own story at the hands of a narcissist (between 27 October 2015 and 9 October 2017 it had 39,265 views: Evans, 2015). However, none of these economic abuse–specific efforts have been evaluated for their effectiveness.

In summary, economic abuse is an emerging area of research. While there are increasing attempts at awareness-raising through mediums such as short videos and dedicated websites – the effectiveness or impact of these devices is not known. We have focused on young adults not only because of their specific vulnerabilities but also because they are most likely to benefit from social marketing–driven prevention strategies. However, the first task is to understand the nature of this cohort in depth.

This research aims to examine, through the lens of counsellors, health professionals and advisors, how young adults experienced economic abuse and what attitudinal factors were associated with economic abuse. It also aims to determine from a practitioner view how economic abuse could be prevented in young adult relationships.

3.3 Method
I used an explorative qualitative research design (Grbich, 2013) to explore the views of practitioners who have worked with young adults who have experienced economic abuse. Interviewing practitioners or ‘experts’ was chosen as it can be an efficient entrée into the current professional discussions within a particular field, and can provide a more up-to-date analysis of current issues and practice-relevant strategies (Bogner, Littig, & Menz, 2009). In particular Breckenridge and Hamer (2014) urge the inclusion of domestic and family violence practitioners in research and evaluation to tap into their ‘practice wisdom’.
Recruitment
The recruitment strategy for this study utilised professional networks identifying those already prominent in the field of economic abuse and a snowball technique to further source practitioners (Streeton, Cooke, & Campbell, 2004).

Practitioners
Interviews were conducted with 24 practitioners who were either interviewed face-to-face \((n = 12)\), in a group \((3 \text{ group meetings, } n = 10)\), over the telephone \((n = 1)\) or via written response \((n = 1)\). Most of the practitioners were women and worked in specific family violence–related service roles (Table 4).

Table 4. Practitioner gender and position \((N = 24)\)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Position</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>22 Family violence counsellors</td>
<td>10</td>
</tr>
<tr>
<td>Male</td>
<td>2 Family violence social workers</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Health promotion workers</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Financial counsellors</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Microfinance worker</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Manager (legal service)</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Youth lawyer</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Housing support worker</td>
<td>1</td>
</tr>
</tbody>
</table>

Service locations
Practitioners were from 15 organisations located in three regions of Victoria (Table 5). All organisations were not-for-profit and largely government funded. Most of the services provided specific programs for women who have experienced family violence or were engaged in providing information, education or programs that had a family violence focus.
### Table 5. Organisation type and location ($N = 15$)

<table>
<thead>
<tr>
<th>Organisation characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service type</strong></td>
</tr>
<tr>
<td>Domestic violence services</td>
</tr>
<tr>
<td>Women’s health promotion services</td>
</tr>
<tr>
<td>Community legal services</td>
</tr>
<tr>
<td>Community health service/public hospital</td>
</tr>
<tr>
<td>Housing services</td>
</tr>
<tr>
<td>University student wellbeing service</td>
</tr>
<tr>
<td>Family support services</td>
</tr>
</tbody>
</table>

*Interview schedule*

The semi-structured interviews were conducted by the first author (JK) at the practitioners’ services or at RMIT University. The interview covered eight topics and Table 6 provides details of the specific questions in each topic domain. Practitioners were asked to consider prevention strategies based on the ecological model: what could be done on the individual, relationship, community and societal levels (Banyard, Cross, & Modecki, 2006; Bronfenbrenner, 1986; Heise, 1998).

Interviews ranged in length from 35 to 136 minutes ($M = 62$ mins). Interviews were audio-recorded and transcribed verbatim by a private transcription company. In total there were 17 documents – 16 interview transcripts and one written response.
Table 6. Overview of semi-structured interview questions for practitioners

<table>
<thead>
<tr>
<th>Broad area</th>
<th>Specific questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic abuse behaviours or</td>
<td>What do you think are the key behaviours? Are these different for young people? Are they different for men and women?</td>
</tr>
<tr>
<td>tactics</td>
<td></td>
</tr>
<tr>
<td>Attitudes &amp; beliefs</td>
<td>What do you think are the key attitudes and beliefs that drive it? For victims and perpetrators?</td>
</tr>
<tr>
<td>Vulnerable groups</td>
<td>Who do you think is at risk of economic abuse? Why?</td>
</tr>
<tr>
<td>Early warning signs</td>
<td>What do you think are the early warning signs?</td>
</tr>
<tr>
<td>Tipping point</td>
<td>What have women or men identified, often in hindsight, as the turning point, or tipping point for changing things in their relationship when it comes to issues about money?</td>
</tr>
<tr>
<td>Prevention</td>
<td>What prevention and education strategies can be employed for young adults? What are the key messages?</td>
</tr>
<tr>
<td></td>
<td>What do you think needs to be done at these different levels: individual, relationships, community, and societal?</td>
</tr>
<tr>
<td></td>
<td>What avenues are best for getting across these prevention strategies to young people?</td>
</tr>
<tr>
<td>Role of finance sector</td>
<td>What is or could be the role of the finance sector (e.g. banks, financial planners, debt collectors) in the prevention and early detection of economic abuse?</td>
</tr>
<tr>
<td>Role of other sectors</td>
<td>What role can employers, schools and other organisations play in assisting people experiencing economic abuse?</td>
</tr>
</tbody>
</table>

**Analytical approach – thematic analysis**

The thematic analysis of the interview transcripts (Braun & Clarke, 2006; Grbich, 1999) was facilitated by the use of the qualitative program NVivo (QSR International, 2012). Interview text was coded for themes that related to forms of economic abuse tactics, attitudinal drivers, and prevention strategies. Each interview was coded for these concepts in all parts of the text. Codes were then classified into broader themes. The content of the major themes was then reviewed and recoded as required. This method allowed for the strongest possibility to uncover new phenomena as well as compare the current cohort with existing conceptual models and theories.

**Ethics Approval**

The study was reviewed and approved by the RMIT University Business College Human Ethics Advisory Network (Project number 19716).
3.4 Results

Coding of the practitioner interviews elicited three themes relevant to the development of social marketing strategies for this cohort:

1. Economic abuse tactics experienced by young adults
2. Attitudinal factors associated with economic abuse among young adults
3. Prevention strategies

**Theme 1: Economic abuse behaviours experienced by young adults**

Practitioners described behaviours that were frequently associated with economic exploitation, adverse economic entanglement and economic control, and less so with employment or study sabotage (Table 7).

It was commonly reported among practitioners that young adults experienced **financial exploitation** (16 transcripts included the issue of exploitation). Typically, partners did not share in or contribute to the cost of day-to-day expenses, entertainment, petrol, groceries, utilities, bills, and rent.

The issue of money being used for gambling and buying drugs and alcohol was also prominent. Gambling was raised as a serious and significant issue for young adults by several practitioners, who also believed there was a strong link between gambling (especially online/app-based gambling) and financial abuse. Excessive costs in relation to gambling or drug use left their partners without enough money to meet household needs, such as groceries, or that they were being asked to take out loans to fund a partner’s addiction.

Young adults were also susceptible to being **adversely economically entangled** with their partner as a result of signing contracts or being unfairly left with the sole responsibility for joint or the other person’s debt (issue coded in 13 transcripts). The types of debt and contracts included going guarantor for loans, hire purchase for the partner’s assets (e.g. cars, electronic items), using credit cards excessively (e.g. gambling) or purchasing mobile phones and plans. In relation to housing, typically young women had only their name entered on the rental agreement and utilities which often placed them at risk of total responsibility for debt when their partner left or damaged the property.
Practitioners noted that some young adults they counselled did not have any control over their money, and this was a notable problem for young mothers. The partner would then take over, not just their finances but also their cards for accessing welfare (Centrelink) payments and information. Bank ATM cards were taken away and money was withdrawn immediately from bank accounts. Control in these relationships also extended to social control.

The issue of sabotaging a person’s capacity to go to work, to university or college, and to otherwise perform the roles necessary to maintain employment and educational participation, was not a dominant theme among practitioners. A financial counsellor based at a legal service has noted specific work-related sabotage activities: cutting clothes or calling in sick for the partner unbeknown to the partner herself. In relation to study sabotage, the impact of economic abuse was indirect (e.g. not having enough money to pay for public transport to get to university).

Practitioners recalled instances when young women would be in relationships where they were controlled, and then put to work by the partner, say, for their friend’s business, or working in almost slave-like conditions for a partner’s business. In some instances, women were coerced to participate in crimes to fund drug or gambling expenses. Sexual exploitation and receiving money for sex was also a theme noted in one interview.

Material deprivation included denying medical or other aides; not having money for children’s needs (such as baby formula, medication or nappies); and not having enough money for basic necessities. Cases were described where women with disabilities were unable to buy medications, disability aids and even continence pads. Another case was mentioned where a woman was required to ask for money to purchase pads and tampons. And yet another case was described in the transgender community where financial control was an issue, and access to trans-related medication was also denied.
Table 7. Economic abuse behaviours experienced (Theme 1) and subthemes

<table>
<thead>
<tr>
<th>Economic abuse behaviours experienced by young adults</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic exploitation</strong></td>
</tr>
<tr>
<td>If you move in together you're the only one on the utilities and the bills and everything. You end up paying all the bills - and maybe there's excuses around why that other person isn't paying those bills or it's just expected that you take care of that when it's actually not an equal contribution. (Health promotion worker #06)</td>
</tr>
<tr>
<td>I added up the amount that she'd been gambling for a month and then I multiplied it by 12. It was a total of about $6000. Her jaw just dropped and I had this funny feeling that he was actually the one that was gambling online using her money. She was absolutely gobsmacked and she shot out the door. (Financial counsellor #02)</td>
</tr>
<tr>
<td>I suppose you do get, you might get a young bloke that's addicted to sports betting or something, and he'll take all the money that should go on rent or something like that and gamble it. You do get young blokes that might be addicted to some substance and once again, all the rent money is spent on drugs, and the woman ends up being homeless. We've had that happen a couple of times. (Financial counsellor #16)</td>
</tr>
<tr>
<td>She's very articulate, intelligent young woman, has her own private rental and everything and yet for some reason she's supporting this guy who just sits on the couch playing Xbox all day. (Domestic violence worker #13)</td>
</tr>
<tr>
<td><strong>Adverse economic entanglement—Contracts, loans and bills</strong></td>
</tr>
<tr>
<td>[If she's only] putting her name on the lease, then he'll punch holes in the walls, do untold damage and she's responsible for it. Then she loses the bond when they move out and how is she going to get other rental? (Microfinance worker #02)</td>
</tr>
<tr>
<td>I think one of the most common is that women are paying for something that is not going to be a benefit to them. So for example, they signed a contract for a car leasing or to purchase a car for their partner, because their partner had a bad history or had no history of credit - no credit history. So, they will sign it on behalf of them, and then when they separate - even after they separate - they keep paying it because the company will say, well, he has a bad credit so we cannot make him pay for it. (Domestic violence worker #15)</td>
</tr>
<tr>
<td>I had one where there is a young girl who'd signed a contract with XYZ finance company with her partner for a car. She couldn't drive as she had no licence. She couldn't drive the car. He was in goal for assault or things like that, so they were chasing her, of course, because that's the other thing. Where there are other forms of abuse, chances are the more vulnerable person is going to be the easiest to find, the other person. (Financial counsellor #04)</td>
</tr>
<tr>
<td><strong>Economic control</strong></td>
</tr>
<tr>
<td>So, they can't actually access their own money and isolating them so they can't actually even attend banks or what have you to get their money out or they'll withdraw it straightaway. As soon as the money goes in, they know what time it goes in, and they'll withdraw that immediately. (Family violence worker #11)</td>
</tr>
<tr>
<td>I'm aware of where things like car maintenance doesn't happen, or access to communication like mobile phone or internet connection, even limiting things that young children might need, like limiting money to buy the basics so formula, nappies, etc. Not putting petrol in the car, so she can't actually go anywhere. (Family violence social worker #01)</td>
</tr>
<tr>
<td><strong>Work/study sabotage</strong></td>
</tr>
<tr>
<td>Women put up with so many things in relationships, their self-esteem is really low, and they don't feel they don't deserve it, and they're locked into that 'well I can't even go out and get a job', he won't even let her go out and get a job. (Family violence social worker #01)</td>
</tr>
<tr>
<td>Sabotage to work I've noticed. There's cutting clothes, cutting their clothes so they can't go to work. That's a weird one but it goes into the financial as well. . . Or calling in sick, calling in sick for the partner when they don't know. Just sabotaging - or calling them at work, when they're at work, and just keep calling them and then they end up losing their job. That is so common, so common. (Domestic violence financial counsellor #14)</td>
</tr>
<tr>
<td>But if it has a huge impact on her financial stability - for example, if she doesn't even have money to top up her myki [public transport card] because she gave all the money to him, and that goes on for about two or three months, then that is financial abuse. Because she doesn't have access to her own money, whereas he's taking it all. So she may claim that's love, however we try to bring her back to the reality that, well, you couldn't go to university - you couldn't go to a lecture - because you didn't have myki money to top up your [public transport] card. So how is that respectful - what you're doing to him, and what he's doing to you. (Domestic violence counsellor #15)</td>
</tr>
</tbody>
</table>
Theme 2: Attitudinal factors associated with economic abuse

Understanding the key attitudinal drivers for economic abuse is pivotal in developing social marketing strategies (Table 8). Practitioners were of the view that young adults don't view economic abuse behaviours as a form of domestic violence. For young adults, domestic violence is about physical violence that occurs between older adults who are married or in long-term relationships. It doesn’t relate to them. They don’t relate to it.

Practitioners were of the view that young adults were particularly vulnerable to economic abuse because they would prefer to maintain their relationships (so sign the contract, get the loan), rather than lose the relationship. It's all about love and trust. If you love and trust someone why would they exploit you? Maintaining the relationship possesses greater value than recognising the abusive aspect of the relationship. Some practitioners believed that this view therefore left young adults open to manipulation by their partners.

Not only do practitioners identify the blurring between money and love in young adult relationships as an issue, confounding the matter further, practitioners were of the view that young adults also denied the reality of money. Money is not real to them, and this was all part and parcel of them not having learnt about money, money management, consumer rights and contractual responsibilities. Money is an abstract notion, it doesn’t feel real, so it is not as coveted as it used to be.

Practitioners believed that young adults were also more accepting of gender stereotypes, that young men have a sense of entitlement, and that young adults have had these traditional roles modelled in their own families and in broader society.
<table>
<thead>
<tr>
<th>Attitudinal factors associated with economic abuse (Theme 2) and subthemes</th>
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<tbody>
<tr>
<td><strong>Attitudinal factors associated with economic abuse</strong></td>
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<tr>
<td><strong>Young adults don’t see it as abuse</strong></td>
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<tr>
<td>Some can come in for emotional and traumatic abuse, yeah, but they won't - I've never - I've been here four years and I've never had someone come in and say, I'm being financially abused. (Domestic violence worker #09)</td>
</tr>
<tr>
<td>They're okay with financial abuse as they don't see it as domestic violence. It's physical violence, I think, so it's seen more as the physical violence just the hitting. They don't see all the other types of violence and the social, emotional and that it can be just as much an abuse. (Microfinance worker #02)</td>
</tr>
<tr>
<td>They're not aware of how they can get ripped off, the traps. That incident that I told you about before when the financial abuse cards featured on Facebook, one response from the young man was he thought it was a joke because this was behaviour was so acceptable to him he couldn't believe that someone would view it as domestic violence. (Microfinance worker #02)</td>
</tr>
<tr>
<td><strong>The price of love</strong></td>
</tr>
<tr>
<td>So many young women won’t recognise financial abuse because if they’re in a relationship and their partner says, I need to use your phone credit or I need to do whatever or you need to give me what money, they don’t see that as abuse, they see that as what they need to do to keep this a healthy relationship. (Women’s Health Workers #03)</td>
</tr>
<tr>
<td>The need for relationships overrides common sense. . . Having a boyfriend can be seen as the ideal and the romantic side of things so they're prepared to give him money to keep him. (Microfinance worker #02)</td>
</tr>
<tr>
<td>Oh but he loves me. I'll sign the contract because he loves me. I'll let him use my phone and run up ridiculous bills. I'll let him whatever, gamble, use my credit card for online gambling. . . But for young people . . . They're in love. They think it's wonderful. They think it's not going to happen to them. They think - they're riding through that age, aren't they, around that whole risk-taking behaviours, because they're invincible. Nothing is ever going to happen to them. (Manager community legal service #05)</td>
</tr>
<tr>
<td><strong>What is this thing called money?</strong></td>
</tr>
<tr>
<td>Well, I think their understanding of money's a huge issue nowadays. In this day of plastic, money doesn't mean as much anymore. It's sort of this abstract thing. You pay things with your cards, and whether they're a debit card - but yes, it's your money and you're lucky - or whether it's one of these credit cards. But it's this whole money is not - you can't see it like you used to see it. (Financial counsellor #04)</td>
</tr>
<tr>
<td>No concept of budgeting. Then it's, like, whoops, now I can't afford my rent. That's what we're seeing a lot of: that they're presenting with my rent is X amount weeks behind or I've had to get food parcels for however long. But quite often they’re sitting there in the Nike runners and the brand name clothing. (Domestic violence counsellor #11)</td>
</tr>
<tr>
<td>Then you've got your payday lenders. So, if you get a little bit short of money you can just pop down to Cash Converters or Money3, or any of those sorts of places, and that will help top you up. Again, it's not that understanding to live within your means, because we've got, again, this whole - money is abstract. Yeah okay, I'll just get some more, or I'll Nimble it because of that new ad or Wallet Wizard all of those sorts of - it's everywhere. (Financial counsellor #04)</td>
</tr>
<tr>
<td><strong>Gender stereotypes</strong></td>
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<tr>
<td>Gender stereotypes still are very much a part of young people's beliefs so that then becomes an excuse or a reason why it's all right. . . They view it as the man being the boss and that's his role. (Microfinance worker #02)</td>
</tr>
<tr>
<td>A sense of entitlement. I'll do as I please. You'll do as I say. He's the breadwinner most often. Sometimes they won't work, and they will take the woman's money. But generally, it's 'I've earned this, so you'll manage with what I give you and you won't complain'. This is just how things are. So, it's a real male entitlement privilege. (Family violence social worker #17)</td>
</tr>
<tr>
<td>But I also think society sets us up in a way that does make it hard for women and that women are still not equal. Like we're still not getting equal pay. So, it's very hard to have an equal marriage when those are the messages you've been sent from day one. (Family violence social worker #17)</td>
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Theme 3: Prevention

Financial education and learning about rights, responsibilities, and resources available for assistance were all themes of prevention at the individual level (Table 9). There were several time points – or ‘teachable moments’ – that practitioners viewed as important for financial literacy education: at primary school, at secondary school, at the legal age of employment, and when they are moving out of home. It was important, too, that the financial education include information on economic abuse, and topic areas that are specific to young adults: contracts, buying cars, going guarantor, phone plans, gambling, payday lenders, credit cards and rental agreements.

Several practitioners stated that mentors for young adults may be an effective intervention/prevention option, especially for young women without family support and indigenous young adults.

Practitioners suggested that in secondary schools, relationship-based education should embed financial literacy and economic abuse education in existing school-based programs such as the sex education program, and the prevention of violence against women program Respectful Relationships.

Community-based interventions included awareness-raising about economic abuse. There were also many suggestions with respect to the finance sector, employers and secondary schools. Practitioners also argued for a systems approach to education in schools and awareness-raising in the community and businesses.

Practitioners advocated for greater regulation of payday loans and hire purchase as practitioners were of the view that they exploited vulnerable people, especially young adults.
Table 9. Prevention options for economic abuse (Theme 3) and subthemes

<table>
<thead>
<tr>
<th>Prevention</th>
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<tr>
<td><strong>Individual financial education</strong></td>
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<tr>
<td>I think just maybe having more kind of education about money generally at school would be a good idea rather than you leave home and then you're suddenly like oh I've got to do all this stuff but I don't know anything. (Project manager #06)</td>
</tr>
<tr>
<td>Start early, start really early so people aren't going to get into a situation where they go, oh, what do I do now? I've just left home. What do I do? I'm completely and utterly - almost inept. I have no idea what I'm doing. (Domestic violence financial counsellor #14)</td>
</tr>
<tr>
<td>But as of right now, yeah, probably just financial literacy, workshops, being able to pitch it in a way that is not so boring, it's sort of boring, financial literacy. (Domestic violence financial counsellor #14)</td>
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<tr>
<td><strong>Mentors and role models</strong></td>
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<tr>
<td>For young people I'm saying mentors would be wonderful. It's really difficult if they don't have a good mentor and they don't have that family support. They don't have the practice of being able to save if they come from a background of generational poverty. (Microfinance worker #02)</td>
</tr>
<tr>
<td>I think having - they need role models within their lives. If they can just find that one person that can be that strength for them and to explain to them boundaries and all that sort of stuff - that can help. (Indigenous family violence team leader #09)</td>
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<tr>
<td><strong>Education about and in relationships</strong></td>
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<td>I think it goes back again to teaching - I think teaching couples about having a balance and being able to work together and share their money but in a way with communication and - how do I explain it? It's a partner role, it's sharing, it's sharing. (Domestic violence financial counsellor #14)</td>
</tr>
<tr>
<td>Well, we'd love to see more financial literacy in schools. I think just sort of general financial literacy. You probably need to basically just tell people straight out that if your boyfriend or your girlfriend is terrible with money and you're good, that's highly likely going to be an issue in the future. (Financial counsellor #16)</td>
</tr>
<tr>
<td><strong>Community based awareness raising</strong></td>
</tr>
<tr>
<td>So, it's education in the community. It's education within the school, so we've got to make the community even noticing about what's going on. Getting a young person at school to understand it and then coming out of the school and not having a way of being able to communicate that or people understanding it, is not going to be that helpful either. (Housing support worker #12)</td>
</tr>
<tr>
<td>But I think whole community awareness, so now people are starting to realise, 'oh my God, I'm a victim too. Oh, I have suffered'. So, they're coming out. That's why our referrals from about 500 per month double to 1000 in the last four months. But I think it is a community awareness, not only us saying it, but everyone needs to be part of it - just like I told you about car dealers, or the bank tellers, or the teachers, the parents. I think everyone just needs to be more aware of the early signs, and the consequence that they might put that person in. (Domestic violence counsellor #15)</td>
</tr>
<tr>
<td><strong>Finance &amp; other sectors</strong></td>
</tr>
<tr>
<td>Certainly not letting young people clock up big credit card debts and loans and requires regulation in those industries to not have people being able to sign young people up to $25,000 loan that they have no hope of paying back. (Family violence social worker #01)</td>
</tr>
<tr>
<td>Responsible lending laws came in after the Global Financial Crisis, and - so they have tightened up a bit. We don't see as many people coming in with six or seven credit cards as we did, so they have improved a little bit. But I think they could tighten a bit more. So, while they have to some extent improved, they've still got a long way to go. (Financial counsellor #16)</td>
</tr>
<tr>
<td>Yeah, and I actually thought, - we have to work with the car sellers. We have to work with all the TAFE people, we have to work with hairdressers, early childhood. Because they're the people that are getting in touch with people before they end up here. (Domestic violence counsellor #15)</td>
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Table 9 (continued).

**Societal level change**

I think as a society we need to get better at and we are getting better at recognising gender inequality and using research evidence to come up with ways of combating that or addressing that right through to what does that mean for a young woman today in terms of her financial foundations. (Family violence social worker #01)

So, I mean what it's also saying is that you can't work on just - you've got to work on structures and norms at the same time. You can't just work with individuals to change their attitudes and beliefs and their values. You've actually got to work at the reinforcing structures or the structures that are reinforcing the inequities as well, because if you do one then it's not going to work and also you put people at risk, because you can talk to people about how to change their behaviour but then if it's not supported it makes them more vulnerable. (Women’s health promotion worker #07)

Practitioners also noted there was a role for other sectors such as universities, community sporting clubs, utility companies, real estate agents, maternal and child health services, employers and even hairdressers in the prevention and awareness-raising of economic abuse. Friends, family members, and parents of young adults were also identified as important sources of support and information, hence important targets for prevention strategies. Addressing gender inequality at the **societal level** was a key suggestion of practitioners for the prevention of economic abuse.

### 3.5 Discussion

These findings have significant formative implications for developing and informing current social marketing strategies targeting young adults and economic abuse. We found through the interviews with practitioners that young adults commonly experienced economic exploitation. The ‘exploiters’ have been identified and described in previous research (Adams et al., 2008; Cameron, 2014). Current measures of economic abuse in Australia’s national survey do not include items that relate to exploitation (Australian Bureau of Statistics, 2017). This omission will underestimate the prevalence of economic abuse among young adults, which has implications for measuring behaviour change at a population level. These results suggest that current conceptualisations of economic abuse and its measurement may not include tactics relevant to young adults.

Practitioners also described scenarios where young adults became (what we have termed) adversely economically entangled with their partners. Young adults valued their relationship to an extent they were willing to risk potential negative
consequences of this economic entanglement. Young adults find themselves adversely economically entangled with their partners, most problematically, when they move in together. Arnett (2015) has observed that because of the cost of housing young adults tend to slide into cohabitating probably before they were ready to – either financially or emotionally. At this point in their lives, real estate agents, housing workers, and parents and mentors can play a significant role in protecting and informing young adults of their risks, rights and responsibilities.

Work/study interference is covered in the Australian national survey of intimate partner violence ‘has your partner stopped or tried to stop you from working, earning money or studying’ (ABS Question Guide Reference). Preventing a person from seeking employment is also included in the definition of economic abuse under family violence laws in Victoria, Queensland, South Australia and the ACT (see, for example, Family Violence Protection Act 2008 (Vic), s. 8). Here we raise a limitation of our study: we were not able to recruit a significant sample of practitioners from university-based counselling services who may have greater insight into study interference (only one was recruited).

Practitioners viewed financial literacy education in the latter years of secondary schooling as the primary strategy for intervention. Financial education also needs to focus on consumer rights and responsibilities. Financial education and parental (or mentor) role modelling of healthy financial behaviours are associated with positive young adult financial wellbeing and financial identity development (Bosch, Serido, Card, Shim, & Barber, 2016; Shim, Xiao, Barber, & Lyons, 2009). However, information needs to be relevant to their life stage and tasks. Eisenberg et al. (2015) identified four cohorts of young adults at age 20: young independents (10%), unmarried workers (32%), students who have moved out of home (16%), and students who live at home (42%). Education and interventions should take the needs of these different cohorts into account in combination with the forms of abuse they may experience.

Practitioners suggested that embedding financial literacy education in the context of relationships could be integrated into the current sex education and Respectful Relationships10 programs that already exist in Victorian secondary schools. A review

of the Respectful Relationships program materials revealed that economic or financial abuse is not mentioned. Casting an economic abuse lens over these programs is imperative.

The stage of new parenthood, a key risk factor in domestic violence, is also a key time to undertake education and intervention at a relationship level. However, the Baby Makes 3 program, an early intervention program for couples expecting their first child, also fails to incorporate economic abuse in any of its materials or evaluation (Flynn, 2011). This is a critical oversight as we know that pregnancy and when taking maternity leave are high-risk points for women to experience domestic violence including economic abuse.

When the finance and retail sectors do not undertake due diligence in providing loans to young adults – banking literally on their naivety – it places individuals in general, and those in abusive relationships, at great risk. Practitioners called for tighter controls and education about economic abuse in the finance and retail sectors in relation to responsible lending practices. At a societal level, it is clear that laws need to be changed and monitoring needs to be increased to ensure that young adults are not exploited. As one financial counsellor from a regional location pointed out, ‘I can name the car yard and the finance company’. These practices were recently under investigation in the Australian Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry which was established on 14 December 2017. Practitioners who assist young women who are being economically abused will have a vested interest in the outcomes of this enquiry.

Young adults were vulnerable to economic abuse because they do not recognise it as abuse, and they are not prepared to accept the cost of relationship loss to avoid economic abuse. Young adults may also be constrained by or more likely to accept traditional role expectations and the norms and expectations shared by their peers. According to practitioners, young adults have an abstract notion of money and are hence more open to short-term lenders, signing contracts, and exploitation.

Uncovering these attitudinal drivers should assist social marketers in developing creative bottom-up programs and campaigns. How can young adult

conceptualisations of money in relationships be used to influence behaviour? Programs that are framed in a domestic violence, problematic relationship framework are therefore unlikely to draw interest from this cohort. These campaigns will be dismissed as irrelevant to them. For example, the Keep Your Boat Afloat postcards highlight the negative behaviours and identify young women as victims, but offer no alternatives. The For Love or Money program presents a dichotomy for viewers – make a choice, it’s money or it’s love, as money problems in a relationship spell the end of that relationship. A review of YouTube videos indicates that viewers are more interested in personal stories by real people. It is also important to note that the target audience has only focused on women. Work is also needed in engaging young men in the process of abuse prevention and social marketing research in this area (Jewkes, Flood, & Lang, 2015). Further research that interviews young adults themselves will provide further insights.

Australia’s national strategy on the prevention of violence against women (Our Watch et al., 2015) is focused on changing society’s attitudes on gender inequality. Gender inequality is one driver of intimate partner violence (Heise, 1998). The majority of social media and advertising campaigns aim to raise awareness and change attitudes and a whole systems approach needs to be adopted (Murray & Powell, 2011). However, social marketing is more than just attitudinal change, as changing attitudes do not always lead to changed behaviour. Social marketing is focused on influencing behaviour and a bottom-up, consumer-focused approach needs to be adopted (Andreasen, 1994, 2002; French, 2017). The Australian family violence prevention social marketing campaign The Line utilises this approach and relies heavily on social media tools but is targeted to 12–20 year olds (Blair, 2017; Our Watch, 2017, 2018). Social marketing programs need to then follow-on from these programs and focus on emerging adults and employ a strong economic abuse lens with all that they do.

Prevention of economic abuse, as has been recognised with the prevention of family violence in general, needs to focus on young adults in their relationship-formation phase. While taking the top-down approach is consistent with public policy and dominant theories, understanding the intricate money and love world of young adults will pave the way to more creative interventions that we hope will influence
behaviour. If all sectors do not apply the economic abuse lens to their campaigns and programs, economic abuse will continue to remain a hidden form of abuse.
She pays my study fees

I'm still a student at present
I do not have much income
I can only use the money
my parents transferred to me

I just can't make ends meet
I have no choice
to borrow some money
from my girlfriend.

She cover my living expenses
as well as the tuition fees
yeah
that's our situation.

I am supposed to pay the tuition fee
for my current study
I always used the money
to buy some gifts for my girlfriend
I don't have much money left
to buy my lunch or dinner.

So last week
I asked my girlfriend
to borrow around $500
to pay my grant.

And my girlfriend
actually seemed **not so happy**

She asked me
‘Why you always ask me the money?’

I was also upset at that stage
‘I have bought you so many things.
And why are you mad at me because
I borrow you some money?’

I want to buy a video game
I can't afford it
so I asked my girlfriend
to borrow some money
at that time,
**she was annoyed**
because she thought
I should put much time on my studies
instead of playing the stupid video games
she thought it was rather childish.

Borrow money between a boyfriend and a girlfriend we’re **destroying** our relationship.
Yeah
that is my point of view.

I just think that sometimes
The money can **facilitate** the relationship
    if I can buy the presents to my girlfriend
    especially those pricier presents
On the other hand
    if I run out of money
    if I can't use the money
    to buy some gifts
I have no choice
    to borrow money from my girlfriend.

This will definitely
**ruin** our relationship

My girlfriend will regard our emotional affair
    as financial affair
    we cannot put a financial label
    on our emotional affair
    because love is not material.

    **Loving is not money**
Chapter 4
Economic abuse in the lives of young adults

4.1 Abstract

Purpose – Economic abuse is a form of intimate partner violence. Also referred to as financial abuse, the behaviours involve one partner controlling, exploiting or sabotaging the economic resources of the other partner. Understanding economic abuse in young adult relationships is key to developing effective prevention and early intervention programs. The aim of this study was to explore how economic abuse manifested in young adult intimate relationships.

Design/methodology/approach – Twenty-four young adults (18 women and 6 men) were interviewed in depth using both unstructured narrative and semi-structured interview questions. A thematic analysis was undertaken.

Findings – Young adults experienced the whole range of economic abuse tactics but in some ways different from the experience of older adults. Young women who were employed experienced exploitation and to be used as an endless source of cash. Mobile phones and rental properties were often the target of asset damage and destruction. Young adults were adversely economically entangled with their partners via loans and hire purchase contracts. Young women at home with children and reliant on government income support commonly experienced severe forms of economic control and social isolation – being virtual hostages in their own homes. Financial control resulted in and included material deprivation which had serious flow-on effects for their children. Young adults were reluctant to seek formal assistance – their parents were a significant source of emotional and financial support.

Research limitations/implications – This is a qualitative study of young adults’ experiences of economic abuse in their relationships. However, only a small sample of young men were included in this study so further research on men’s experiences

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12 This chapter was reviewed by a discussant and presented to the 31st Annual Australian PhD Conference in Economics and Business, University of New South Wales, 31 October to 2 November 2018. It has since been revised and I would like to acknowledge the helpful comments of the conference discussant.
is needed. The current model of economic abuse and methods of measurement may not be capturing the range of tactics experienced by young adults. Future research will need to explore these issues further, possibly through a larger scale survey study specifically designed for young adults.

Practice implications – Prevention, intervention and policy efforts need to acknowledge that young adults and older adults experience economic abuse in different ways. Financial education programs targeted at young adults need to include information about economic abuse, but more importantly how to transfer financial literacy skills and manage their financial wellbeing in the context of an intimate relationship.
4.2 Introduction

Being aged in your 20s is often considered to be ‘the best time of your life’. Your options for education, work, where you live, and relationships are not yet set in stone. To quote Shakespeare, ‘the world is your oyster’. This phase is known in the human development literature as ‘emerging adulthood’ and should be full of opportunity and exploration (Arnett, 2000, 2015; Levinson, 1996; Levinson, 1978). Becoming an ‘adult’ involves establishing financial independence, determining career and work choices, and establishing committed relationships (Arnett, 2015). No longer do young adults shift from their parental home to their marital home, as in previous generations, but they now more often engage in a period of exploration in terms of education, career (income generation) and relationships (Shulman & Connolly, 2013).

Intimate relationships can either foster or hinder the achievement of these life goals as young adults attempt to navigate independence and interdependence (Shulman & Connolly, 2013). Reese-Weber et al. (2015) found that the three main areas of conflict for emerging adults in relationships were money, sex and trust. There is also the potential for young adults to be victims of financial control, exploitation and career sabotage (economic abuse).

If cohorts (in this case, those who are young and experience economic abuse but not physical violence) do not attend domestic violence services, then their voice in the policy discourse will be further marginalised. Only with specific targeted studies can the nuanced experience of people who have suffered economic abuse be understood (Cameron, 2014; Postmus, Plummer, et al., 2012; Sharp-Jeffs, 2015; Voth Schrag & Edmond, 2017).

Previous research in this area has largely focused on the experiences of women who have sought assistance from domestic violence services (Adams et al., 2008; Postmus, Plummer, et al., 2012; Postmus et al., 2016), engaged in financial empowerment programs for domestic violence victim survivors (Postmus, Plummer, McMahon, & Zurlo, 2013; Sanders, 2015; Silva-Martínez et al., 2015), or were residing in domestic violence shelters. The unique experiences of young women (and men) early in their relationship-formation stage have not been explored. When older women were asked to reflect back on their formative years, these recounts
have typically been briefer and less detailed than the accounts of experiences from more recent years (Levinson, 1996). To prevent economic abuse, we need to know what young adults are experiencing in their relationships, and what attitudes and beliefs, expectations, and experiences are relevant to economic abuse for this cohort. There has been very little qualitative investigation of economic abuse in young adult or emerging adult relationships.

The aim of this paper is to explore, through qualitative interviews, the types of economic abuse tactics perpetrated against young adults in their relationships. The research question is therefore: how does economic abuse manifest in young adult intimate relationships?

4.3 What is economic abuse?

Economic abuse is a form of non-physical violence in intimate relationships. Definitions of economic abuse can be found in the quantitative and qualitative research literature and in Australian legislation.

According to Adams et al. (2008) and Postmus et al. (2016), economic abuse behaviours fall into three broad categories: economic control, economic exploitation, and work or education sabotage. Adams et al. (2008, p. 564) state:

_Economic abuse includes behaviours that control a person’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency._

Family violence intervention orders are legal means by which victims can protect themselves against their perpetrators. Originally focusing on physical violence and neglect, legislation now includes definitions of economic abuse in most jurisdictions in Australia.¹³ Tasmania is the only state or territory in Australia where economic abuse is a criminal offence as yet, there have been no convictions for economic abuse in Tasmania (McMahon & McGorrey, 2016).

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¹³ Domestic and Family Violence Act 2017 (NT); Domestic and Family Violence Protection Act 2012 (Qld); Family Violence Act 2004 (Tas); Family Violence Act 2016 (ACT); Family Violence Protection Act 2008 (Vic); Intervention Order (Prevention of Abuse) Act 2009 (SA); Restraining Orders Act 1997 (WA)).
Within the Victorian legislation (and as adopted by most other states and territories), economic abuse is defined as *(Family Violence Protection Act 2008 (Vic), s. 6)*:

*For the purposes of this Act, economic abuse is behaviour by a person (the first person) that is coercive, deceptive or unreasonably controls another person (the second person), without the second person's consent—*

(a) in a way that denies the second person the economic or financial autonomy the second person would have had but for that behaviour; or

(b) by withholding or threatening to withhold the financial support necessary for meeting the reasonable living expenses of the second person or the second person's child, if the second person is entirely or predominately dependent on the first person for financial support to meet those living expenses.

Australian epidemiological surveys have defined economic abuse using five items (Australian Bureau of Statistics [ABS], 2014a; Kutin et al., 2017): ‘Stopped or tried to stop you from knowing about or having access to household money’; ‘deprived you of basic needs (e.g. Food, shelter, sleep, assistive aids)’; ‘stopped or tried to stop you from using the telephone, internet or family car’; ‘damaged, destroyed or stole any of your property’; and ‘stopped or tried to stop you from working, earning money, or studying’. In contrast, the Scale of Economic Abuse (SEA) includes 28 items (Adams et al., 2008) and the revised version includes 12 tactics of economic abuse (Postmus et al., 2016). In 2012, using the Personal Safety Survey (PSS), prevalence rates of economic abuse for young adults (aged 18–29 years) were 4.6% for men and 9.7% for women (Kutin et al., 2017).

The law, researchers and population-based studies all differ in their extrapolation of the tactics of economic abuse dependent upon the context of use (courts, program evaluation, epidemiological studies) but are similar in positing that such tactics involve economic resources being used to control and coerce and to deny the financial and economic independence of the victim. The question remains, however, are these tactics and definitions relevant to the experiences of young adults?

**Economic control**

Stylianou et al. (2013, p. 3189) defined economic control as ‘the abuser’s propensity to monitor and restrict the woman’s ability to freely use resources in her life’. Economic control includes tactics such as denying or restricting access to household
money, giving an insufficient allowance, not providing access to bank accounts, or withholding information about finances (Adams et al., 2008; Sanders, 2015). In a UK study, women were found to be more likely to experience financial control than men (Sharp-Jeffs, 2015). Brewster (2003) also identified, based on a community sample of 187 women who had experienced stalking by a previous intimate partner, that 22.5% had also experienced financial control in those relationships. Sanders (2015) found that experiencing monetary control was the strongest theme among women who were participating in an economic empowerment program for women survivor victims of intimate partner violence (IPV). In Australia, 2% of young adult men and 4.1% of young adult women reported being denied access to household money and financial information (Kutin et al., 2017).

Restricting access to the telephone, internet or family car is also a tactic employed to socially isolate partners and increase dependence and control. Social isolation has economic impacts: it interferes with the victim’s ability to maintain or gain employment or education and restricts their access to financial information (such as online bank accounts). Two per cent of young men and 5.6% of young women reported having their access to the telephone, internet or family car restricted by their partner (Kutin et al., 2017).

Restricting or denying access to financial information and financial decision-making, especially where the decisions and information are important for both parties, is also a tactic of economic abuse. Stylianou et al. (2013, p. 3196) found ‘making important financial decisions without talking with you about it first’ to be the most frequently endorsed control item among their sample (78% of their women participants reported experiencing this tactic). However, the extent of this form of abuse among young adults is uncertain as the ABS survey used a combined item (ABS, 2014a).

Material deprivation is also included in both the SEA (Adams et al., 2008) as a tactic of economic control (keep you from having the money you needed to buy food, clothes and other necessities) and the ABS PSS (‘deprived you of basic necessities e.g. Food, shelter, sleep assistive aids’ – ABS, 2014a), but not in the revised version of the SEA (Postmus et al., 2016). In this regard, Sanders (2015) described a participant whose husband did not give her money for necessary dental work. Jury,
Thorburn, and Weatherall (2017) also identified that perpetrators were denying their female partners of essentials and privileging their own needs over their partner’s in exercising power and control in the relationship. However, in Australia, young adults experienced material deprivation at lower rates than other forms of economic abuse and it was the least endorsed item in the PSS (0.7% of men and 2.4% of women; Kutin et al., 2017).

**Economic exploitation**

Economic exploitation (stealing money, damaging property, generating costs, gambling, generating debt) is the second key component of economic abuse (Adams et al., 2008). The interviews with experts in the fields of economic abuse and domestic violence revealed that young adults commonly experience financial exploitation such as their partners not sharing in or contributing to day-to-day costs, entertainment costs, bills and rent (Kutin, Reid, & Russell, 2019).

Related to economic exploitation is the notion of adverse economic entanglement (Kutin et al., 2019). The practitioners noted that young adults were susceptible to financial hardship and debt as a result of signing contracts, hire purchase plans or property leases with or for their partners. They also commented that the value young adults placed on their relationships outweighed any fears of the potential negative consequences of signing contracts or hire purchase plans together with or solely for their partners. In some instances, signing the contract was coerced; in other instances, it was either a result of their naïveté or not wanting to risk the relationship that they agreed to sign. Relationship-related coerced debt has been identified as a significant issue among women who have experienced domestic violence (Littwin, 2012).

Damage to property has been a regular item in surveys of interpersonal violence. Sanders (2015) found that damage and destruction of property was a key theme among the women she interviewed. ‘Removing or keeping a family member’s property without permission, or threatening to do so’, is also recognised under the Family Violence Protection Act of Victoria as an example of economic abuse (p. 16). An Australian and New Zealand sub-analysis of the International Dating Violence study (Straus, 2004) revealed that, of the 293 university students surveyed (average age 22.8 years), 8.2% reported that ‘My partner destroyed something of mine’ (Cale,
Tzoumakis, Leclerc, & Breckenridge, 2017). The ABS PSS also includes ‘Damaged, destroyed or stole any of your property’, which is the most common form of economic abuse that occurs across age groups and genders (Kutin et al., 2017). Three per cent of young men and 7.3% of young women reported having their property damaged, destroyed or stolen (Kutin et al., 2017).

**Economic sabotage**

Economic control and exploitation are more directly related to finances and assets whereas economic sabotage is about interfering with, controlling or sabotaging the partners work and education participation – that is, their ability and opportunity to earn money. These tactics sabotage a partner’s economic independence, and current and future earning potential. Employment is critical in maintaining financial independence and, just as importantly, it offers an avenue for being engaged with support networks outside the home. Maintaining employment, in some cases, could also assist women to gain some sense of control in an abusive relationship by having their own money (Sanders, 2015).

Items that have been used to assess work sabotage have been more consistent across studies. The types of items include ‘prohibited a partner from getting a job, going to work, trading, or earning money’ (Fulu, Jewkes, Roselli, & Garcia-Moreno, 2013), ‘stopped or tried to stop you from studying, working or earning money’ (ABS, 2014a), ‘controlled or tried to control you from working or earning money’ and ‘controlled or tried to control you from studying’ (ABS, 2017). Preventing a person from seeking employment is also included in the definition of economic abuse under family violence laws in Victoria, Queensland, South Australia and the ACT; however, interference with involvement in education is not mentioned (see, for example, *Family Violence Protection Act 2008* (Vic), s. 8).

Stylianou et al. (2013) found that employment sabotage was the least endorsed form of economic abuse (endorsed by 49%). However, of women victim/survivors of IPV attending economic empowerment programs, 88% had experienced employment sabotage (Postmus et al., 2016). In the Philippines, younger women, aged 25–29, were more likely to be prevented from engaging in legitimate work (23%) compared to older women aged 45–49 years (7%) (Antai, Antai, et al., 2014). At a population level, in Australia, 3.9% of women aged 18–29 experienced work or
study sabotage (a combined item) compared to only 1% of men in the same age group (Kutin et al., 2017).

Educational sabotage was excluded from the items in the SEA (Adams et al., 2008) because of the low frequency of endorsement. This is hardly surprising given that the sample of women surveyed were generally older women not engaged in education. In revising and reducing the number of items in the scale, Postmus et al. (2016) found a clear third factor of ‘employment sabotage’, but described this as ‘employment/education’ sabotage. The wording of the items, however, still only refer to employment and not education. Yet education sabotage is an important issue (Sanders, 2015), especially among college and university students, as reported by service providers (Voth Schrag & Edmond, 2017) and should not be overlooked.

4.4 Method

This study used qualitative techniques involving in-depth interviews with young adults who had experienced economic abuse.

Participant recruitment

Six young men and 18 women were interviewed for the study (N = 24). Fifteen were recruited through the research volunteer section of an online marketplace (Gumtree\textsuperscript{14}), four through a financial counsellor, two via a women’s advocacy organisation’s email newsletter, two via Facebook\textsuperscript{15} posts, and one via a news media report. Recruitment attempts through domestic violence services (via newsletters and flyers) were not successful. The recruitment advertisement included the following text:

\textit{Be a part of a study exploring young men and women’s experiences of money problems and financial abuse in relationships.}

\textit{Are you between 18 and 29 years of age? Have you experienced money problems in your relationships? Has someone tried to control you by controlling your money, car, phone or home? Are you in debt because someone misused your money or signed contracts? Is someone using technology to monitor, steal or control your money? Has someone exploited or manipulated you for your money?}

\textsuperscript{14} Marktplaats B.V., Amsterdam, The Netherlands (http://www.gumtree.com.au)

\textsuperscript{15} Facebook Inc., Menlo Park, California (http://www.facebook.com)
The recruitment advertisement was worded in such a way as to be general enough not to encourage self-exclusion by not associating the project with domestic violence, and specific enough to identify that money problems in relationships were the focus of the study.

**Background survey**

An online background questionnaire was emailed to all interviewees that covered demographic details (such as age, gender, income, housing and relationship status). Four participants did not complete the online questionnaire, but basic demographic information was extracted from their interviews.

**Interview protocol**

Interviews were completed between April and October 2017, conducted face-to-face \( (n = 18) \) or over the telephone \( (n = 6) \). Informed consent was obtained from all the participants and they received an AUD$50 store voucher as a token of my appreciation for their time. Prior to the interview, the participants were sent a URL link to a brief background survey. All interviews were audio-recorded and ranged in length from 55 minutes to 3 hours \( (M = 1 \text{ hour 50 minutes}) \). At the end of the interview, the participants were given a list of relevant referral and support services. Interviews were transcribed.

**Interview topics and format**

The first part of the interview was unstructured and sought to capture the lived experience of the young person using an unstructured narrative method (Corbally, 2015; Corbally & O’Neill, 2014; Wengraf, 2001). It opened with a broad question that encouraged the participants to tell their stories:

*I would like you to tell me of your experiences of money and relationships, how things happened, how they developed, your personal experiences up until now? Start wherever you like. Please take the time you need. I’ll listen first, I won’t interrupt, I’ll just take some notes for afterwards.*

The free narrative component was then followed by semi-structured questions that covered relationship history, early warning signs, other forms of abuse in the relationship, the impacts of economic abuse, who they went to for help, financial socialisation (family of origin) and ideas for prevention and intervention (see
Appendix B). The 28 items from the SEA (Adams et al., 2008) was used as an aide-mémoire. Scale scores were not calculated as the SEA was not administered in a standardised manner.

**Data analysis**

Thematic analysis was used to code the interviews using the qualitative program NVivo to manage the data (Braun & Clarke, 2006; QSR International, 2012). A deductive or a priori approach was adopted in the analysis (Grbich, 2013). Coding categories were established using a variety of sources: from a previous study (Kutin et al., 2019), tactics of economic abuse identified in the literature (e.g. Adams et al., 2008), and the items used in the PSS (ABS, 2014a; Kutin et al., 2017). A deductive approach was then used that allowed for the coding of additional tactics or themes. During the analysis, the initial codes and emergent codes were reviewed, merged, deleted or renamed as required. The brief online questionnaire was exported from Qualtrics and analysed using SPSS. Given the small sample size, only descriptive statistics are reported.

**Ethics approval**

Ethics approval was received from the RMIT University Human Research Ethics Committee on 13 March 2017 (Project number 20639). All names used in this paper are pseudonyms, and, to avoid identification, the names of small towns and suburbs have also been changed or excluded.

**Participants**

The demographic characteristics of the sample are detailed in Table 10. The six young men ranged in age from 23 to 29 and the 18 young women from 19 to 29 years. Most of the participants had completed education beyond secondary school and 54% were still studying. Of those who were working, only one participant was working full-time. Six participants (five women and one man) had children. One person was living in community housing, and three were living with their parents or other family members.
### Table 10. Participant characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Total (N = 24)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>18 (75%)</td>
</tr>
<tr>
<td>Male</td>
<td>6 (25%)</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>18–20</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>21–23</td>
<td>5 (21%)</td>
</tr>
<tr>
<td>24–26</td>
<td>5 (21%)</td>
</tr>
<tr>
<td>27–29</td>
<td>11 (46%)</td>
</tr>
<tr>
<td><strong>M Age</strong></td>
<td>25</td>
</tr>
<tr>
<td>Min-Max</td>
<td>19–29</td>
</tr>
<tr>
<td><strong>Education level completed</strong></td>
<td></td>
</tr>
<tr>
<td>Secondary</td>
<td>10 (42%)</td>
</tr>
<tr>
<td>Vocational/Apprenticeship</td>
<td>4 (17%)</td>
</tr>
<tr>
<td>University undergraduate</td>
<td>8 (33%)</td>
</tr>
<tr>
<td>University postgraduate</td>
<td>2 (8%)</td>
</tr>
<tr>
<td><strong>Working</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>16 (67%)</td>
</tr>
<tr>
<td>No</td>
<td>8 (33%)</td>
</tr>
<tr>
<td><strong>Studying</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>13 (54%)</td>
</tr>
<tr>
<td>No</td>
<td>11 (46%)</td>
</tr>
<tr>
<td><strong>Volunteering</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>7 (29%)</td>
</tr>
<tr>
<td>No</td>
<td>17 (71%)</td>
</tr>
<tr>
<td><strong>Number of children</strong></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>18 (75%)</td>
</tr>
<tr>
<td>1 to 3</td>
<td>6 (25%)</td>
</tr>
<tr>
<td><strong>Current relationship status</strong></td>
<td></td>
</tr>
<tr>
<td>Not in a relationship</td>
<td>7 (29%)</td>
</tr>
<tr>
<td>Living together</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>Living apart together</td>
<td>7 (29%)</td>
</tr>
<tr>
<td>Steady relationship</td>
<td>5 (21%)</td>
</tr>
<tr>
<td>Casual relationship</td>
<td>2 (8.3%)</td>
</tr>
<tr>
<td><strong>Living arrangements</strong></td>
<td></td>
</tr>
<tr>
<td>With parents or other family</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>Share household</td>
<td>9 (38%)</td>
</tr>
<tr>
<td>On their own</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>With their partner</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>With their child/ren</td>
<td>3 (13%)</td>
</tr>
<tr>
<td>Community housing</td>
<td>1 (4%)</td>
</tr>
<tr>
<td>Not answered</td>
<td>2 (8%)</td>
</tr>
</tbody>
</table>
4.5 Results

The economic abuse tactics as described by young adults clustered into the broad constructs of financial exploitation, financial control, material deprivation, property damage and economic sabotage (see Table 11).

Table 11. Economic abuse constructs and tactics

<table>
<thead>
<tr>
<th>Economic abuse construct</th>
<th>Tactics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic control</td>
<td>Perpetrator controlling use or access to money</td>
</tr>
<tr>
<td></td>
<td>Perpetrator controlling access to financial information</td>
</tr>
<tr>
<td></td>
<td>Perpetrator controlled access to assets</td>
</tr>
<tr>
<td></td>
<td>Perpetrator depriving victim of necessities</td>
</tr>
<tr>
<td>Economic exploitation</td>
<td>Perpetrator regularly asking for money</td>
</tr>
<tr>
<td></td>
<td>Perpetrator convincing the victim to lend him/her money but not paying it back</td>
</tr>
<tr>
<td></td>
<td>Perpetrator asking the victim to borrow money from friends and family</td>
</tr>
<tr>
<td></td>
<td>Victim always paying for everything</td>
</tr>
<tr>
<td></td>
<td>Perpetrator selling the victim’s property or possessions</td>
</tr>
<tr>
<td>Property damage</td>
<td>Perpetrator damaging homes and rental properties</td>
</tr>
<tr>
<td></td>
<td>Perpetrator damaging mobile phone and other possessions</td>
</tr>
<tr>
<td>Adverse economic entanglement</td>
<td>Loans, rental agreements &amp; hire purchase</td>
</tr>
<tr>
<td>Economic sabotage</td>
<td>Perpetrator sabotaging education</td>
</tr>
<tr>
<td></td>
<td>Perpetrator sabotaging employment</td>
</tr>
</tbody>
</table>

Economic control

The participants described how their partners controlled their access to money, denied them access to financial information, and controlled their access to assets and other resources.

Perpetrators controlling access to money

Carrie (aged 29) was in a relationship with her ex-husband for 10 years – they met when she was 16 years old and he was 26. They had two children while they were together. The very first part of her narrative described how financially controlling he was:

As the relationship went on it got very financially abusive. He’d take my key card and that when I went to work. Stole money out of my account on Christmas Day ... He would just control my money, check my payments even online what I was going to pay, check my bank, take my card and go and play the pokies at times and half my pay would be missing, things like
that ... He would just have all of the control about the money and stuff, I guess. (Carrie, 29 years)

Jolie fell pregnant, was kicked out of home, moved in with her partner, and shortly after the financial abuse started:

But shortly after I moved in, I realised that money was going missing out of the money that I was putting away ... So he started stealing the money off of me and I confronted him about it but it didn't really end as well as planned. And then, after that, it pretty much was just him in control of my pay. I was only on Centrelink so it wasn't much to start off with. It was about $440. (Jolie, 20 years)

Charlotte was living with her partner and they went 50/50 on all the bills, but her partner took the responsibility for paying the bills; even when she offered to make the payments, he insisted on managing the money. She said: ‘He just liked paying bills, because apparently that’s fun’. However, things slowly started to change once they got a joint account and he lost his job. Initially, allowing her partner to take responsibility for the finances was helpful and she was grateful for not having the additional stress.

He was taking care of all the bills, so I didn’t even need to worry about it because I suffer from anxiety. He’d always say, in the early days, ‘It’s less stress for you to have to worry about the account or look at the account when it’s getting low and stuff like that’. (Charlotte, 28 years)

However, after giving birth, when she had the time and interest to take over the jobs of paying the bills and doing the household shopping, he did not relinquish control. This is when she began to realise that he was financially controlling.

And then probably after having [our son] I said to him, ‘I’m home now.’ ... And I said to him, ‘We got the ... the Baby Bonus’ ... And I said to him, ‘Where did all that go?’ ... And he wouldn’t show me. Yeah, we did buy a fair few things for the children or the child things. But I didn’t know where a lot of it went ... So, yeah, that’s how it started. (Charlotte, 28 years)

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16 The Baby Bonus was an Australian Government initiative aimed at increasing the birth rate (Guest, 2007; Sinclair, Boymal, & Silva, 2012). New parents would receive $3000 after the birth of their child. In 2018, this became known as the ‘Newborn Upfront Payment’ and is $550.55 per newborn. In addition, a ‘Newborn Supplement’ is available for 13 weeks up to a maximum of $1649.83 for the first child, and $550.55 for subsequent children. See https://www.humanservices.gov.au/individuals/services/centrelink/newborn-upfront-payment-and-newborn-supplement/eligibility-payment-rates/payment-rates#a1 (accessed 17/07/2018).
Caitlin (24 years) also experienced being financially controlled after her son was born. She felt that her partner controlled her by making sure she never had any money. He seemed to ‘enjoy’ controlling their income and seeing her stress when the income was used up.

*Just the biggest one for me was making sure I never had any, which means, yeah, you just can’t really – as much as it sucks, the world goes around with money, so I couldn’t get a $1.60 train ticket without $1.60. I couldn’t go and buy or cook the meals that I wanted or – just the smallest things ... And it pretty much leaves you with minimal options. There’s not a lot you can do without money.* (Caitlin, 24 years, rural)

**Perpetrators controlling access to financial information**

The participants described a range of tactics used to control or deny them access to financial information. These ranged from not being shown the utility bills, and denying them access to bank account details and knowledge of how their individual or shared money was spent. It also transpired that interviewees’ partners had concealed their history of or current level of debt, their earnings, or whether they even had a job. In some instances, the details of stock market or significant business investments were not made available to the participants, even though it was their own money being used for such investments.

Samantha was shocked to learn, from friends, that her husband was working full-time and was not the poor part-time student/employee he told her he was.

*I very distinctly remember one night we had another couple friend at our house and they wanted to go out for dinner. I looked at my husband and he was like, ‘Oh, yeah, yeah, we’ll go.’ And I sort of said, ‘Oh, well I can’t. I don’t have enough money.’ And our friends looked at [my husband] and were like, ‘Oh, [he’s] working full-time.’ And I looked at them and I was like, ‘You’re what?’ I didn’t really realise this. And that’s when I sort of found out that he was doing almost full-time hours at work. And then it was not long after that I found out that he’d quit uni to be working full-time and had been lying about it for six months.* (Samantha, 27 years)

The deception coincided with the increased time Samantha’s husband spent with a female ‘friend’ at work, with whom, she later found out, he was having an affair.

*Then the money thing sort of kept getting worse and worse, and yeah. That’s when I sort of started getting to not be allowed around when ... he was at the ATM, or wasn’t allowed to be near the computer if he was checking his bank, and things like that.* (Samantha, 27 years)
Charlotte’s husband also denied her access to banking details, bills or other statements despite her repeated attempts to negotiate access to this information. Her only recourse was to check the balance at the bank or ATM.

But the thing was, he’d never actually show me. He wouldn’t allow me to download the app where I could have access to my bank. He’d say to me, ‘No, no, no. I’ll take care of all the money’… And even to the point of hiding statements and stuff from me, so that way I didn’t get the ID number. So it was, yeah, pretty controlling. (Charlotte, 28 years)

Jacinta’s partner was sending money back to his parents in India, but he never discussed this with her, which she found strange. Her expectation was that in a committed relationship one should be open and honest about financial matters, highlighting the influence of personal values and beliefs in relationships.

He was very funny about his finances. If I would ask him questions like, ‘How much do you send to your parents?’ Because he would send money back every three months. He will be like, ‘Oh, it’s not your business. Why are you asking this and that?’ even though we’re in a serious relationship. I thought that was extremely odd. And I did tell my parents and they’re like, ‘Yeah, this is weird.’ Yeah, so he didn’t really want to talk about finances and stuff like that. (Jacinta, 23 years)

Sabrina was also unaware of her partner’s financial status.

Initially I thought he was penniless, but after the relationship ended, I found out he actually had money, and he was able to pay me back. (Sabrina, 25 years)

Ramona became involved with an entrepreneur and, although she invested $50,000 in his business venture, he was not forthcoming with any financial information about the company after it was established. At the time that she agreed to be a co-investor, her capacity to make good decisions was impaired because of her heavy use of alcohol. Ramona’s case was unusual among the participants, largely because she had access to money via an inheritance and trust account. Ultimately, it was the taxation office that alerted her to the irregularities in the company’s management of financial affairs. With the taxation office’s intervention along with help from her family, Ramona was able to extricate herself from the situation.

Well, I guess I don’t know. But he had sort of some means of subterfuge. And yeah, I think he kept things from me. So he had his – because I don’t imagine he wanted to be purely dependent on me, as much as he liked the idea of it. And also, business-y, [tax] stuff, which I don’t know anything
about. And he did. So, he kept the mechanisms from me. And I didn't really know how it worked. (Ramona, 27 years)

**Perpetrators controlling access to assets**

The young adults participating in this study were not financially entangled with their partners through home loans and generally did not have much in the way of assets. The most they had was their phone and possibly a car.

> But when you're like an art student that has – her assets are a 1995 Suzuki Baleno or a banged-up Corolla, a couch that you found at the op shop that you adore and spent more money than you thought you would ever spend and like a bed and cats, your perception of protecting your assets is not there and they're not things that you consider protecting. (Lisa, 29 years)

Yet partners controlling the assets of the young adults interviewed, such as cars and phones, was common. Cars and phones play an important role in keeping people connected and can be critical to one’s ability to find and maintain employment and education.

Jolie’s boyfriend completely controlled her access to her car. Even when he did ‘allow’ her to use it, he demanded that she stay on the phone to him for the whole trip.

> He kept my car keys on him. He would actually always drive my car. I wasn't allowed to drive my car. I wasn't allowed to go anywhere alone, leave the house alone, or anything like that ... If he wanted Macca's, or something like that and he didn't want to go anywhere, he'd send me down to get it, but I had to be on the phone to him the whole time. So I'd call him before I left the house. And then until I got back into the house, I wasn't allowed to hang up on him. (Jolie, 29 years, rural)

Because he was the only one working, Charlotte’s husband believed that he was the only one entitled to use her car and actively denied her access to her own car.

> He tried to stop me from using the car, because he had said that he was earning the most, so he had entitlement. Like, we each had our own car, but because he was earning more than me when I was off work after having the children, he would say, ‘You're not allowed to take the car, because it's mine, because I'm paying for it at the moment. You're not doing anything.’ (Charlotte, 28 years)

Samantha’s husband did not share his income with her and was willing to see her phone cut off. She was struggling to pay for her half of the shared bills, let alone her own expenses.
I remember there was one time I had my phone status cut off because I couldn't pay my bill in time and I asked if I could borrow some money to make a payment so at least I could start a payment plan with the provider. I can pay this much now but I can do this much the next few weeks, and he wouldn't let me do that. So having a phone is quite a lifeline for me being able to call mental health services and hotlines and things like that.

(Samantha, 27 years)

Samantha’s husband would also turn off the Wi-Fi so that she did not have access to the internet.

There were times when we had the internet and stuff, he would turn it off so that I couldn’t use the Wi-Fi on my phone and things like that. If I’d had my phone cut off but I didn’t have internet and stuff, he’d be like, ‘Oh, no.’ There was a couple of times he did that. (Samantha, 27 years)

Perpetrators depriving victims of necessities

Extensive financial control often led to material deprivation. The participants in this study recounted incidents of not having enough money to buy baby milk formula, nappies, food, disposable menstrual products, birth control pills or clothes for their children.

With the birth of a baby, a mother receiving government income support or on a low income is eligible for additional government payments per child. After the birth of her child, the consequences of financial control for Jolie became worse – she was deprived of necessities not only for herself but also for her baby.

And then after I had him [her baby], because there was a substantial amount more of money, I guess he got worse in a way. To the point where I had to steal my own money back off of him to be able to buy [my son] nappies. Because he thought that it was more important to buy cigarettes and go out drinking on the weekend, and everything like that. (Jolie, 20 years, rural)

Jolie then employed the tactic of telling her partner that she was receiving less money from Centrelink than he thought, so he took less out. However, the financial control continued, as did the deprivation and the negative impacts on her baby son.

So [my son] was wearing clothes that were one size too small for him. We had to cut down on feeds for him because we didn’t have the amount of formula that we needed, so we were watering down his formula so then it would still fill him up. But obviously, it still wasn’t good enough for him. Yeah, like I said, my mum pretty much had to buy everything for us that we needed, but we just started getting her to buy nappies and formula because clothes was a bit too much to ask for. (Jolie, 20 years, rural)
Similarly, Caitlin sought help from community services to get clothing and necessities for her child.

*I didn’t have any clothes ever. I don’t think I ever bought an item of clothing when we were together. And he usually did keep [my son] with the minimal stuff out of my money. But there was a lot of times that I had to go to St Vinnies or somewhere and they gave me what I needed for him instead.* (Caitlin, 24 years, rural)

Rebecca often ran short of money for food and medication.

*It sort of felt maybe it was ongoing, because there were times when we didn’t have any food in the house, or times where I’d have to go without my meds or whatever because we just had no money to go and get a prescription.* (Rebecca, 23 years)

Samantha’s husband, who insisted on going 50/50 on everything, even during the period she was admitted to psychiatric care and even though he hid from her the fact that he had been working full-time for six months, also refused to give her money for medication.

*I wasn’t able to get the things that I needed or if I needed to get something specific, I remember one example, I was really sick and I had to go the chemist and buy cough syrup and some decongestant spray and things like that but I didn’t have enough money and I had to ask him for that money and he wouldn’t let me have it because I had already spent my grocery money.* (Samantha, 27 years)

**Economic exploitation**

Some common tactics of economic exploitation as reported by the participants involved the partner regularly asking the participant for money, convincing the participant to lend them money but not paying it back, and asking the participant to borrow money from friends and relatives to give to their partner.

**Perpetrators regularly asking for money**

Tina was paying for all the household expenses while her boyfriend was not working. He would often run out of money, and she would give him whatever money she had left over so that he could go out with his friends. In the quote below, the use of the word ‘whatever’ highlights her unwillingness to keep fighting about it, as she tried to make her partner see reason, but then eventually gave in and kept giving him money.
Every ... Friday and Saturday night, all the boys would go cruising in their cars and things like that and obviously I would have to fork out the money for fuel for him to do that, um, so that was always hard, and I would never tell him no, he couldn't do something, but I would say, 'Why don't you go in one of their cars so we don't have to pay for fuel because you know we can't afford it', and you know, he would crack the shits at me and tell me that I was controlling and rah, rah, rah so I was just obviously, 'Whatever, just do it'. (Tina, 19 years)

Sabrina, a Chinese woman, experienced financial exploitation in her first relationship when she still lived in China prior to coming to Australia. She earned more than her then-boyfriend, and she found that, after she first gave him some money (which she did as she felt a sense of pity for him because he and his family were not as wealthy as her family), he continued asking for money and she continued giving it to him. She never expected the money to be returned.

And he started asking me for money. And I first really thought probably because he was in a gap between graduation and employment. So I just transferred like Australian dollar, about 50 dollars. And it was the first time. And I didn't expect him to return it back to me because it's such a small amount and this sort of thing never stopped. And he just keep asking me for a transfer if his balance is running low ... And then he even started to just check my bag and open my purse for cash. And he even asked me for cigarettes. So yeah. So, I don't smoke so I just gave him 10 bucks for a pack of cigarettes or that sort of change money. So even after that, I didn't realise I was taken advantage of. Yeah. So, it happened about 10 or 10 to 12 times ... I started to doubt whether I'm a cash cow. (Sabrina, 25 years)

Sabrina later learnt that she was indeed a ‘cash cow’, as her ‘boyfriend’ had multiple partners at the same time. Reflecting on her experience, she said that she was always unsure of the status of the relationship (whether he was as committed as she was), but she had a sense of security because her boyfriend was (seemingly) financially dependent on her.

I paid so much sympathy and compassion on him. At first time, I’m willing to pay his bill. And I thought it's an honour to help him. But then it went out that he's not poor at all because he cheated so many girls' money, so yeah ... I'm afraid of them to leave me. My ex-boyfriend ... he was financially dependent on me. So this gave me a sense of secure that, 'Well, he probably won't leave me because he is financially dependent on me. If you leave me, you will just lose his cigarettes and not be able to pay his rent.' But it turns out to be totally not true. (Sabrina, 25 years)

Sabrina’s comments highlight the common confusion and complexity around love, dependence and trust in relationships. In her situation she was ‘buying’ dependence,
effectively buying a relationship. Sabrina never feared her partner, and she seemed to be the one in financial control. In the end, she made him ask her multiple times, before she relented and would give him some money. Was she controlling him? Or exchanging money for being needed? In her relationship at the time of the research, her new partner paid for everything when they went out, and she called herself a ‘parasite’ in this relationship. But she clarified that she was not really a parasite but that, because her partner paid for everything, she felt secure in the relationship. Thus, money represents trust and security (at this early stage of the relationship), not control.

JK: You said you feel like a parasite. Do you feel like a parasite? No, not really. I feel comfortable being financially supported by him. I finally turned out to find securedness from him like he's paying bills for me.

Perpetrators convincing victims to lend them money and not paying it back

In the scenarios reported in which the partner asked the participant for a loan of money, the partner implied that the money would be paid back. In Rebecca’s case, there was an expectation that her partner would pay her back for things that she had paid for (as he had said he would). However, when the time came for him to pay up, he justified why he could not pay her back by referring to previous occasions when he had paid for things or by claiming that he was short himself.

Not paying back money – so to me so I would pay for things, like his pet’s vet bill, and would, with like, beforehand promising like, ‘You have to pay me back’ when you get paid next, and he would like not pay, yeah. That sort of stuff ... He owed me $150 ... It was for his cat, and his cat really needed to go to the vet and he didn’t pay me back. (Rebecca, 23 years)

Jerica talked about her first boyfriend in a five-year relationship in the Philippines, which ended once she moved to Australia to continue her studies. Once she started working, and her boyfriend was still studying, his requests for money increased.

I'm Chinese, so most Chinese are really – how do you call this? – stingy [laughs]. So he was like, 'I want to buy this new phone, the latest model. And I need a little bit of money because I'm a little short on cash.' So since you're in a relationship, even if you want to say no, you do it for him because you love him. And so I lent him money and he got a new phone, and then after maybe two or three weeks, I was like, ‘You’re being given weekly allowance. Can you at least give some of it back?’ And so he gave me about one-eighth of it, and he told me he would give back the rest. But the rest never came back. (Jerica, 23 years)
Pashmina, a 24-year-old student in Melbourne, also talked about her four-year relationship in India (from age 16 to 20 years). Her partner ‘borrowing’ money from her all the time was the dominant feature of this relationship. At the beginning, when she started giving him money she believed that there was a future for the relationship.

Even at that time, I wasn't expecting the money back, because I really thought that there was a future with him. So I always used to think that if I'm going to end up marrying this guy, I really don't need to think – I don't think I need to keep account for money, because eventually if we are going to be together, I mean, it doesn't matter. So that was my thought process initially, and because there were instances where he took me out for food and didn't let me pay for it. So I was like, ‘Why should I even think about getting the money back right now?’ (Pashmina, 24 years)

When he lived in the UK, and while in his six-month relationship with his first girlfriend, Jason received injury compensation. She borrowed money from him and did not pay it back. This caused him financial stress as he was living on his own in supported rental accommodation and had medication costs to treat his epilepsy.

Basically, just she wanted this, she wanted that, she said, ‘Oh, I'll pay you back. I've got a job in a few [weeks],’ and everything, ‘I'm going to be starting work soon.’ And I thought, ‘Okay. Well, I got her new trainers that she said she was going to pay me back for. They were 80 quid.’ And I had to fend for myself as well because I needed money to live as well for myself. (Jason, 27 years)

Frankie similarly described his confusion around the ‘rules’ of ‘borrowing’ money in relationships. For him, it was just a matter of clarity. If she had asked to borrow it, then she should pay it back; but if she had asked for it as a gift, he would have gladly given it to her. When asked whether his girlfriend borrowed money and did not pay it back, he said:

A couple of times, yeah. But that's minor stuff, like for food. When I ask her for the money that I borrowed her, she'd be like, 'Why are you so stingy? That's like 10, 20 bucks.' But you said you're borrowing it. If you're going to ask – if you're going to want to take it, then don't say you're borrowing it. (Frankie, 23 years)

For Veronika, the amount she was owed was significantly more. Veronika met her partner when she was 18, they moved in together when she was 19, and the relationship ended two years later.
We went on a few holidays as well where I would pay for the flights and accommodations on my card and he would say that he would pay me back in cash because it’s just easier to do it in one transaction on the card. But then he wouldn’t pay me back at all or he would say that he’ll put it into our pool of money, our shared money. But he didn’t do that as well. (Veronika, 28 years)

Charlotte, who was also 28 years at the time of the interview, recalled that the start of her relationship was characterised by her soon-to-be husband and father of their two children borrowing money and not paying it back.

Not really controlling, but he would always – because he wasn’t working, he was quite happy to help himself to mine because I was working two jobs. He would say, ‘I’m short this week. Can you give me 100 bucks?’ But he’d never pay it back. But it could be because we’re together. I thought there will come a time when I’m short or whatever the case is, so I didn’t really fuss too much about it. (Charlotte, 28 years)

Xing’s girlfriend earned more money than he did, although both were students, and she was starting to get annoyed every time he asked to borrow money from her. He commented in the interview that he runs short of money because he buys his girlfriend expensive gifts, and cannot understand why she then gets annoyed when he needs to borrow money from her.

Because I always used the money to buy some gifts for my girlfriend. So, I don’t have much money left to buy my lunch or dinner, and some other items. So last week, I asked my girlfriend to borrow around $500 to pay my grant. And my girlfriend actually seemed not so happy. She asked me, ‘Why you always ask me the money?’ ... And I replied to my girlfriend that ‘I have bought you so many things. And why are you mad at me because I borrow [from] you some money?’ So, I think borrow money between a boyfriend and a girlfriend we’re destroying our relationship. (Xing-Li, 25 years)

Similarly, Frankie, who moved in with his girlfriend after six months (the relationship lasted two years), recounted that she agreed that he need only contribute 25% of the rent (she was already living there when he moved in). He paid his 25% regularly; however, once they broke up and he moved out, she wanted the balance of the 50% of the rent for the whole time period in which they had lived together (amounting to approximately $3000, according to Frankie).

So, my parents stopped funding me at that point, when we started moving together, so I have to work for myself. And she said, ‘You can live here with me, pay 25% of the apartment, the rent,’ which is fine for me. Because she said that, she actually said that. You can pay a quarter, which is not
expensive. But then after a year or so, a few months before we broke up, she’s asking me for all the money I owed, like half of the apartment. I’m like, ‘You didn’t say that.’ And that’s for six months or something, which is a lot if she’s asking it in bulk. Which is not fair. You have to say it from the beginning. (Frankie, 23 years)

Perpetrators asking the victim to borrow money from family and friends

Continual requests for money often left the participants having to borrow money from family or friends to give to their partners, to pay for household expenses or to buy material necessities. My previous paper on the subject (see Chapter 2 of this thesis) established the association between high levels of financial stress and economic abuse. When these young adults were asked about where or from whom they sought help during their relationship, only those who were already connected to mental health services or counsellors accessed professional help.

Most of the participants sought help from their parents and friends. It is not surprising that, in times of financial difficulty, young adults turn to their parents for financial or material assistance. This ranged from small amounts (asking parents to buy baby formula and asking friends for tampons) to thousands of dollars (for car loans or bond money for rental accommodation). As concluded in Kutin et al. (Kutin et al., 2019; Kutin et al., 2017), signs of financial stress can also be signs of economic abuse. Although some of the participants revealed that their parents were surprised about their financial hardship, they had kept secret the abusive nature of their relationships from their parents. Only a few young adults, those who recounted a very trusting relationship with their parents, did share with them details about the relationship-based money problems they were experiencing. Friends’ opinions were often sought to gain clarity about ‘what was normal’, and to compare their own relationship with that of their friends. Parents and friends were usually the first reference point when young adults were struggling financially – but they were unlikely to disclose the real reason for their financial hardship.

Tina, aged 19, dated and lived with her partner for about three years. The main characteristic of this relationship was exploitation. He did not work, and she paid all the bills and rent. They borrowed money from her father for their rental bond, but then her boyfriend spent it, which she also agreed to on the proviso that they would pay it back, but they never did:
So dad transferred $1500 into my account to pay for the new bond, and then when we got the old bond back, I said to [my boyfriend] I want that to go back to dad straight away because if it wasn't for [dad], like we wouldn't be doing what we are, like where we are today, so anyway we got that money back, and [my boyfriend] wanted to lower his car, and he needed to put new wheels on it, and he was saying, I know nothing about cars, he's telling me how dangerous it is to drive and do this and do that, and he asked if he could use the old bond money, and I was like, yeah ok, that's fine, um, as long as we do pay dad back though, and he said yeah, yeah, yeah of course we will. Obviously, that never happened. (Tina, 19 years)

Jolie was in a financially controlling, exploitative and physically abusive relationship. At age 18, she was pregnant, her mum kicked her out of home and she moved in with the child’s father. He was also physically abusive towards their child. He took all her government income support payments, and when there was no money left he demanded that she ask her mother for money.

Pretty much every fortnight, he’d run out of money and try and find ways to get money. So he’d either sell stuff of mine, or he’ll tell me to ask my mum. If my mum said no, he’d go and ask his friends. And he just would never pay them back. (Jolie, 20 years)

Jerica also described asking her friends for money to give to her boyfriend. But she struggled with the embarrassment of doing this, which stopped her from asking them too often.

It’s more like I’m a little embarrassed to do it because you don’t want to borrow from friends, especially if it’s not ... [if] you don’t really need it ... I don’t even remember what it was – I think it was an Xbox? But he didn’t give it back, so I had to pay for it myself because I didn’t want my friend to think that I run away with their money. (Jerica, 23 years)

Pashmina, who was also being exploited, asked her parents for a large sum of money to give to her boyfriend.

And once he just asked me for a huge chunk of money, which I had to ask my friends, my parents. I mean, I just lied to my mum and dad, and I was like, ‘You know what? I need it for this’... So, I ended up borrowing money from my mum and dad, and I told them that I needed this to join extra classes for my unit that I failed, and I just lied, and I gave it to him. (Pashmina, 24 years)

In one instance, Charlotte was discouraged from paying back her parents because it was, in her partner’s view, not necessary.

We were both working at the time, but it was just a financial struggle. So I borrowed $200 from my dad, and then we started – we got back on top of
things, I said to him, ‘I'm going to pay my dad back $50.’ And he goes, ‘Oh, why? You don't need to pay him back. He's your parents. They should just give it to you.' Because he went to his mum a lot for money, and he'd never pay her back. And he just assumed that's how everyone was. He was, yeah, a little mommy's boy, that one. (Charlotte, 28 years)

Charlotte’s experience highlights the mismatch between the values held by each person in a relationship, and the influence of family in shaping the financial socialisation of individuals. The relevance of the social-ecological model in understanding economic abuse is thus clear, in explaining the impact of: individual attitudes and beliefs, the potential mismatch between such beliefs and attitudes that occurs within the context of a relationship, and the influence of family on the development and expression of these values and beliefs in this context.

Victims always paying for everything

The narratives illustrating exploitation were dominated by problems related to partners not contributing equally to rent, utility bills, food, entertainment and other costs. In the participants’ own words, they were ‘always paying for everything’.

Tina worked at jobs she did not like just to make sure all the bills were paid. She thought that once her partner found a job their individual contributions would even out (or at least his would commence). Ultimately, she realised that he ‘just wasn't a worker’ and nor was anyone in his family; and no amount of pleading from her was going to get him off the couch. Luckily, she realised that she could not trust him before they had children or any extensive financial entanglement.

Then I sort of said to him, this is unfair, you need to work, we can't keep doing this, you're just sitting at home doing nothing all day, like that’s boring, and I don’t know how you can do that with your life, and so I sort of got him up, motivated him to apply for other jobs, but he just wasn't, he didn't want to do it, so it just, he wasn't a worker, he isn't a worker. (Tina, 19 years)

Anna also left her partner, after six years. They lived together, she paid most of the bills, and even when she kept a record of what they had each paid, he rarely and reluctantly paid her back.

Multiple times [I] either covered his rent entirely or made a note to myself that he would know to pay it back. I had a note system going on my phone, that just had the date, the amount and what it was for, was all of rental, portions of rent, all of his portion of bills, or half of it or whatever. (Anna, 27 years)
With no money left over for themselves, the young women felt controlled – controlled by their partners, but also controlled and constrained by the unfair situation.

_**I couldn't do anything fun. I could've, but I didn't just blow money on stupid stuff, I would always make sure that the rent was paid and then the bills were paid but he would always make sure that there was money there for him. For him to go out and have his fun weekends. I'd definitely call that controlling. Yeah. (Tina, 19 years)**_

**Perpetrators selling the victim’s property**

Partners selling or pawning the participants’ property also occurred. Jolie’s boyfriend sold her X-box, camera equipment, PlayStation and mobile phone. She said that they often ran out of money and he would sell her stuff ‘because I think he was out of smokes or wanted KFC or something’.

Caitlin also described the heartache of knowing that her boyfriend was selling her possessions that she had accrued over time to establish a household.

_**I had a big collection of stuff for a house for when I finally got one. And when I left another time, him and his sister sold it all off and that just – yeah, that was pretty horrible. I spent ages trying to – just a small, pots and pans, and a kettle, and cutlery, all the small things you need for a house. (Caitlin, 24 years, rural)**_

**Damaged property and possessions**

Like physical abuse, damage to property is concrete, and visible, unlike more hidden forms of abuse. For young adults, who do not own much in the way of property and assets, their most important assets are usually their mobile phone and rental tenancy history and reputation. When asking the participants about damage to property, I double checked and prompted about their mobile phone. Among the participants, damage to rental homes and damage to their phones were the two most common forms of property damage.

**Perpetrators damaging homes and rental properties**

Tina cleverly safeguarded her tenancy reputation by asking the real estate agent to remove her name from the lease as soon as she moved out. In her situation, the property damage escalated at the time that she was leaving the relationship.

_**He punched holes in the wall, smashed the TV cabinet, smashed our TV, but he bought that so obviously it was still ours but he bought that so I didn't care, um, he threw the vacuum on the ground which put like a chip in the tile, the house was trashed by the time I left. (Tina, 19 years, rural)**_
Tina was assertive with the real estate agent, and she fortunately organised an inspection of the property immediately after she was removed from the lease. Not all young adults would have the wherewithal or knowledge to deal with tenancy matters on their own in this way.

_He obviously got in trouble, well not in trouble, but got told off about the holes in the wall things and obviously he said, ‘Oh it was Tina’, cause then the real estate guy called me and said what’s the go with the holes in the wall you’ve put in there, blah blah blah, and I was like [to the real estate agent], Are you kidding me? Don't pull this shit on me, I've got nothing to do with the house anymore._ (Tina, 19 years, rural)

Charlotte, who experienced a severe level of economic control, was literally held hostage in her own home. Her partner used threats to damage property as an explicit threat to damage her tenancy reputation in his verbally aggressive tirades. On occasion, Charlotte would try to escape his verbal aggression by locking herself in the bathroom (when he had already locked her in the house).

_I locked myself in the toilet because that was the only one I could get away from him. I locked myself in the toilet, in the spare toilet because it had one of those latch pull across ones and he couldn't get in there. But he threatened to bash down the door and then I would have to pay for a new one or I'd get a black mark against my name for the rental thing. And I said, ‘But both of our names are on the lease, genius. And you're the one who's going to bash in the door.’ ... He got a screwdriver and started trying to jimmy up the hinges, so that way he could still attack me because he liked to see my reactions. He didn't like to argue through a closed door._ (Charlotte, 28 years)

Lara was terrified of her partner yet she did not know how to break her rental lease which caused her greater fear and confusion. She was seeking help from support workers for her mental health problems. Her partner, who had previously been homeless, had a history of perpetrating domestic violence (only known to her once she applied for an intervention order). He also caused significant damage to her home.

_The lease was broken because I was petrified of his behaviour. I wasn't sure sort of what to do. Like it's my first time out of home. I mean he'd stand at the end of my bed and be like, ‘Oh, I was going to grope you in your sleep, but you woke up.’ Or, ‘If I was a forceful guy, I'd rape you.’ And there was an incident where he picked up a knife and dragged a knife across my stomach. I just thought, ‘Oh my god. I have to break my lease and get out of here.’ Yeah. So I went ahead and broke the lease ... But I think I kept having to still pay for that house for I think one or two months_
For Caitlin, damage to her home was also connected to her losing custody of her son: it was used as evidence that she could not provide for his safety.

Property damage not only placed Caitlin in danger such that she feared for her safety but also placed at risk her economic security by threatening her access to stable and safe housing for her and her child.

Perpetrators destroying mobile phones
Smashing phones was a common tactic reported by the interviewees. A mobile phone is often the young person’s treasured asset. It represents and functions as many things: no longer a luxury but a necessity to engage with their social, banking and employment worlds. Destroying phones and controlling phone use were a significant characteristic of the emotional abuse and control that the participants experienced.

Frankie’s girlfriend threw his phone and damaged it ‘a bit’. Carrie’s (29 years old, rural) partner destroyed her phone when ‘he chucked it on the road and a truck ran over it’. He also damaged her handbags and walls in their home.

Caitlin had her phone smashed many times. Her only access to the internet was via her mobile phone, and they lived on an isolated rural property.

Adverse economic entanglement
Several of the participants reported being left with debt as a result of signing hire purchase or other contracts with their partners. While the intention at the time of signing was to jointly pay off loans, ultimately the partner did not honour the
agreement, and the participant was left with the debt. In most instances, it was the participants’ parents who helped them resolve their debt issues.

Tina and her partner discussed buying and agreed to buy new furniture with his credit card (replacing furniture that he had destroyed). While Tina was attempting to pay off the credit card debt, her partner then used the credit card to run up more debt. In the end he used the balance of previous bond money to pay off the credit card, but the bond money had been given to them by her father. She was then left with the debt to her father.

I went into [the furniture store] to have a look at TV cabinets, because he smashed our old one, um, and there was one that I loved, that was there, but it was $600 or something and, um, I was like spoke to him about it to ... pay with a credit card then pay the credit card off, um, and he's just like, oh yeah that's fine, just use the credit card, like he was good about it, so we got that ... I think I was putting $30 a week on the credit card, and that was going well, and then he ran the credit card up with doing other stuff to his car ... then we had a few hundred dollars left out of the first bond money house, which he helped himself to and paid the credit card off. So I owe dad so much money now. (Tina, 19 years, rural)

While Samantha and her partner agreed to get a loan to buy new furniture, their cooperation broke down when he wanted to borrow more money to include a new television.

So we were looking to get a good quality bed with a good mattress. And that's going to cost – they're expensive. That's going to cost a bit of money. So then right, we'll look at getting maybe a $5000 or $6000 loan and that would give us a little bit of money leftover that we can sort of either put back on or just have sitting there as a little bit of a buffer for something. But he insisted on wanting a TV and a couple of other things as well so we ended up getting $10,000. I was like, ‘We don't need $10,000. We don't need a huge TV.’ We got it anyway because that's what he wanted ... Mum and dad ended up paying that off for me so that that was all paid. Because I was just ending up with late payments all the time and things like that. So that's part of the money that I now owe them, along with the credit card they paid out for me as well. (Samantha, 27 years)

Fortunately, Jacinta (23 years) was saved from relationship-related debt as she did not have a credit rating. In the end, her partner bought his $2000 television using his own cash.

So he asked me and he told me to come with him and he actually asked the person if they could do a credit check on me, and I was kind of put on the spot, so I was like, ‘Okay, we'll just do it.’ But luckily, I didn't get a credit check. I didn't have any debt to anything, but I think it's because I never
Economic sabotage

For young adults, sabotaging employment and study pathways directly impacts on the development of their personal identities and future goals in life. Having employment and/or education opportunities thwarted at this stage of life can have long-lasting effects on earning capacity in the future.

Perpetrators sabotaging education

Young adults are often engaged in both work and education (in this study 67% were working and 54% were studying). Most of the participants expressed that achieving their educational goals was a priority. Disruption of these plans can result in long-term negative impacts on their economic and personal lives.

Jolie was not allowed to work or leave the house. So she decided to enrol in an online childcare course, but that was also sabotaged.

I tried to do an online course because I thought if I do it online, then I'm not leaving the house. So he will be okay with that, but it just – it took up too much of my time for him, to like me to do it ... He pretty much stopped me from doing it. I started doing it, so I was studying a bit twice a week. It only took three or four hours a week to get what I needed to get in. But yeah, he didn't like the fact that my time was going to something else. (Jolie, 20 years, rural)

Caitlin was also prevented from continuing her education and she felt that her partner did not want her to be ‘better than him’. She tried to continue schooling while pregnant (as a straight A student doing her final year of secondary school), but when she went to school he would accuse her of doing the wrong thing; and so in the end it was easier for her to give up attending school in order to minimise the conflict between them.

A couple of times he just didn't want me to think that I was better than him or whatever. He knew that I was doing really well and then I had a chance of some sort of future, and I guess I intimidated him a bit. (Caitlin, 24 years, rural)

Rebecca recounted how her partner restricted her access to his laptop (which they shared), which interfered with her ability to study.
I found it hard to study because there was only one laptop and I felt that he was using it or that I couldn’t use it for long enough because he needed it. So I couldn’t really get much done with studying or preparing my resumé and looking for jobs and things. (Rebecca, 23 years)

Lisa’s partner convinced her to stop studying for her diploma in fine arts and stop working.

I dropped out of my course that I was studying. And he was like, ‘Oh, you don’t need to do that. I make enough money,’ kind of thing. ‘It’s not really your thing.’ And then I was only working three afternoons a week, not getting that much money. And with all of the other things they eventually kind of just dropped out ... He’d kind of cut down on my career kind of thing. And he was quite happy for me to be at home. And made me very comfortable at home by providing lots of drugs. (Lisa, 29 years)

Samantha was originally studying psychology at university but her mental health issues (she stated that she was diagnosed with bipolar mood disorder) made it too difficult to continue. She did, however, want to return to study but was discouraged from doing so by her partner.

Not initially, because that was when things were going kind of good. But, like, I was sort of talking about wanting to get back into study. And he was like, ‘Oh, no. You can't afford it. You can't do it.’ That was just towards the end. And I was like, ‘Well, I want to go and finish my studying or do something. I don't want to just do nothing.’ (Samantha, 27 years)

In Jacinta’s case, her partner wanted her to work more, and hence study less.

And throughout the relationship, I found that he kind of put pressure on me to work more. Because at the moment, I was studying, and then I ended up working full-time because all that pressure and stress he put on me from financial. Like, ‘We need to make money. We need to buy a house in the future. We need to do this. We need to do that.’ ... And being young and wanting to study and not really having a career at the time, it was a really bad idea but I just kind of gave into it because I guess I want to be in that relationship ... I mean, recently last year when I was working full-time, I wanted to go back and study, which I am now, business. And he’s like, ‘Oh, don't study. It's stupid. It's such a waste of time. Just keep working, keep saving up and stuff.’ So he would try to control me in that way. (Jacinta, 23 years)

In some of the other participants’ relationships, interfering with study was less targeted. For Pashmina, aged 24, the effects were indirect – specifically, the emotional drain caused by her relationship prevented her from attending university:

He didn't stop me, but there were these days where I was so emotionally drained from what happened that I would choose not to go. So that
happened quite often. I was very emotionally drained. (Pashmina, 24 years)

Anna recounted how she dropped out of her university course because of her relationship. Upon reflection, she stated that re-engaging in education was significant.

I guess recovering from that relationship still feels like a bit of a process, it’s an achievement. Accomplished? I dropped out of uni and now I’m back at uni, so that feels like a milestone. (Anna, 27 years)

**Perpetrators sabotaging employment**

Employment sabotage tactics were also either direct or indirect. Tina described how difficult it was for her to get to work because of her partner’s financial exploitation and emotional abuse. The employment sabotage was thus indirect, as she was exhausted from the emotional and financial abuse:

Yeah, I struggled a lot going to work when things were bad. I still look back. I don't know how I did it. I'm so proud of myself for not missing one day of work ... But he made me feel like shit. He made me just want to – oh, I don't know. But yeah, I struggled going to work every day, but I still did it ... Just feeling like shit. Feeling worthless. I wasn't getting anything – I was getting fuck all out of what I was working for. (Tina, 19 years)

She was working for the relationship and to keep the household going, but, ultimately, for her personally, there was not enough of a return when it came to the quality of her relationship.

Anna described her partner’s indirect sabotage of her work and career choices.

Actually [he] used to give me a lot of, give me a hard time, about working in early childhood, because he was sort of embarrassed that he was dating someone that sang and danced to children all day, and he thought it was beneath me ... that it didn't reflect well on his image ... yeah, criticising, putting me down a lot. (Anna, 27 years)

Jolie, however, who was financially controlled by her partner, was ‘not allowed to have a job’; her employment sabotage was therefore direct. This restriction was aimed at socially isolating her – ‘No, I wasn't allowed to work because that meant interacting with people he didn't know.’ When she first met her partner, she was working at McDonalds, and once they moved in together (to a different town) he refused to drive her to her workplace, so she had to leave work, even though she
offered to give him money to drive her there. However, on one occasion he did demand that she go back to work:

*I remember one time ... he came home drunk from the pub and he told me that I need to look for a job because he needs more money. And I just agreed with him and everything like that and then the next day I was on one of the job seeking sites. And then he abused me because I was looking for a job. It got really confusing.* (Jolie, 20 years, rural)

Charlotte found that her husband’s incessant verbal abuse and arguing exhausted her to the point where she could not go to work. He would also deliberately block her car in the driveway:

*He would argue with me knowing that I had to work at 5:00 am, and he would keep me up until 5:00 am pretty much. So I'd either had no sleep or just made it really difficult to get to work, or he would park his car behind mine. And I would park in the garage, and he'd park his car sideways right behind mine so that way I couldn't get out unless I went and spoke to him. He'd blackmail me and say, 'Let's discuss this topic' or 'Let's discuss this argument, and then I'll let you get out to go to work.' So I'd just have to shut up and agree with him, to get him to move his car so I could go to work.* (Charlotte, 28 years)

Lara’s partner was extremely jealous and became obsessed about the people with whom she was working. He did not want her to work in juvenile justice, because it was dominated by male clients and workers.

*So, say, probably eight months down the track, it was like, 'Oh, I don't want you working certain jobs.' Like, 'If you want to work, then work with old people or children,' because I wanted to be a youth justice worker. I studied youth work, and that's where I'd done my placement at [the youth justice centre]. And he just didn't like that because it's around other males and that sort of thing. So any sort of job that I wanted, it was pretty much, no, that's not an appropriate job to go for. So that was sort of really restricting in terms of money. Yeah, it sort of just never really even or equal or anything close.* (Lara, 20 years)

### 4.6 Discussion and implications

The interviews with young adults in this study explored the tactics of economic abuse they faced in their relationships. These young adults experienced the whole range of economic abuse behaviours that represent financial control, exploitation, adverse economic entanglement, property damage, and the sabotage of their education and employment. In this sense, their experiences reflect the broad constructs of
economic abuse proposed in previous studies, but there are differences in how young adult women experience economic abuse, compared to older women.

**Exploitation**

The participants who were working and did not have children were more likely to experience financial exploitation than financial control. Their partners were regularly asking for money, borrowing money from them, or asking them to borrow money from their friends or family. Typically, in these relationships young women were unfairly paying for ‘everything’. In some cases, the participants' partners sold their possessions without their permission to buy things for themselves.

Giving money to your partner when they request it does not ipso facto equate to exploitation. However, when the behaviour forms a pattern, when it interferes with one’s economic independence and wellbeing, then it can be considered economic abuse. It was only when a consistent pattern of behaviour emerged that the unfairness became apparent. When the requests increased in frequency, the participants began feeling like ‘cash cows’. The relationship then came to be dominated by money and their trust was being exploited. The participants in this study were mostly dealing with small amounts of money, which, in their view, diminished the severity of the abuse. However, while the amount might be small, relative to their income it was sufficient to cause financial stress. Unlike in older adult relationships where the asset pool is often greater, this form of financial exploitation was often not recognised by young adults as a form of economic abuse because of the relatively small amounts of money.

Damage to possessions was commonly reported by the participants – in particular, damage to mobile phones and rental properties. For young adults, the mobile phone is treasured and often one of their most expensive possessions. It effectively connects them to all aspects of their world (school, work, social and financial). Mobile phones were used by the abusive partners as a form of surveillance, means to control financial information (such as not allowing bank apps to be downloaded), and were damaged or destroyed.

In my previous study (see Chapter 3), financial counsellors also reported dealing with young adults who had become financially entangled with their partners, either
through loans or hire purchase contracts (Kutin et al., 2019). In this study, too, young adults reported becoming entwined in loans and hire purchase with their partners. Unlike older adult relationships, where people may be generating large amounts of debt unbeknown to their partner, the narratives captured in this research revealed that many of these young adults were, at least initially, willing co-borrowers. And as the sums borrowed were not large, they were less likely to seek legal or financial advice regarding the debts. They sought advice from their parents, if at all.

In this regard, parents and friends provide a key point of (early) intervention as financial stress is a significant marker of economic abuse (Kutin et al., 2017). The young adults interviewed relied on their parents and sometimes their friends to help them out either because they were experiencing financial hardship or because the financial demands made by their partners were increasing. They borrowed or tried to borrow money from their parents. In this regard, increased awareness of economic abuse among parents of emerging adults is necessary. Young adults seek advice and assistance from family members, whereas older adults are perhaps more likely to access community, financial and domestic violence services when seeking assistance or support.

**Control**

The women in this study whose narratives were dominated by the financial control construct lived under the most oppressive conditions. These young women were virtually hostages in their own homes. They experienced financial control, employment sabotage and education sabotage. In cases where they were receiving an income (usually government income support), the participants were denied access to it by their partners. In some instances, it started with their partner stealing money from their bank accounts, and then progressed to them having total control. The participants had financial information hidden from them, and at times their access to assets (such as the car or internet) was denied. They also experienced physical abuse and, for some, sexual abuse. All experienced emotional abuse and manipulation. Controlling money is a significant tactic of exerting control over women (Adams et al., 2008; Stark, 2007).

Women with young children experienced the most severe financial control. Pregnancy and post-childbirth have been found to be triggers for the commencement
or increase of IPV against women. Young mothers are particularly vulnerable for many reasons, including the following: 1) if they are dependent on government income support they are more likely to move in with the father of the child for financial reasons; and 2) if they are unable to complete or continue their education, their future earning potential is therefore reduced, contributing to their ongoing economic insecurity.

In a Canadian study, young mothers (of less than 20 years of age) experienced higher rates of IPV (including emotional abuse) than older women: 40.7% compared to 10% (Daoud et al., 2012). Mothers who had not completed high school and were on low incomes also experienced higher rates of abuse (Daoud et al., 2012). In an Australian study, 2% of women had experienced physical violence during pregnancy but women in their first pregnancy or who were pregnant at a young age were most at risk. The rates of physical abuse during pregnancy were highest for women aged 20 to 24 years, at 5% (Devries et al., 2010). The young mothers interviewed for my PhD were placed further at risk as the financial control exerted on them also resulted in material deprivation – impacting not just them, but also their children. Young mothers sought material aide from their parents (such as nappies and formula) and, in one case, watered down the baby formula to make it last longer. Not only is financial stress a marker of economic abuse, but financial control also leads to material deprivation, with flow-on detrimental effects for children. Thus, what the authorities may evidence as child neglect and deprivation may in some instances be the direct result of economic abuse. Identifying financial stress as a significant indicator of economic abuse therefore has important implications for services and service provision (Kutin et al., 2017).

Study limitations & future research

This study only included a small sample of young men. The experiences of men should not be discounted or excluded. Corbally (2015) asserts that women’s abuse of men has become a taboo subject. The drivers underlying men’s abusive behaviour, from their perspective, also require further study. Future research needs to determine the best ways to engage young men in such research, and interviewing both partners in a relationship would add further insights.
A larger quantitative study of young adults is now required to confirm these results and measure the extent of the behaviours. A further investigation into the financial circumstances of young mothers is also warranted.

Implications
These findings have significant implications for the development of prevention and intervention initiatives at the individual, relationship, community and societal/policy level.

At a policy level, accurate prevalence data is required. The measurement of economic abuse in population-based studies is still problematic (Kutin et al., 2017; Postmus et al., 2018) and the prevalence of economic abuse among young adults is more likely to be missed. Not all forms of economic abuse are covered by population-based surveys (such as adverse economic entanglement). This study also highlighted that many of the items in the SEA (Adams et al., 2008) would not be relevant to young adults (most of them did not own a car, studied but did not work, and did not have joint bank accounts).

Survey and scale items need to consider how young adults interpret words. Often the concept of ‘household money’ as used in the PSS (ABS, 2014a) was foreign to them, even when they lived together, as they maintained separate finances and 50/50 bill-splitting arrangements. The term ‘property damage’ was interpreted by some participants as referring to houses rather than any of their possessions. In Australia, having ‘property’ generally refers to owning or paying off a house. Scale items therefore need to include words such as ‘your possessions’, ‘your things’, ‘your phone’ or ‘things you bought with your money’ (for example, the CTS2 Scale uses the item ‘My partner destroyed something of mine’ – Straus, Hamby, Boney-McCoy, and Sugarman, 1996). An economic abuse scale specific to young adults is warranted and the results of the present study could contribute to that outcome.

Programs targeted at young mothers (such as maternal and child health services, child protection and teenage pregnancy services) need to be aware of the potential for economic abuse, specifically financial control and material deprivation. Pregnancy and the post-partum period represent a high-risk period for abuse, especially for younger mothers (Daoud et al., 2012). Practitioners who provide
healthcare services during pregnancy and the post-partum period are ideally placed to screen for and reduce the risk of domestic violence (Devries et al., 2010) including economic abuse.

Among the young adults in this study, economic abuse became evident mostly after they moved in together. Real estate agents and housing services can also play a role when dealing with young adults. There is a need for increased awareness of their rights and responsibilities, not just individually but jointly, and at all phases of the renting process. Property damage is a frequent form of economic abuse in young adult relationships and real estate agents could benefit from understanding the links between property damage, economic abuse and domestic violence in general. Similarly, schools, universities and employers have an important role to play in recognising and raising awareness of economic abuse in relationships during these important young adult transition phases.

Young adults are often not aware that economic abuse is a form of IPV, as they associate domestic violence with physical violence between older adults. Existing services and supports therefore need to consider how to render their services applicable and relevant to young adults.

Financial capability programs for young adults ought to include not only the basics of budgeting and saving, but also consumer rights and responsibilities. This is particularly important regarding hire purchase, joint debt and housing rental agreements. Financial capability programs should include how to negotiate financial issues in the context of intimate relationships and cohabitation. For the young adults interviewed, their financial issues were most prominent once they moved in together. Open communication and sharing of financial information are necessary to develop a financially collaborative household. Sharing financial information between couples encourages both, especially men, to make financial decisions that benefit the couple as a whole (Ashraf, 2009). In contrast, keeping information private ‘can create a system of incentives that make hiding money desirable’ so that they can be used for one’s own benefit (Ashraf, 2009, p. 1268). Financial capability programs for young couples could assist in facilitating awareness of financial management styles, goals, attitudes and beliefs in order to foster a collective and cooperative model of household decision-making.
Throughout the narratives of the young adults in this study, the themes of dependence, trust and betrayal dominated. Attitudes and beliefs about how relationships should unfold and how money should be managed were evident. The mismatch between the participants’ beliefs and those of their partners was stark. There were unspoken assumptions and expectations. Typically, in the early stages of the relationship, young adults were more concerned about the longevity of their relationship than the longevity of their bank balance. These issues will be investigated further in the following chapter.

The young adults’ reflections on their past relationship experiences suggest that policy, prevention and intervention measures need to tackle all aspects of the social and economic context in which young adults find themselves. Strategies to improve the financial capability of young adults in order to prevent or ameliorate economic abuse must take into account the dynamic micro-context of young adult intimate relationships. The evidence from this study shows that young adults do experience economic abuse in their relationships and in ways that are different from those seen among other cohorts. This study adds to the body of evidence on economic abuse, in particular, how it manifests in the lives of young adults.
Tina

He’s just not a worker

So I just finished year 12
things were going well
our house we got was $290 a week in rent
I was working part-time
I was still helping him pay rent and things
we were in it together

I was only getting $13 an hour
I obviously felt like crap about that
because you know work is work

He wasn’t abusive

started fighting a lot more
he was a bit controlling

It was just a two-bedroom unit
that wasn’t good enough for him
we moved
that was $330 a week

He would always fake sickies
he ended up getting the sack
still faked sickies
it was me paying the rent the whole time

We were only there for nine months
before we split
I obviously got sick of it

We were struggling so bad.

Every Saturday
all the boys would go cruising in their cars
obviously I would have to fork out the money
I was, just, obviously, whatever, just do it,

My father lent us money
we never saw any money out of his parents
they struggle a lot
we asked my father for money
he lent us close to $800

we didn’t have money for the bond
dad transferred $1500
He had a credit card
he'd use it for stupid shit
if we were really tight on money
we would use it for groceries
I was always the one who paid it off

Then he ran the credit card up
then I sort of said to him
this is unfair
you need to work
we can't keep doing this
doing nothing all day
like that's boring
how you can do that with your life

but he just wasn't
he didn't want to do it,
he wasn't a worker
he isn't a worker

So I owe dad so much money now
He wouldn't come home
till 3 o'clock in the morning
  wouldn't let me know where he is
  I can't do this anymore
  it was my first relationship

You know what I mean
I just didn't know what to do
I tried to speak to my sister
she's like my best friend

  He never hit me

he was constantly in my face
just pointing the finger at me
yelling at me

  Pinning me against a wall

would put me in a corner
just point the finger
go off at me
I am a clean person
the place is always spotless,
but he’d say that I live **LIKE A FUCKING PIG**
and he’s over it
I was like
**are you kidding**
so that obviously hurt

I never got a cooked meal
when I got home from work
I never got anything
and for how hard I was working
I was getting treated shit at work
he just **didn’t appreciate it**

So there’d been a few times
told myself get up and leave

You know I owe dad all this money
if I leave
he’s not going to help me pay it off
it was my first time ever renting a house

After not coming home for four nights in a row
he called it off with me
told me to get out of the house
it turns out **he was seeing someone else**

I had to speak to my parents about it
I spoke to my older brother
I was going to give him a second, well 100th chance

I spoke to mum and dad
I went down to the real estate
real estate was useless

he punched holes in the wall
smashed the TV cabinet
smashed our TV
I didn't care
he threw the vacuum
the house was trashed
I obviously didn’t tell them
why I was leaving
I just told them
it was because of work

I didn't say

because
I
didn't
feel
safe
there.

I just wanted to get out of there
nice and easy

My dad and brother came
with a trailer
to get my stuff
I regret it so much
but I left him with everything
because I’m thinking like

I’m not a selfish person

I couldn’t be the person
that took everything

just makes me **angry** now

but I’m out of there now

I still kick myself
for leaving him with the stuff
you can tell people what ever
I know the truth
my family knows the truth

He was constantly calling me
calling my parents
harassing the shit out of us
I signed off the bond
he had a house inspection
there was holes and everything in the walls

**FUCK IT**
you can do all that yourself
I've got nothing to do with you anymore
**STOP** calling me

They could see like that rent
was paid up until I left
they knew it was all me,
the real estate guy called me
what's the go with the holes in the wall
blah blah blah
are you kidding me
don't pull this shit on me.

Went to VCAT
the lady the judge
wasn't on my side,
she has a daughter that's my age
if that ever happened
she said not to put myself
in a situation like that ever again
you've lost the whole bond.

*It was the hardest thing*
*Like all I wanted to do was talk to him*
*And sort it out*
*So we could be civil.*

After what he put me through
How much he used my family for money.

I was just nah.

So I haven't spoken to him since.
Chapter 5
Factors associated with economic abuse in young adult relationships: A social-ecological perspective

5.1 Abstract

Purpose – Economic abuse is a form of intimate partner violence where one person controls, denies or exploits the financial and/or economic resources of the other person. Sabotaging work and study are also components of economic abuse. The aim of this study was to investigate the factors associated with economic abuse in young adult intimate relationships by exploring the individual, relationship, community and societal worlds in which they live.

Methods – Twenty-four young adults (18 women and 6 men aged 18 to 29 years) were interviewed in depth using both unstructured narrative and semi-structured interview questions. Twenty-four practitioners from legal, domestic violence, housing and financial services were also interviewed using a semi-structured interview schedule. A thematic analysis was undertaken using the social-ecological model as a framework.

Findings – The lack of awareness of economic abuse and gendered stereotypes of money management masked the identification of economic abuse in young adult relationships. Young adults were not aware that their relationships were abusive and blamed themselves for the financial difficulties. At a relationship level the following factors were identified as associated with economic abuse: relationship inexperience, income disparity, low levels of relationship-based financial capabilities and valuing love over money. Relationship transitions such as cohabitation and parenthood magnified or perpetuated economic abuse. At a community level, young adults relied on their friends and family for support more so than formal services.

17 The abstract has been submitted to the 2019 Society for the Study of Emerging Adulthood 9th Annual Conference, Toronto, Canada, October 2019. Sections of this chapter are also being prepared for submission to appropriate journals such as Violence Against Women and the Journal of Interpersonal Violence.
Entrenched gender-based stereotypes, inequality and economic pressures were also significant drivers of economic abuse.

**Discussion** – This research revealed the relationship-based factors associated with economic abuse in young adult relationships. Young adults were struggling with recognising, negotiating and balancing the issues surrounding money, love and trust in their relationships. The lack of awareness of economic abuse emerged as significant across all levels of the social-ecological model. Macro-economic factors such as high levels of precarious employment and the high costs of housing push young adults toward premature cohabitation. In addition, other society-based factors – such as gender-based inequality, gendered stereotypes and norms regarding money management – all facilitate and drive economic abuse.

**Implications** – The awareness of economic abuse needs to be increased at all levels of the social-ecological model. Premature cohabitation can signal a red flag for economic abuse and real estate agents, education institutions, housing workers, friends, parents and mentors can play a significant role. Financial capability programs need to address the complex nexus between financial management, love and trust in intimate relationships. A couples-based approach to financial education is therefore warranted. Prevention and intervention programs need to adopt a young adult and an economic abuse lens to the work that they do.
5.2 Introduction

Economic abuse is a relatively hidden but separate form of intimate partner violence (IPV) (Adams et al., 2008; Branigan, 2007; Cameron, 2014; Postmus et al., 2018; Sanders, 2015; Sharp-Jeffs, 2015; Stylianou et al., 2013). It includes behaviours or tactics that attempt to control, exploit or sabotage a person’s economic resources (income, assets and earning or learning potential) (Adams et al., 2008). Economic abuse in relationships has significant financial (and other) consequences for women (Branigan, 2004; Cox, 2015; Eriksson & Ulmestig, 2017; Ulmestig & Eriksson, 2016).

To understand the development and the best approach to prevention of economic abuse, I argue that the focus should be on the relationship-formation phase, particularly among emerging adults (aged 18–29 years) (Arnett, 2000, 2015). Young adults do experience economic abuse – in Australia, a recent study revealed that 9.7% of young women and 4.6% of young men were victims of economic abuse in their current or previous relationship (Kutin et al., 2017). We need to know not only how young adults experience economic abuse in their relationships (see Kutin, 2019 for a detailed description of the tactics young adults experience), but also what attitudes, beliefs and other factors drive or are associated with economic abuse. To date, there has been very little qualitative investigation of economic abuse in young adult relationships.

Two frameworks have guided the research presented in this paper: the social-ecological model (Bronfenbrenner, 1979) and social marketing principles (Andreasen, 1994). Violence and abuse constitute a complex social and interpersonal problem, which is why the World Health Organization (WHO) has adopted the social-ecological model in framing its efforts towards the prevention of violence (Krug et al., 2002). The social-ecological model acknowledges the multifaceted nature of violence, and that a multi-theoretical model is required to guide prevention and intervention strategies (Banyard et al., 2006; Bronfenbrenner, 1979; Centers for Disease Control and Prevention, 2018; Dahlberg & Krug, 2002; Wilkins, Tsao, Hertz, Davis, & Klevens, 2014). Prevention and primary or tertiary interventions need to address the problem at all levels – individual, relationship, family, community and societal. The social-ecological model has been used in previous studies to tease out individual- and community-level factors in women’s
experiences of IPV (Miller-Graff & Graham-Bermann, 2016) and in a study of elder abuse among men (Melchiorre et al., 2016). The social-ecological model is well suited for the analysis of economic abuse, especially as there has been limited research exploring the phenomenon among young adults. A broad approach is therefore warranted.

Social marketing principles provide a structure for developing interventions based on marketing principles in order to effect behaviour change in the cohort of interest (Andreasen, 1994, 2002; Brennan et al., 2014; Dietrich, 2016; Dietrich, Rundle-Thiele, Schuster, et al., 2016; French, 2017). There are six stages to developing an effective social marketing program, the first of which is to develop a deep understanding of the problem at hand, and to understand the needs and characteristics of the priority cohort (in this study 18–29 year old men and women) (Andreasen, 1994).

In Chapters 3 and 4 I explored the forms of economic abuse young adults experience (the target behaviour in social marketing principles). This chapter contributes to deepening our understanding of the target cohort (young adults who have been victims of economic abuse) by moving beyond the abuse behaviours to explore the underlying attitudes, beliefs, expectations and contexts that influence the abuse. Broadening the understanding of economic abuse in this way then will inform targeted interventions based upon the identification of sub-cohorts and segments (Dietrich, Rundle-Thiele, & Kubacki, 2016). This paper is exploratory and could therefore form the basis for further refinement of segmentation among this cohort – in this regard, social marketing theory acknowledges that one size does not fit all (Andreasen, 2002; Dietrich, Rundle-Thiele, & Kubacki, 2016). The social-ecological model is therefore a useful framework for undertaking this task and further exploring the phenomenon of economic abuse in young adult relationships.

This chapter focuses on the factors associated with economic abuse using qualitative interview data gathered from both practitioners and young adults. It addresses the research question: What are the factors associated with economic abuse in young adult relationships?
5.3 Background

In this section I review the available literature on the factors that are associated with economic abuse using the social-ecological model as a framework.

**Individual-level factors**

In the context of economic abuse, the associated individual-level factors include personal income level, education level, financial literacy and capabilities, and financial self-efficacy. Individual beliefs about money and money management, and awareness of the signs and characteristics of economic abuse, are also important factors.

**Gender**

As with other forms of IPV, economic abuse is a gendered issue. Women are the victims of economic abuse at much higher rates than men (Burczycka, 2016; Dal Grande et al., 2003; Harned, 2001; Kutin et al., 2017; Romans, Forte, Cohen, Du Mont, & Hyman, 2007; Sharp-Jeffs, 2015). Young women are also more likely to be victims of economic abuse than young men (Kutin et al., 2017). This is likely to be fuelled by gender-based stereotypes of who should control finances and make financial decisions in intimate relationships. An adherence to gender-based financial management stereotypes is likely to drive, and mask, economic abuse. This is of course relevant at an individual level, and therefore in the context of a relationship, but it is also relevant at a social and community level (Our Watch et al., 2015).

Our social and economic systems have been based on men's control of and right to economic and financial assets and power. For example, the gender pay gap is on average 21.3% and is highest in the financial and insurance services sector, where women earn 30.3% less than men (Workplace Gender Equality Agency, 2018). Older generations of women may therefore be more susceptible to economic abuse because of this long-held social acceptance and expectation (and the legal and financial structures) that privilege men's dominance in both society generally and the home specifically. That is, older women have had greater exposure to the dominance of men in the financial and social realm, in particular during their own upbringing. One would therefore expect younger adults to be less vulnerable to economic abuse given that they live in a time of greater (but by far not complete)
gender and sexual equality. For example, the gender pay gap is its narrowest for this age cohort (Workplace Gender Equality Agency, 2016). The 18–29 year olds today should be reaping the rewards of the decades of work by the feminist movement to improve opportunities for women and gender equality.

However, despite the social and economic advances of the past several decades, young adults are still receiving strong gendered social messages about how power should be shared in intimate relationships. Unexpectedly, young adults have been found to be more accepting of gender stereotypes in the home than older adults (Harris et al., 2015). And they are more likely to endorse the item ‘Men should take control in relationships and be head of the household’ (22%) compared to adults aged 35–64 years (16%) (Harris et al., 2015).

Another survey of 1000 young Australian men aged 18–30 years found that 56% of young men believed that ‘Men should really be the ones to bring money home to provide for their families, not women’ was a dominant view in society and 35% personally believed in that message (The Men's Project & Flood, 2018, p. 23). In relation to control in relationships, 43% agreed that ‘A man should always have the final say about decisions in his relationship or marriage’ was a dominant social belief, and 27% personally agreed with this belief. Young men were divided based on whether they were above or below the average score. Young men who held more gender stereotypical ‘maleness’ beliefs were more likely to be perpetrators of verbal bullying (56% vs. 24%) and also more likely to be victims of verbal bullying (66% vs. 44%). They were also more likely to ignore behaviours of other men who were ‘verbally or physically harassing’ women (22% vs. 4%) (The Men's Project & Flood, 2018, p. 40). The survey did not cover what they did in, experienced in or believed about their own relationships. Further research is required to uncover why and how these attitudes develop and are maintained in order to attempt to change them. Continued and ongoing strong social messaging about power in intimate relationships also needs to be developed.

*Lack of awareness of economic abuse*

Economic abuse is the least recognised form of IPV. A community survey conducted in Australia in 2015 found that only 66% of young adult women and 53% of young adult men viewed financial control as a form of partner violence, compared to 97%
who recognised physical forms of partner violence (Harris et al., 2015). A repeat of this survey in 2017 found an increase in recognition of financial control (economic abuse) yet it still remains the least recognised form of IPV (Webster et al., 2018). In these surveys, financial control was recognised by 70% of the total sample in 2013 compared to 81% in 2017 as a form of domestic violence – representing a significant improvement. However, all other forms of domestic violence were recognised by at least 90% of the sample, and physical violence by 96% of the sample. While the lack of awareness of economic abuse is important at an individual level, it permeates all levels of the social-ecological model.

Disability and chronic health conditions
Living with a disability or chronic health condition has also been associated with emotional abuse, and hence potentially economic abuse. Cohen et al. (2005) found that women who experienced activity limitation due to disability or poor health also experienced more lifetime financial abuse (8.0% and 6.9% respectively) compared to those who reported no activity limitation (3.4%). Further, Cohen et al. (2005) identified that, of women who experienced any IPV in the last five years, 17.4% had experienced financial abuse, but for those with activity limitation the rate of economic abuse was higher (26.4%).

Kutin et al. (2017) found that, of women who had a disability or long-term health condition, 24.3% experienced economic abuse compared to 11.6% of those without a disability or health condition. Among men, 10.1% of men with disabilities experienced economic abuse compared to 5.7% without. Even after controlling for all other factors such as income, education and age, women with disabilities were 1.3 times more likely to experience economic abuse than women without disabilities (the adjusted odds ratio for men was no longer significant). Having a disability or relying on the support and care of others has the potential to increase one’s risk of being a victim of abuse of power because of this interpersonal independence and relationship inequality (Shlapentokh & Beasley, 2015).

Relationship-level factors
Relationship-level factors are issues that occur on an interpersonal level, such as intimate relationships, family and friends or are defining characteristics of the relationship. Relationship factors can include the level of marital conflict, the stress
levels of the partner and other relationship characteristics (Krug et al., 2002). In terms of economic abuse, factors may include disparity between the partners’ income levels or levels of education, and the level of financial hardship in the home. Financial management and decision-making could also be important factors, especially where there is a power imbalance in relation to the decision-making, asymmetric financial information between partners, and a lack of discussion and joint planning around financial goals and decisions, which can all contribute to the economic abuse.

The family is an important component of people’s lives and community. The family can have historical influence (such as via socialisation, gender-based role modelling and financial education) but also current influences on individuals and their relationships (social and financial support), highlighting the interrelatedness of the levels within the social-ecological model.

**Partner income and education disparity**

Low educational attainment has repeatedly been identified as a significant variable determining differences between those who have experienced economic abuse and those who have not (Antai, Antai, et al., 2014; Antai, Oke, et al., 2014; Haj-Yahia, 2000b; Kutin et al., 2017; Postmus, Plummer, et al., 2012). Women who earn less than their partners are also more likely to experience economic abuse (Antai, Antai, et al., 2014; Haj-Yahia, 2000b).

Less income and less education relative to one’s partner is more important than absolute income levels as it potentially lends itself to an economic power imbalance (Antai, Antai, et al., 2014). Education and employment are important factors in maintaining financial independence within relationships, so higher levels of education and income and being employed are potential protective factors against economic abuse (Vyas & Watts, 2009). Adams et al. (2008), however, found that scores on the SEA did not correlate significantly with income. Again, as with disability and poor health status, disparity in income and education levels represents resource inequalities in a relationship, fuelling the potential for one partner to exert power and influence over the other as a result of this dependence (Shlapentokh & Beasley, 2015).
Financial dependence and hardship

Financial dependence and lack of financial resources are often cited as reasons why victims do not leave abusive relationships (Renzetti, 2011; Sanders, 2015). Financial hardship keeps women in violent relationships (Anderson & Saunders, 2003) and women who experience economic hardship are also more likely to experience domestic violence (Loxton, Schofield, & Hussain, 2004; Lucero, Lim, & Santiago, 2016).

Women who have experienced economic abuse are at greater risk of experiencing material or economic hardship (Adams et al., 2008; Voth Schrag, 2015b) and this association persists even after the effects of age, race, income and other forms of IPV are removed (Adams et al., 2008). In the study by Adams et al., 75% of the women stated that their economic hardship was the result of their partner’s behaviour rather than because they were on a low income. Interestingly, these women reported that economic abuse and economic hardship began from the start of their relationships, rather than later in their relationship.

In Kutin et al. (2017), financial hardship was found to be significantly associated with a history of economic abuse for women (but not for men). Of women who experienced ‘high’ levels of financial hardship, 62% had a history of economic abuse. When adjusted for the influence of all other variables, women facing economic hardship were 2.2 times more likely to have a history of economic abuse compared to women who experienced low or no economic hardship.

Financial socialisation

Financial socialisation refers to the process by which we learn and develop knowledge, attitudes and beliefs about money and financial decision-making (Danes, 1994; Gudmunson & Danes, 2011). It involves parents directly teaching their children about financial management, parental communication, parental financial role-modelling, parental financial behaviours, and parental financial norms and expectations. Typically, this occurs in the family context, but continues outside the home through schooling, employment, and other intimate relationships.

Financial socialisation is an important determinant of young adult (and adult) financial capabilities and wellbeing (Serido et al., 2015; Shim, Serido, Bosch, & Tang, 2013; Shim et al., 2009). Shim et al. (2013) studied the association between
young adult financial socialisation and the development of their ‘financial identity-processing style’ and how these styles influence financial capabilities (p. 130). Three styles of financial identity were identified among young adults: ‘followers’ (strongly influenced by their parents' financial style), ‘pathfinders’ (active and engaged in developing their own financial style), and ‘drifters’ (still exploring and lacking commitment). These three groups of young adults differed by the type of parental financial socialisation they had received. Pathfinders were more likely to receive direct parental communication and were more active in seeking financial knowledge and information on their own. Those who were ‘drifters’ lacked an interactive parental influence, explicit parental influence and active self-learning. Pathfinders displayed more financial capability, confidence and financial knowledge than the other two groups. Drifters engaged in the ‘most risky financial behaviours’ (p. 147). Shim et al. (2013) concluded that ‘drifters’ may be at greater risk of suffering from poor financial management. Romantic partners can also have a positive effect on young adult financial behaviours and wellbeing (Serido et al., 2015). However, the present study did not measure, investigate or discuss the role that experience of economic abuse can play in young adults’ financial socialisation and identity formation.

**Community-level factors**

Community-level factors as including the role of workplaces, schools, service providers and other organisations. It also includes issues such as socioeconomic status (such as living in poverty, which also likely includes issues such as unemployment and unstable housing) and how the community responds to violence against women (for example supports and services). Other potential community-level factors include the rates of other crimes, social capital (support from friends and family), social norms regarding family privacy, and ‘community norms related to male authority over women’ (Krug et al., 2002).

**Awareness and support from family, friends and services**

Like individual-level factors, the lack of awareness of economic abuse among the community, welfare services, financial institutions and other organisations (such as utility companies) allows (at times unwittingly) for the perpetuation of economic abuse. An Australian survey of women who have engaged with domestic violence services found that the lack of recognition of financial abuse in their social networks
and the community was a barrier before, during and after their abusive relationships (Fernando, 2018). This lack of awareness and acknowledgement perpetuates the hidden nature of economic abuse. For men who have experienced domestic abuse (including financial abuse), the lack of recognition of men’s abuse experiences was also a barrier to seeking assistance (Wallace, Wallace, Kenkre, Brayford, & Borja, 2018).

Australian population-based data revealed that people who have experienced domestic violence are more likely to seek assistance from friends and family than from formal services (Cox, 2015). Similarly, a study of 1,000 young men in Australia found that they were more likely to seek help for emotional issues from their romantic partner (35%), their mother (34%) and/or a male friend (31%) than from formal services (The Men's Project & Flood, 2018, pp. 30-31).

Community-level factors such as a lack of awareness of economic abuse (which contributes to a lack of social support around this issue) and poor or non-existent accessibility of formal services can exacerbate economic abuse.

**Societal-level factors**

Societal-level factors are much broader again. Krug et al. (2002) note that societies where women have limited access to divorce, where husbands hold the economic and decision-making power in the household (to some extent a societal-wide condoning of what we call economic control), where adults resort to violence to resolve conflict, and where there are limited opportunities for women to foster economic independence all produce greater societal-level risk factors for family violence.

Other factors include societies in a state of war or conflict and other forms of social disruption. Finally, structural gender inequalities, rigid gender roles and notions linking masculinity to dominance and power can also increase the risk of family violence. And it is clear that these same societal-level factors could also be drivers of economic abuse.

**Gender inequality and gender-based stereotypes**

As IPV victims are more likely to be female, and perpetrators largely male, the focus has been on gender inequality as a driver of violence against women (García-
Moreno et al., 2015; Jewkes, 2002). In Australia, initiatives by organisations such as Our Watch\(^\text{18}\) and The Line\(^\text{19}\) use public awareness campaigns to raise the awareness of the different forms of intimate partner abuse. These campaigns also aim to change what is viewed as the primary driver of violence against women – negative attitudes towards women and gender inequality (Our Watch, 2017; Our Watch et al., 2015; Webster & Flood, 2015).

Some studies have indicated that societal measures of gender equality do not necessarily correlate with low levels of domestic violence. The Nordic countries can boast the best performance when it comes to measures of gender equality; however, unexpectedly they have some of the highest rates of IPV in Europe (Gracia & Merlo, 2016). This has been termed the ‘Nordic Paradox’. The Nordic countries (Sweden, Denmark and Finland) have the highest Gender Equality Index\(^\text{20}\) and the smallest Global Gender Gap (World Economic Forum, 2017). Yet Iceland, Norway, Finland and Sweden, all in the top five, have intimate partner (physical and/or sexual) violence lifetime rates of 22%, 27%, 30%, and 28%, respectively; whereas Greece and Hungary – both below the world average for gender equality, ranked at 78\(^{\text{th}}\) and 103\(^{\text{rd}}\), respectively – have rates of 19% and 21%. In this regard, as the social-ecological model demonstrates, it is not just one factor, or aspect, that is going to make the difference. Violence is a multifaceted issue.

**Government services**

Government-based policy and systems, such as Centrelink and the Child Support Agency, can also facilitate economic abuse (Camilleri, Corrie, & Moore, 2015). Typically, abusers refuse to pay child support, and minimise their income by avoiding or leaving employment (Camilleri et al., 2015). Natalier (2018) argues that men perpetrate economic abuse by withholding child support payments to their ex-partners and that this problem is further compounded by the policies and practices of Australia’s Child Support Agency. For example, men can legally minimise their incomes by using family trust accounts and business tax arrangements or by working in the informal economy. Even when women who receive government benefits do

\(^{18}\) https://www.ourwatch.org.au/
\(^{19}\) https://www.theline.org.au/
\(^{20}\) See the European Institute for Gender Equality https://eige.europa.eu/gender-equality-index/2015/SE
not want to be a part of the Child Support System, they are obliged to. However, in practice, men exercise discretion as to whether or not they pay child support, and 41% of payments are either not paid or not paid on time (Natalier, 2018). The women in Natalier’s study also said that they received little support from the Child Support Agency when reports were made about non-payment.

Structural social systems can perpetuate and facilitate economic abuse. As Natalier (2018, p. 16) concludes, the problems are not a failing of the system but ‘an expression of its latent logic and social order in which it is located’ that privileges men’s discretion over the needs of women and children.

**Legal responses**

Specifying economic abuse through the legislation sends a clear message that it is unacceptable and punishable. Nearly all states and territories in Australia define economic abuse within their domestic or family violence legislation. Yet this legislation is only relevant in the context of applying for protective intervention orders against a perpetrator. In 2005, the State Government of Tasmania enacted laws to render economic abuse a criminal offence (McMahon & McGorrery, 2016). However, convictions for economic abuse have not yet been successful in Tasmania. Yet McMahon and McGorrery (2016) argue that criminalising economic abuse is nonetheless important as it challenges traditional views that domestic violence is limited to physical violence.

To understand and prevent economic abuse, we need to know what young adults are experiencing in their relationships, and what attitudes, beliefs, expectations and experiences are relevant to economic abuse. Obtaining this knowledge forms the first step in the process of developing effective social marketing programs (Andreasen, 1994).

This paper focuses on the factors associated with economic abuse that are relevant to young adults (aged 18–29 years) using data from qualitative interviews that were conducted with 24 practitioners and 24 young adults.
5.4 Method

Practitioners
Twenty-four practitioners were recruited from diverse organisations and services such as domestic violence, women’s health, community health, legal, housing, university student wellbeing, and family support services. The recruitment strategy included drawing upon professional networks, identifying those already prominent in the field, and identifying more participants via the snowball effect based on the practitioner recommendations. Practitioners were included in the project if they had either self-identified or were identified by others as being knowledgeable in either the field of finance or domestic violence. Interviews were conducted face-to-face, in a group (such as a team meeting), over the telephone or via email, between 12 January and 4 November 2016 (see Kutin et al., 2019, for a detailed description of the recruitment strategy).

Young adults
Six men and 18 women aged between 18 and 29 years were interviewed ($N = 24$). They were recruited using several strategies: online research volunteer advertisements (Gumtree); through financial counsellors; via a women’s advocacy organisation’s email newsletter; via Facebook posts; and via a news media report (see Kutin, 2019, for a more detailed description of the recruitment strategy). None were recruited through domestic violence services. The recruitment advertisement included the following text:

Be a part of a study exploring young men and women’s experiences of money problems and financial abuse in relationships.

Are you between 18 and 29 years of age? Have you experienced money problems in your relationships? Has someone tried to control you by controlling your money, car, phone or home? Are you in debt because someone misused your money or signed contracts? Is someone using technology to monitor, steal or control your money? Has someone exploited or manipulated you for your money?

The average age of young adult participants was 25 years, with the young men ranging in age from 23 to 29 and the young women from 19 to 29 years. Their relationships ranged in length from 3 months to 10 years. Most of the participants had completed education beyond secondary school and 54% were still studying. Of
those who were working, only one participant was working full-time. Six participants (five women and one man) had children. One person was living in community housing, three were living with their parents or other family members, nine were living in share-households, three were living with partners, three were living on their own, three were living with their children, and two did not respond.

The young adults interviewed were from diverse cultural backgrounds. They had either grown up in Australia \((n = 11)\) or moved to Australia during adolescence or early adulthood to study, work or travel in Australia \((n = 13)\). Of the young adults who had migrated, four were from England, two from New Zealand, two from India, three from China, one from Singapore and one from Indonesia. Of those who grew up in Australia, one stated that she had a European background, and one a Thai/Australian background. The sample in this survey has a larger proportion of young adults not born in Australia \((54\%)\) compared to the general population – in 2011, 27% of young adults (aged 18–34) were born overseas (Australian Bureau of Statistics, 2013b). Interviews were completed between April and October 2017.

**Interview topics and format**

The interviews with practitioners were semi-structured and covered the following topic areas: economic abuse behaviours and tactics experienced by young adults, attitudes and beliefs, vulnerable or at-risk groups, early warning signs, prevention strategies and messages, and the role of the finance and other sectors. The practitioners were also asked to consider the associated factors of economic abuse.

The first part of the interview with young adults opened with a very broad question based on the biographical narrative interpretive method (Corbally, 2015; Corbally & O’Neill, 2014; Wengraf, 2001). The interview opened with a statement that encouraged the participants to tell their story:

* I would like you to tell me of your experiences of money and relationships, how things happened, how they developed, your personal experiences up until now? Start wherever you like. Please take the time you need. I'll listen first, I won’t interrupt, I'll just take some notes for afterwards.

The free narrative component was then followed by semi-structured questions that allowed for the expansion of issues identified in the first part of the interview and questions that covered relationship history, early warning signs, other forms of abuse
in the relationship, the impacts of economic abuse, who they went to for help, financial socialisation (family of origin) and ideas for prevention and intervention (see Appendix B). Throughout the interview, the participants were prompted to reflect on why and how the economic abuse occurred.

**Qualitative analysis**

The data were analysed using a thematic analytical approach and managed using NVivo (Braun & Clarke, 2006; QSR International, 2012). The practitioner interviews were coded first. A deductive approach was used, which allowed for the coding of themes as they emerged. During the analysis, these codes were reviewed, merged, deleted or renamed as required (Kutin et al., 2019). When the young adult interviews were coded, the coding schema used for the practitioners was used as a starting point and additional codes were created where required. The social-ecological model was used as a framework for the final grouping of themes within the analysis.

The use of ‘I’ statements included in the data were also analysed to gain insights into the participants’ perceptions of themselves and their partners (Gilligan, 2015; Koelsch, 2015; Koelsch & Knudson, 2009).

**Ethics approval**

The practitioner study was approved by the RMIT Business College Human Ethics Advisory Network on 17 December 2015 (project number 19716). The young adult study was approved by the RMIT University Human Research Ethics Committee on 13 March 2017 (project number 20639). All names used in this chapter are pseudonyms and, to avoid identification, the names of small towns and suburbs and workplaces have also been changed or excluded.

**5.5 Results**

IPV and abuse are complex and multifaceted problems. The majority of young adults interviewed experienced other forms of abuse in their relationships, in addition to economic abuse: physical, social, emotional and sexual. One approach to analysing the data might be to focus only on the money-related issues or gendered expectations about money management in relationships. But to take such a narrow focus would deny the reality that all behaviours in a relationship are a product of and
influenced by all aspects of that relationship; all aspects of each individual, including their upbringing; as well as the community and society in which they live and work. Hence the social-ecological model is deemed most appropriate for this research. It also needs to be noted that investigating explanations, reflections and understandings is not about looking for excuses, but rather about acknowledging the complex and multifaceted nature of these social problems. A summary of the themes captured from the analysis is presented in Table 12 below.

Table 12. Themes associated with economic abuse using the social-ecological model

<table>
<thead>
<tr>
<th>Social-ecological model level</th>
<th>Themes</th>
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</thead>
<tbody>
<tr>
<td>Individual level</td>
<td>Lack of awareness</td>
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<tr>
<td></td>
<td>Self-blame</td>
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<tr>
<td>Relationship level</td>
<td>Young age and relationship inexperience</td>
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<tr>
<td></td>
<td>Income disparity within relationship</td>
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<td></td>
<td>Low levels of relationship-based financial capabilities</td>
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<td></td>
<td>Sliding into cohabitation</td>
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<td></td>
<td>Love being more important than money</td>
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<tr>
<td></td>
<td>Fear of violence, fear of rejection</td>
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<td></td>
<td>Tension between financial equality and generosity</td>
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<tr>
<td></td>
<td>Trust factor: jealousy, insecurity, infidelity</td>
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<tr>
<td></td>
<td>Pregnancy and children</td>
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<tr>
<td></td>
<td>Influence of financial socialisation</td>
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<tr>
<td></td>
<td>Reliance on support from family and friends</td>
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<tr>
<td>Community level</td>
<td>Lack of engagement with services</td>
</tr>
<tr>
<td>Social systems level</td>
<td>Gender inequality and gender-based stereotypes</td>
</tr>
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**Individual level**

*Lack of awareness: ‘I didn’t know it was a thing’*

Many young adults did not realise that their financial issues constituted a form of IPV and economic abuse. For many, reading the study recruitment notice was an ‘awakening’, a moment in which they realised that ‘this happened to me too’.

Jason did not realise that what he had experienced was wrong, until he saw the advertisement for this project.

*I only know from the advertisement on Gumtree ... I was like, ‘That relates to me.’ ... That was the first time I’ve seen something like that. (Jason, 27 years)*
Indeed, economic abuse is not seen as a form of domestic violence by young adults. The practitioners in this study described it as a ‘hidden’, ‘unnamed’ and ‘unrecognised’ form of abuse. And among young people, taking control of finances was seen as ‘an act of love’, or taking care of one’s partner. The practitioners also noted that when women access domestic violence services because of physical abuse, they often do not recognise or see the economic abuse – the practitioners reported having to ‘dig down’ to uncover it.

A university financial counsellor found the lack of recognition and understanding of economic abuse a real barrier when working with students.

_They don’t understand it's economic abuse. They wouldn't want to call it that because that’s criticising their partner. So, they’d see it more that’s just how we do it. That’s just the way we operate. We’ve just got that style that he does all that, I do all this. So, if that's the assumption, they're not seeing it as their rights are being curtailed. They're just seeing it as the way they operate. So, it's very difficult for me to intervene and say, hey you know you realise this isn't right what's happening here._ (University-based financial counsellor, #10)

This lack of awareness that economic abuse ‘is a thing’, in all its forms, and a form of IPV, is an important factor when devising intervention strategies for young adults.

*Lack of awareness: ‘He doesn't hit me’*

Many of the young adults in this study minimised the significance of economic abuse or did not recognise their partner as abusive because no physical violence was involved. Tina felt that her relationship was ‘bad’ but not that bad (because he did not hit her).

_It wasn't as bad. It was still good there. There was a few times where he would go out and get absolutely blind drunk, and he never hit me once. Don't get me wrong. But he was always so abusive towards me. Just the way he spoke to me and got up in my face._ (Tina, 19 years, rural)

Similarly, Tamara said:

*But yeah. He doesn't hit me. That's no better. I mean abuse is bad. I'm not like, 'Well, he doesn't hit me so I'll stick around.' Yeah. I'm not in any way at all scared of the thought of him ever laying a finger on me. Whereas my other boyfriend would have. But I just think the emotional abuse is – yeah. It's up there with one of the worst that I've had so far._ (Tamara, 23 years)
And Tamara’s boyfriend, Jack, who was independently interviewed for this study, said that had not realised that he was emotionally abusive in his relationship. Not hitting his partner was the important issue – a fact that he was proud of. As he said, ‘No. Never remotely physical. No. That’s one thing I can say. I’ve never hit her. And I never would.’

*If someone would've said to me, ‘Oh, you abused her.’ I would've said, ‘Don't be stupid. I'm not a wife beater. I haven't abused anyone.’ But it’s only later on that I understood you don't have to hit someone to abuse them.* (Jack, 26 years)

The lack of awareness of economic abuse permeates all levels, not just the individual level. Thus, responsibility for its prevalence should rest across all levels: family, community and society as a whole. In this regard, awareness-raising is important, as Jasmine noted:

*And that’s maybe what the prevention thing is maybe recognising as a society, that it is a thing. And I don't know how we could go about that.* (Jasmine, 27 years).

**Self-blame**

There was a strong underlying theme of young women blaming themselves for the difficulties in their relationships. Both the practitioners and young adults identified that being shy, unassertive and generally vulnerable placed young people at risk of economic abuse.

The young women described themselves as ‘too trusting’, ‘I’m a generous person’, ‘I make excuses for them’, ‘I enabled his behaviour’ and ‘I’m a people pleaser’. They had low self-esteem, did not stand up for themselves, and spoke of themselves as ‘shy’, not ‘tough’, ‘a forgiving person’ and ‘introverted’. Jerica said that she liked to be ‘submissive ... I like to be controlled’; and Frankie stated that he was happy for his girlfriend to take charge and make decisions. Similarly, Jason said that he found it hard to ‘say no’ and that he was not a ‘tough guy’. They thus all found reasons to blame themselves.

When Tamara reflected on her relationship history, she said: ‘I just attract or gravitate towards toxic people, or manipulators. I don’t really know.’ Along similar lines, Lisa stated, ‘All of my girlfriends ask me for advice. I’m like, “Why do you ask me for advice? I am the all-time number one asshole magnet”’ – as she reflected on
her series of past abusive relationships. One practitioner believed that some young people have ‘no radar’ for exploitative people. Tamara was ‘too’ trusting in her relationships, and blamed herself.

And then I’m starting to think maybe it’s me ... I think I’m just like an enabler. Like I think I just want to believe that people aren’t shit people and then they are shit people. But I just kind of keep making excuses for them and I don’t know why. I know I’m doing it but I don’t know how to stop and don’t really know. I think it’s probably a bit of a pride thing with me. Like I don’t want to admit to myself that I was wrong about someone. Like I don’t want to be like, ‘Yeah.’ They’ve fucked you over and then you kept on allowing it to happen. Ultimately, I’ve got to take responsibility for that kind of being my fault. (Tamara, 23 years)

As one practitioner said, women are more likely to internalise the reasons for the abuse they experience in their relationship.

Women blame themselves and internalise males’ controlling behaviours as a deficit in them. So, it’s something to do with the way I’m behaving in this relationship. It’s something to do with my behaviours or attitudes that are causing or contributing to the controlling or abusive behaviours of my partner. (Women’s health promotion agency worker, #03)

In this regard, the legal and social language of ‘blaming’ victims is strong and pervasive (Berns, 2001; Coates & Wade, 2004); it is therefore not surprising that victims often ‘blame’ themselves. Yet it is the perpetrator who is to blame, not the victim, and interventions need to target perpetrators and focus on economic abuse. Victim interventions must also address the tendency for (young) women to blame themselves.

**Relationship level**

**Young age and relationship inexperience**

The practitioners and young adults interviewed for this research identified that ‘just being young’ was an explanation for their negative relationship experiences. While this is an individual characteristic (age), it is the role that it plays in their relationship that is critical. Emerging adults with limited relationship experience are more likely to be vulnerable to economic abuse and other forms of abuse and exploitation. The practitioners were of the view that young adults are used to having decisions made for them (by their parents or carers) and that they are vulnerable because they are ‘gullible’, ‘inexperienced’ and often in their ‘first relationship’.
Well, I suppose younger women are just inexperienced. I mean, you know, 18, 19, 20. But it might be slightly more risk than a woman, say, getting into her late 20s, early 30s, probably wiser, and knows that perhaps they shouldn't be signing this loan contract for the boyfriend's car. (Financial counsellor #16)

And the young adult participants felt this way too. Carrie said, 'I just didn't know a lot when I was younger' – a view echoed by Caitlin:

But I didn't know enough then. I don't know. I was so selfish and didn't want to be alone and stuff, I guess, I just didn't see how badly the choices I was making was going to impact my child. I was very young. I don't suggest having children at 18. (Caitlin, 24 years, rural)

Similarly, Tamara commented:

Looking back, obviously, when I was in the situation I didn't really understand anything if it was abusive or if he was manipulating me. In hindsight and reflecting back, it was definitely. It's hard to think I ever let that happen. I suppose I was quite naïve to think anyone would, someone I loved would ever want to just keep me in [their] life until I didn't benefit them, or until I couldn't provide something and then it would be like my use is gone. I don't know. And then that relationship, it got really bad. It was just volatile and really abusive. (Tamara, 23 years)

There was a despondence among the practitioners: ‘Unfortunately, though, so many of them just have to learn the hard way’ and ‘you can’t put an old head on young shoulders’ (Microfinance worker, #02). So the question arises: how do we facilitate this getting of wisdom? To date, education in secondary schools has been the primary focus, such as the Respectful Relationships program\(^\text{21}\), which, however, is limited with respect to understanding of economic abuse and the increased complexity of relationship dynamics faced when young adults move in together.

\[\text{Income disparity within relationship}\]

The practitioners recognised that, while economic abuse affects people at all social and economic levels, low income was often identified as a significant risk factor for young adults. Where there is economic abuse, teasing out whether low income, welfare dependence and unemployment are risk factors or consequences of

\[\text{\textsuperscript{21} https://www.education.vic.gov.au/about/programs/Pages/respectfulrelationships.aspx}\]
economic abuse is complex. Social disadvantage compounds economic disadvantage which is further compounded by economic abuse.

One practitioner noted:

> Not having your own income support is a risk factor because there will always be someone out there that offers something, but it won’t come unconditionally, so if you don’t have a source of income then you are vulnerable to people and that applies to anyone. You’re vulnerable to people who see that as an opportunity to abuse and control. (Family violence social worker #01)

In this vein, Samantha explained that her low income and mental health problems rendered her more vulnerable to her partner’s control. She described how he slowly started taking control of the finances.

> We originally met when we were students so we were both pretty low-income. And then back sort of about halfway through our relationship, so about the three and a half year mark, I started having quite bad problems with my mental health. So I was quite limited with work and things like that. I lost my job because of that. Because I was in hospital. So I was not working and he was – I was getting Centrelink but obviously, that’s not a lot of money. And so he was, between his part-time job and studying and then my Centrelink, he was still the main breadwinner for the house. And it was kind of – it just started very slowly and just crept up. (Samantha, 27 years)

For Frankie, his money problems in his relationship started when his parents stopped paying for his living expenses. Ramona, on the other hand, had quite a bit of wealth behind her which was then exploited by her boyfriend.

> In terms of economic abuse, income disparity is an important variable. If you have limited resources your dependence on your partner increases and you are more vulnerable to economic control (Shlapentokh & Beasley, 2015). Conversely, when a woman’s income is higher than their partner’s she is susceptible to economic exploitation (see also Kutin, 2019). The impact of low income needs to be measured in the context of the form of economic abuse experienced.

**Low levels of relationship-based financial capabilities**

The practitioners believed that many young adults are ill-prepared for financial responsibilities once they leave home (Kutin et al., 2019). They said that young adults do not learn about how to handle money, live beyond their means, do not have enough knowledge about contracts and loans, and spend and waste all their
money rather than save. The practitioners were therefore of the view that young adults require financial literacy education (Kutin et al., 2019). Hence, the solution was seen as improving the financial capability of young adults and commencing this education early in secondary schooling. For example, Jacinta willingly agreed to be guarantor for her boyfriend’s hire purchase loan; yet financial education (as well as knowledge of consumer protection laws) may have altered her willingness to help her boyfriend with his loan. Fortunately, she did not qualify for the finance either.

*I think it was a couple of years ago back in 2015. We wanted to buy a TV. He wanted to put under finance, but he didn't get accepted for it ... So, he asked me and he told me to come with him and he actually asked the person if they could do a credit check on me, and I was kind of put on the spot, so I was like, ‘Okay, we’ll just do it.’ But luckily, I didn't get a credit check. (Jacinta, 23 years)*

None of the young women in this study thought that the financial problems in their relationship were related to their own lack of financial skills. They ultimately realised that their partners were ‘only interested in the money’, and that many were not interested in working or contributing to joint expenses – in some cases that he was a ‘bum’ and ‘bad with money’. Anna said that her partner ‘always struggled with money … ever since I knew him he had debts to friends and got a personal loan for a motorbike’. Jerica reported that her partner did not have control of his money and that, because of his spending habits, she did not see him as a viable long-term prospect. Tina noted that her partner had different money priorities, namely, himself.

*If he ever had money, he’d go spend it on himself. Nothing went towards me. It would be smokes. It would be for his car. (Tina, 19 years, rural)*

The practitioners believed that young adults do not have the confidence to manage their finances, they are ‘ignorant about what they are responsible for’, and they do not consider the consequences should their relationship break down (such as the negative impact of becoming adversely economically entwined). A youth lawyer noted that young adults generally do not have enough money to meet their needs which is sometimes further compounded by drug addiction, which ‘this leads to criminal activity to fund the addiction and other expenses such as rent, bills, car rego, get ignored’ (Youth lawyer, #08). Many of the practitioners noted that secondary schooling does not provide young adults with the financial skills they need to live in the real world.
The practitioners also saw young adults as impulsive when it comes to spending. Technology and the preponderance of signing agreements has desensitised them to the binding nature of financial ‘contracts’.

I'm also now thinking about the generation of instant gratification and how we are all like, you know, you think about your iPhone and you get all these terms and conditions, yeah tick, tick yeah whatever, I'll just roll with it. No one actually – the pace of life just moves so quickly, and I know even people coming into our service, sign here, sign here, sign here, please take the time to read it. They're like no just give me what I want. (Family violence service, #13)

Even where individual financial capabilities are sufficient, it is clear that the context in which the knowledge and skills can be executed are also a powerful influencing factor. The views of the practitioners and the young adults on this issue were divergent. However, the practitioners interviewed were dealing with young adults who had engaged their services because they were experiencing significant impacts of abuse; whereas the young adults interviewed were, on the whole, not accessing domestic violence or other services. This disparity highlights the need to develop programs and prevention measures based on the perspective of all cohorts.

Sliding into cohabitation
Housing in Australia has become less affordable and commands a greater proportion of people’s income than has been the case in previous decades (Daley et al., 2018). It is difficult for young adults to afford housing on their own and so they may move in with their partners – sometimes sooner than they would otherwise – for economic reasons. Once the relationship deteriorates, the lack of affordable housing is a significant barrier to leaving a relationship.

Jolie had a history of being homeless and when she became pregnant she was kicked out of home. She moved in with her boyfriend (at his father’s place). For her, leaving this home was a choice between her abusive relationship (economic and physical) and being homeless again.

I didn't know what to do because, if I left, I would have been living in the streets again. And living on the streets was traumatic enough for me rather than – I guess, in my mind, I would rather have gone through that than done it again because I still had a roof over my head and food, I just didn't have any money. So, yeah, for me, that was good enough. (Jolie, 20 years, rural)
When she eventually left the relationship, her mother took her in (because of her son), but then finding her own accommodation was her biggest challenge and she had the additional concern of her toddler being homeless.

Yeah. After I broke up with [him], my mum pretty much told me to find another place to live. She didn’t kick me out straight away because of [my son]. So, I went and stayed with a friend for a while just in case I did get kicked out because I didn’t want him to become homeless. So, I went and stayed with a friend for a bit and then they had a friend that had a private rental up for rent, so I ended up getting my own house. (Jolie, 20 years)

Moving in with one’s partner ‘too fast’ was a common theme. Lisa said that she had moved in ‘extremely fast’. For Samantha, she and her boyfriend planned to move in together in about a year’s time, but a rental property came up, which was close to university and affordable, so they moved in, only after being ‘officially’ a ‘couple’ for about two weeks. Caitlin, like Jolie, was told to move out of home when she became pregnant and moved in with her boyfriend only a few months after they met.

A couple of months after we met. I was living with dad at the time, yeah, and doing my schooling and stuff. When I told dad I was pregnant, he said that if you’re starting your own family, you’d better find your own way … You got to start learning responsibility if you want to bring a child into the world. It’s a bit rough … Yeah, so then I moved in with [my boyfriend] and his sister, and [it] just got worse from there. (Caitlin, 24 years)

For Jacinta, moving in together also happened quickly, and, with hindsight, she felt it was not the best decision.

We started dating quite quickly. And then being young and naïve, I did move in with him quite quickly as well. So probably about a month after we met, we just moved in together, so. That was a very bad decision on my end. But being young, you don’t realise that at the time. (Jacinta, 23 years)

Financial constraints often led these young adults to move in together before they were ready. Xing-Li said explained that it was his girlfriend’s idea that they move in together.

Because we both thought that if we lived together we can support each other … which could have definitely saved some living expenses. (Xing-Li, male, 25 years)

Tina also felt trapped with her boyfriend because of the lease agreement they had signed together because she did not know how to remove herself from the lease.
I don't know because I thought [he] was the best guy ever until months later down the track, I suppose just one thing I wish I had done was gone with my gut feeling and left him when I first thought that – when the thought first came across my mind to leave him. The only thing that really kept me there was the house. That was the big thing that kept me there because I wasn't sure if I could go sign myself off the lease whatever. Don't stick around and put up with shit if you're not happy. Don't let them have that over you. (Tina, 19 years, rural)

Jack also talked about how happy he and his partner were together in the beginning (until he cheated on her) and how the financial issues started when they moved in together.

Up until the cheating instance, I could not fault her in any way. She was amazing. She was the most patient, understanding, supportive, kind person ever wish to meet in your life. There's probably early signs on my end because sometimes I lose my temper a little bit and all that sort of stuff but, no, definitely nothing financially. The only financial thing started happening when the relationship was further on and we moved in together. (Jack, 26 years)

Many of the young adults interviewed reported that the economic abuse most often started once they moved in together. This has been highlighted in previous research as one of the common starting or 'tipping' points for economic abuse (Cameron, 2014; Sharp-Jeffs, 2015). This is not surprising given that, with cohabitation, one becomes financially entwined, and suddenly all of one’s behaviours (including spending behaviours) become very visible. While differences can be tolerated to some extent when living apart, living together requires responsibility and consideration of the other and of joint goals and needs (Gottman & Gottman, 2018). As Lisa said, ‘As soon as you live with someone you end up in each other’s pockets’.

The practitioners were of the view that, while the lower income and asset base of young adults mitigates the financial consequences of abuse for young adults, this also inhibits their (the victims’) ability to recognise economic abuse.

If you are going out with a guy and he's always getting you to pay for all the meals or food or the movies or whatever it might be. You are earning $50 a week, $40 of it goes into what you think is the relationship. Is that abusive? Absolutely. Do I see it as abuse as a young person? Probably not. He loves me. I'm doing it because he loves me. The consequences of spending that $40, even though it's still 90% of their income for the week, it doesn't have the same consequences as the single mum who is spending 90% of her income on his gambling habit or his drug abuse or whatever is going on for him. (Community legal service manager, #05)
Lisa noted that if you do not have what would be considered significant assets to protect, economic abuse is not front of mind for young adults.

*When you’re like an art student ... your assets are a 1995 Suzuki Baleno or a banged-up Corolla, a couch that you found at the op shop that you adore and ... and like a bed and cats, your perception of protecting your assets is not there and they’re not things that you consider protecting. (Lisa, 29 years)*

While, on the one hand, a low asset and income base can be protective, on the other hand, it allows economic abuse to fly under the radar, to remain concealed.

**Love being more important than money**

The practitioners identified that young adults are more interested in maintaining their relationship than maintaining their bank balance (Kutin et al., 2019). And the young adults interviewed in this study confirmed this, as they believed that relinquishing financial control or supporting their partner financially is simply part of being in a relationship. If you loved and trusted someone, why would they exploit or control you? The practitioners also noted that young adults often misinterpret controlling behaviours as signs of love.

*If the man is controlling who the woman sees, they might see that as an act of love and that jealousy is saying that he just wants to be with me and that’s a really romantic thing. (Women’s health promotion workers, #03)*

The young adult participants believed in their relationships (at least in the beginning). They were in love, they loved their partner/boyfriend, and they were happy. They had hope for the future, they wanted the relationship to work out, and believed that things would get better in the long term. They had invested themselves emotionally and financially in the relationship. The practitioners, however, typically discounted, dismissed or did not acknowledge the role of love or desire in young people’s relationships. They were at a loss to explain why educated young women would remain in what was an abusive and financially exploitative relationship. But the young adults in this research were much more invested in maintaining their relationships than in staying financially independent and solvent.

*Having a boyfriend can be seen as the ideal and the romantic side of things so they’re prepared to give him money to keep him ... That’s just taking advantage where they can because they can, they’re taking advantage and the women trust them. You see it even with older women,*
they trust and they love and they don't think they'll be dealt a bad deal. There's some assholes out there. (Rural financial counsellor, #02)

A domestic violence worker recounted how the young adults she had encountered struggled with the concept of economic abuse:

We recently did a little stall at [a] university where we educated young people about a violent relationship versus respectful relationship. They really struggled about financial abuse because, well, I love him, so I want to give everything I've got. Isn't that love? (Domestic violence worker #15)

Prioritising the relationship can also lead to adverse economic entanglement (Kutin, 2019). As one domestic violence worker noted:

Young people are much more willing to sign this document for their partner regardless. Because they're like, oh, he likes me, I like him, I'll just sign it; who cares. So, I've seen a lot of young women – especially in university – getting a small loan for their partner or boyfriend – or even girlfriend. Just sign it without even acknowledging what they're getting into. (Domestic violence worker, #15)

In this vein, Jerica believed that to lend her boyfriend money was the right thing to do when you are in a relationship and she expected that he would honour the loan. She, too, did it for love.

So, he was like, ‘I want to buy this new phone, the latest model. And I need a little bit of money because I'm a little short on cash.' So, since you're in a relationship, even if you want to say no, you do it for him because you love him. And so, I lent him money ... And so, he gave me about one-eighth of it, and he told me he would give back the rest. But the rest never came back. (Jerica, 23 years)

Pashmina similarly described how she dismissed the financial exploitation in the beginning because she believed that it was not an issue since they had a future together.

Even at that time, I wasn't expecting the money back, because I really thought that there was a future with him. So, I always used to think that if I'm going to end up marrying this guy, I really don't need to think – I don't think I need to keep account for money, because eventually if we are going to be together, I mean, it doesn't matter. (Pashmina, 24 years)

When Jacinta’s partner put pressure on her to work and drop her studies, she knew that it was not the right option for her, but she valued her relationship more than studying.
I guess because he was four years older than me, maybe he felt that pressure from his parents, and he was kind of doing that pressure on me. And being young and wanting to study and not really having a career at the time, it was a really bad idea but I just kind of gave into it because I guess I wanted to be in that relationship. (Jacinta, 23 years)

For Veronika, it was more important to have love than to risk losing love by discussing money with her partner.

I guess my reasoning back then was like, ‘Because he didn't really love me or care about me that's why I had to keep paying.’ But then, I mean looking back that's kind of – that doesn't even make sense because I was comfortable telling them [my friends] that he was cheating and stuff. You would think that that would be a bigger reason that he doesn't love. I don't know, but that's just how I thought back then. (Veronika, 28 years)

_Fear of violence, fear of rejection_

Fear was also a common theme, which presented in two forms: fear of perpetrator violence or aggression, and fear of losing the relationship.

Tina was fearful that if she spoke to her partner about money issues ‘he would crack it’. Carrie, too, was anxious whenever she had to ask her boyfriend to pay the rent as she did not want to ‘cause an argument’. The victims knew what they needed to do in order to keep themselves safe and these actions were not passive, but rather what Coates and Wade (2007) describe as acts of resistance.

Even after experiencing episodes of physical abuse, Veronika was not scared of her partner – she just wanted him to love her back as much as she loved him.

_The first year was – I felt like everything was perfect ... It got worse because then we were spending every day together and with groceries and stuff. There was just more chance for me to have to pay for everything ... No, I was not scared of him. I think I was just more heartbroken, because I really loved him very, very much, and I just wanted him to be honest with me, and love me as much as I loved him, back then. (Veronika, 28 years)_

Jason feared losing his girlfriend, which effectively allowed her to exploit his insecurity by demanding more and more expensive gifts, and eventually steal from him.

_I didn't want her to leave me, you know, if I did say no. Or if she didn't like something, I didn't want her to leave me because I was quite happy ... Just scared of losing her. That was probably the only thing, really. Because, like I said, I thought my life was going great when I was with her, and I was happy. And I didn't want anything to change that. And yeah, when it got to_
about on the fifth month, sort of thing, I kind of had a feeling that I wasn’t that happy. That’s kind of when I put my foot down about saying that. No more. No more buying things, etc. And at first, she – well, she was a bit cagey. (Jason, 27 years)

Similarly, Pashmina’s biggest fear was that her boyfriend would leave her.

I was just scared that this guy was the first guy I ever loved and ever liked. So I was worried that it wouldn’t work out. That was my only fear, of making it work out, of finding a way to do it. So, that was my fear. (Pashmina, 24 years)

Jacinta, too, believed that if she did not give him money, he would leave her.

Probably wouldn’t want to be with me. I thought maybe at the time I was a little bit insecure. I just thought if I didn’t pay then he won’t love me as much, just stupid things like that. So, yeah, that’s what I thought. (Jacinta, 23 years)

**Tension between financial equality and generosity**

The drive to be financially independent and ‘gender equitable’ means that young adults generally try to adhere to going ‘50/50’ with their expenses. The 50/50 norm (Andreoni & Bernheim, 2009) is one method among several – ranging from keeping finances completely separate to sharing and managing finances jointly – used for managing household finances (Pahl, 2008). So, some of the young women in this study kept detailed records of who owed what to whom, while others felt that the costs would even out in the end and expected that their partners would do the same for them if they were ever short of money. Conversely, some of the young adults wanted to buy gifts for their partners and to be seen as generous, while others wanted to feel special and spoilt by their partners and expected them to buy gifts for them and pay for outings, dinners and entertainment. Here, there appears to be a conflict between going 50/50 and being made to feel special by receiving expensive gifts. On the one hand, going 50/50 represents ‘equality’ but, on the other hand, it can be seen as a cold and calculated form of money management and ‘not romantic’.

In some instances, going 50/50 was a form of control (economic abuse) in the relationship, and led to material deprivation when taken to the extreme. This finding aligns with Andreoni and Bernheim’s (2009) hypothesis that fairness can also be
about social image and being perceived as a fair-minded person, and, in this context, as being gender neutral or ‘equal’.

In Samantha’s relationship, she and her partner kept all their finances separate, even when they got married. If she ran out of money that was it – he would not even pay for her phone bill or medicines when she was sick. She would have to borrow money from friends to pay for her medicines until she received her next payment. At times, she was also unable to go out for dinner with her partner and friends because she had no money left.

I very distinctly remember one night we had another couple friend at our house and they wanted to go out for dinner. And I sort of – I looked at my partner and kind of looked at my husband and I sort of thought – and he was like, ‘Oh, yeah, yeah, we’ll go.’ And I sort of said, ‘Oh, well I can’t. I don’t have enough money.’ And our friends looked at [my husband] and were like, ‘Oh, [but your husband’s] working full-time.’ And I looked at them and I was like, ‘You’re what?’ I didn’t really realise this. And that’s when I sort of found out that he was doing almost full-time hours at work. And then it was not long after that that I found out that he’d quit uni to be working full-time and had been lying about it for six months. (Samantha, 27 years)

Not only was this an example of Samantha’s husband withholding financial information from her, but also of the abusive nature of strictly adhering to a 50/50 split. How are young adults supposed to negotiate and integrate these competing expectations of financial independence and emotional expectations in relationships? This terrain has become very confusing to say the least.

Jacinta struggled with the notion of being financial equals but not being spoilt or bought gifts. ‘Financial equality’ did not feel like love to Jacinta. Her partner’s desire to keep everything equal ultimately felt unfair to Jacinta and, in her words, ‘ridiculous’.

But spending money on me was a big deal. He wouldn’t like to spend any money on me. He would do everything – it has to be like, halve it, split the cost, which was fine at first. I didn’t mind. But after time, I could see that other friends, their boyfriends, they would buy stuff for them, take them out to a nice dinner you know, spend a couple of hundred dollars. And started to notice that mine wasn’t doing that, so I found that very odd ... Because after five years, he would still ask me to pay for things that I thought – like, I’ll split the cost of things. That was a bit ridiculous. (Jacinta, 23 years)

In contrast, Frankie did not think it was fair when girlfriends expected him to pay for everything.
So, it's like two years ago I met a girl, and then we were together. And at first, it's fine. She's asking me to pay for her food once in a while, which I'm fine with. But then after a while, she keeps asking me to pay for it. And it went worse from that. Sometimes she's asking me to pay for an expensive meal, as in fine dining and stuff, like 50, 100 bucks. I mean, once in a while that's fine, for anniversaries and stuff. (Frankie, 23 years)

Along these lines, Veronika found it very odd that her boyfriend never bought her gifts.

Because I didn't know that you could have a boyfriend who would buy you presents, not just on your birthday and Christmas but just like any random day. Because I didn't get a single present the whole three years. (Veronika, 28 years)

Xing-Li was very clear that gift-giving can ‘facilitate a relationship' but can also confuse the priorities in the relationship – especially when it brought him financial hardship and he felt that he had no other option but to borrow money from his girlfriend because he had spent too much on gifts for her.

I have no choice but to borrow money from my girlfriend. This will definitely ruin our relationship because it will – my girlfriend will regard our emotional affair as financial affair. We cannot put a financial label on our emotional affair because love is not material. Loving is not money. (Xing-Li, 25 years)

Xing-Li highlighted here the danger of confusing money and emotions in a relationship, and essentially of clouding emotional commitment with money.

How, then, is it possible to promote financial equality when money and gifting are so often seen as an essential part of the expression of love (Belk & Coon, 1993; Mauss, 1950, 2001; Saad & Gill, 2003)? This question is particularly pertinent given that most people have disparate income levels and earning potential within their relationships and households (Shlapentokh & Beasley, 2015). The examples discussed above also highlight young people’s inability to negotiate or determine how to transition from functioning as an individual financial operator to using a collective or collaborative approach while still maintaining financial independence. Within the family, households in general need to function as a collective, as this is much more beneficial to all members of the household, especially since children have no earning capacity and are dependent on the collective efforts of their parents. And when there is income inequality within a relationship (or one person is not working), only a collective approach will allow the household to survive and thrive.
However, a collective approach requires trust, open communication and open information sharing, as well as a belief that both partners are working towards common goals that offer the best outcomes for each of them, not just for one party (Gottman & Gottman, 2018).

**Trust factor: jealousy, insecurity, infidelity**

Jealousy, feeling insecure and partner infidelity were common themes in the relationships of the young adults interviewed – essentially centred on issues of trust. The practitioners felt that young adults are too trusting and make (financial) decisions without full awareness of all the possible consequences.

_They trust without thinking through the consequences and lacking basic financial education. They’re not aware of how they can get ripped off, the traps._ (Microfinance worker #02)

Jack stated that his girlfriend did not like him working in bars because of her insecurity and jealousy.

_The only thing I would say, I don't know if this applies to anything, is she really didn’t – because she didn’t think – she really wasn't cool with me working in a bar, because she had this crazy idea that if I worked at a bar, I would be going to get 20 girls' phone numbers every night. And she did flat out say to me once, 'I don't want you to work at the bar anymore.' I said, 'Well, I've got to because I need the money.' (Jack 26 years)_

Anna thought that the reason why her partner wanted access to her phone was that he did not trust her.

_He asked me not to have a password on my phone ... because he didn't trust me I guess, and so I did take off my password, so it wasn't password protected, and then one day when I was in the shower, he stormed in and said that he had gone through my phone and he was really angry and he told me that I wasn't allowed to speak to any of my male friends._ (Anna, 27 years)

When thinking about future relationships, Lisa commented that she cannot trust men anymore.

_Like I said to one of my girlfriends last night, I was like, 'I am really straight, unfortunately. But I don't know if I could be in a relationship with a guy again.' So it’s really difficult to imagine it for a really long time because this guy, this guy, this guy, I don't know about this guy, and this guy, they're cheaters._ (Lisa, 29 years)
Money issues tested trust. And often financial trust appears to be conflated with emotional trust.

I just think that when you're in a relationship with someone there's a certain pressure to make that other person happy. So, you have to give in and give it to them and just expect it back, but when someone doesn't give it entirely back, you – there's maybe a certain distrust because the next time they borrow money from you, you will be like, ‘Will he even give it back?’ (Jerica, 23 years)

In relation to trust, Tamara (Jack’s girlfriend, aged 23 years) felt that:

Building the trust and building the communication is just – yeah. I just think he just doesn’t understand why that’s important. And for me, that’s more important than anything in a relationship. (Tamara, 23 years)

For Jason, the break in trust in his relationship and the realisation that the love was not mutual will have a flow-on effect for all his future relationships.

Eventually, she gave me the card back and well, never saw her again. That's the thing. She just wanted me for my money and now I can't trust anybody because I feel that's all they're after is money. So, it's one of them things that it really hurts because I give her what she wanted and then she comes and just leaves me basically with no money to even pay my rent. (Jason, 27 years)

Similarly, Jacinta’s experiences have damaged the trust she has in people, and she perhaps also now trusts her own judgement less.

I'm slowly moving on, but I won’t forget this. And you know what? To be honest, it's like a lesson to me as well. Do not trust guys so easily. Do not go so quickly into a relationship. Next time I am going to take my time with someone. I'm not going to move in with them straight away. I'm not going to trust them that much, so at least I've learnt that from this. (Jacinta, 23 years)

**Pregnancy and children**

Kutin (2019) details the financial control perpetrated against young mothers in this research sample. The practitioners talked about the increased vulnerability of young mothers because of their lack of experience and understanding of what a respectful relationship should look like, and because they are willing to stay in an unhealthy relationship to maintain a ‘family’ for their child.
Domestic violence workers similarly identified that having the appearance of a ‘family’ is important to young mothers. They value stable housing, income and parental role stability.

I think the young mums in particular though, because it’s the idea of that family, that fairy tale which makes them want to get out of home and have that fairy tale. Because some women we may see haven’t had a dad in their life or their dad was violent, and they don’t want their child to go through what they did, and it’s that fairy tale. So that being together in one house, in one unit, offers that idea of well at least my child has a father we were talking about before, instead of, instead of me struggling by myself and the child not having a father at least there’s two incomes. (Domestic violence worker, #13)

Carrie, in describing how her partner started to take financial control, said:

Just because I had the kids and just wanted them to have a happy family, and – he was older than me. So, it felt like he was wiser than me, knew more. (Carrie, 29 years)

For Lara, it was very clear that the control and abuse escalated after she found out she was pregnant.

I did notice there was a massive increase as soon as we found out I was pregnant the first time. The control level went up, the aggression and the physical stuff went up. I think because the attention was no longer on him ... But for him, this pregnancy is more of a control thing. It sort of augments, like you can’t go out with your friends, you’re going to be dependent on me especially financially, you can’t go off and work because you still have to look after the baby sort of thing. (Lara, 20 years)

In Jolie’s case, the abuse also became worse once she found out she was pregnant. She then received an increase in welfare payments, which he further controlled and exploited.

Well, it got worse after I found out I was pregnant with this one because he realised that meant more money. So it pretty much continued the same and was the same until I had him [the baby]. And then after I had him, because there was a substantial amount more of money, I guess he got worse in a way. (Jolie, 20 years, rural)

For Caitlin, falling pregnant meant that she had to leave home, and then her father – her only source of family support – moved to another town. So she moved in with her boyfriend, and this was when the financial control started. She was not sure whether it was the moving in together or the pregnancy that was the trigger.
A little bit of both because then my dad moved away from the town we were in and I just had no one there. I was under his complete control. He could behave how he wanted to, but most of the time I didn't have any choice. I did have a choice. We all have choice. I could have left, but, I don't know. I didn't. I let him keep behaving the way he was. I enabled it. (Caitlin, 24 years, rural)

Caitlin here raised the issues of ‘choice’ and ‘leaving’. Young people generally believe they have choices in life, and, indeed, the phase of ‘emerging adulthood’ is all about exploring one’s choices in the world (Arnett, 2015). However, these choices are significantly restricted with the birth of a child and financial hardship, and can then be further or entirely limited by the behaviour of the perpetrator who is controlling and isolating their victim. The value society places on ‘choice’ denies the reality of the effects of context (and relationships represent an important aspect of this context) and the influence of social and economic disadvantage. However, in this regard Caitlin assumed responsibility, and blamed herself, for her inability to make a choice without considering the full impact of her context: namely, that the perpetrator was controlling her choices.

Influence of financial socialisation
Financial socialisation – represented by the role played by parents and caregivers during childhood and adolescence in shaping financial knowledge and capabilities – has a significant influence on the development of financial capabilities later in life.

Even though Tina’s parents separated when she was young, and her dad was an alcoholic, she credits him with instilling in her a strong work ethic. For Tina, being a hard worker, which she was, was an important value. Her boyfriend, whose upbringing and family, according to Tina, was chaotic and full of ‘non-workers’, was able to exploit this. Tina learnt that working hard was important, and that, even if you are struggling, you can make ends meet and raise children. Tina took these values into her relationship, but her partner did not share them.

Jerica, who was also exploited by her partner, had good financial role modelling while she was growing up. However, despite this role modelling and her financial capabilities, she realised that it was her choice as to whether or not to give money to her boyfriend.
So, my dad is good with money. That's how I was raised so I have very good saving habits actually. I only spend a little amount and the rest I save it. So when I do shop, I always look for the cheapest deals ... Money-wise I learned it from my dad. But it's more of my decision with regards whether I'll lend it to him or not. (Jerica, 23 years)

As discussed above in relation to splitting costs 50/50, Samantha’s marriage was anything but collaborative, joint or shared. There was such an extreme separation of finances that Samantha was often deprived of basic necessities. And there was a distinct disparity between her own relationship and that of her parents in terms of managing finances.

Definitely watching my parents and just seeing how they do it and that's what was modelled to me and just generally watching the way they were together. You talk about things and you discuss things and so that's what we're like as a family as well so there's mum and dad, my brother and I ... So that's what I wanted from my relationship and my marriage. (Samantha, 27 years)

Lisa witnessed her parents fighting about money, and, indeed, the behaviour that her father displayed is a tactic of economic abuse. Her negative experiences have influenced her attitudes towards money. Lisa was financially controlled and exploited, and physically abused by her boyfriend, who she met through her religious group. Later in the interview she articulated the negative impact of the abuse.

I think one of the main things that I, yeah, I feel like I learned that – but I also had this real negative feeling towards money because my parents would speak negatively about some of the rich people in our church and my friend's dad owned a real estate business and when she finished high school she was given a brand new Mazda and a trip to Europe. (Lisa, 29 years)

Frankie said that his mum was more miserly than his father and did not waste money on unnecessary items. He explained that he was more like his mum in these ways – he did not mind being controlled by his girlfriend but did not believe in excessive spending. This was also reflected in how he spoke about the financial issues he had with his girlfriend.

We lived okay. Not rich but we can still afford the basic stuff. My mum is a bit stingier because – well, both my mum and dad has their childhood pretty rough so it's pretty good that they can get up until this point where they can send me and my brother here in Australia [to study] ... My mum is still – she doesn't really want to spend money on unnecessary stuff. She'll probably go out, eat out once a week or so, otherwise, she prefer to cook. Probably from the health side as well but there's nothing wrong with
spending money for food once in a while. Yeah, my dad is a bit more okay with food. He keeps telling me, ‘If you need to eat something, you just eat. Don’t save your money for that’ ... I’m basically a copy of my mum. I’m the quiet one. As long as it’s not too bad and I don’t mind if my girlfriend is controlling me. But if it gets to a point where it’s really bad, then I’ll probably say no. (Frankie, 23 years)

Veronika was financially exploited in her relationship. She and her partner had established a joint account to pay for bills, but he was taking money from the account for his own needs (such as drinking), he did not work, he spent his time gaming, and then he cheated on her. Despite her financial socialisation, work ethic and strong financial capabilities, the context of the relationship, which saw love valued more highly than money, seemed to override these effects.

Reliance on support from family and friends

Family and friends played the most important support roles for the young adults in this study. Parents were most commonly cited by the young adults as their main source of support. During the relationship, such support took the form of financial or material aid, or relationship or financial advice. After their relationships ended, the young adult participants often relied on their parents to help them leave or escape the relationship. In some instances, extended family, aunties, grandparents and siblings also offered support.

Tina received financial support from her father.

My father lent us money for our [bond], we never saw any money out of his parents, which is fine because they struggle a lot, um, but we asked my father for money for the bond for the first house, just to chip in, so we, um, I think he lent us close to $800, um, then when we moved into the new house, obviously we didn't have money for the bond, so dad transferred $1500 into my account to pay for the new bond. (Tina, 19 years, rural)

And when Tina wanted to leave her boyfriend after he had disappeared for several nights (he was seeing someone else), she turned to her father and brother for support and they then came and helped her move out.

He called it off with me and told me to get out of the house, so it was like, ok, I was an absolute wreck, like, and it turns out he was seeing someone else, um ... so obviously I had to speak to my parents about it, I spoke to my older brother about it and you know I was going to give him a second, well 100th chance and my older brother, he said you can't. (Tina, 19 years, rural)
Jacinta’s mother, whom Jacinta described as Asian and quite traditional when it comes to intimate relationships, was not pleased with the situation that her daughter was in. She, too, did not think it was fair that Jacinta’s partner sent (unknown) amounts of money back to his family in India.

*If that was where his money was going to I guess. And she just said, ‘You don’t think like what you want? Maybe him sending money to his parents mean that he won’t be able to spend money on you. And if you have children, you and your child will always be a second priority’. So that made me think as well. I don’t want to be a second priority to his parents – even though his parents are very important people in his life. You’ve got to have that balance with finance as well – where are you going to spend? So, that really did open my eyes. I just eventually have grown up and realised that it was not a healthy relationship at all. (Jacinta, 23 years)*

The level of assistance provided by friends was mixed among the young adult participants. While they asked for help from friends, some did not say why they needed that help, and did not disclose the abuse. For example, Tamara rang her friend and her mum to ask for help with leaving her partner. But during her relationship, she did not talk to anyone about the relationship violence.

*His mum knew because she was there to witness it, but I never told me friends. I spoke to one of me friends, but never told her about his abuse, I just said, ‘I’m leaving, come and help me pack. I’m leaving.’ (Tamara, 23 years)*

Pashmina only spoke to her friends after her relationship had ended. She felt too proud to speak of it while in the relationship, and perhaps a sense of shame and self-blame (because he was her choice) contributed to her silence. However, while she might have chosen him as her boyfriend, she did not choose his behaviour.

*I did tell it to all my friends after I broke up with him. I told it to everyone because I think duping someone of their money, and especially money which they worked hard for – and part of it was my parents’ money as well. So, it’s okay if it’s mine because I was dating you, but my parents – it’s very indecent. Initially I don’t even talk about this relationship because I was so proud about my choice. For instance, this guy didn’t have a lot of – I mean, the guy that I dated didn’t have a good reputation. A lot of friends of mine or classmates of mine in my college would always be like, ‘This guy isn’t good for you. You deserve so much better.’ (Pashmina, 24 years)*

**Community**

Community-level factors include to the influence of educational institutions, workplaces, social services, and other organisations. The young adults accessed
services during their relationship if they were already engaged with a service because of a diagnosed mental health issue, they were experiencing significant housing problems or when they came to the attention of child protection because of drug use or their partner's violence. How the community around young adults responds to their experiences is critical to the support they receive.

**Lack of engagement with services**

On the whole, the young adults interviewed sought assistance from parents, friends and, in some instances, their existing counsellors or psychologists. Only two participants had connected with domestic violence services.

These young adults did not think that their problems warranted assistance from support services. The lack of understanding of what constitutes abuse is a significant barrier, as discussed above, as the participants did not identify the abusive nature of their relationships when no physical abuse was involved. And even when there was physical abuse, such services were seen as being only for women who experience severe physical assault.

Lisa felt as though, had her partner physically assaulted her, she would be justified in contacting the police.

> I really, really just want him to beat me up so that I could go to the police station with bruises and say, 'I've been abused. Can we put him away?' But he never actually beat me up properly. I just wish he did. The most that he ever did was slap me or pulled me into a room or something, which is not okay. But I really, really wish that he'd punch me in the face all the time. That's how much pain I was in. I just want him to punch me in the face. So, yeah, or physically forcing me to have sex and stuff like that, but never beat me up. He'd beat up the house. He'd beat up things around me yeah. Yeah. Only the occasional slap, drag, push, rape. Unfortunately, he didn't leave bruises on me. And I thought that I didn't have enough proof that I was being abused. So, I wish he had. I really wish he had actually.

(Lisa, 29 years)

Lisa's statement here is terrifying and tragic: 'he never actually beat me up properly'. This indicates that Lisa's focus on physical violence left her unable to contact police or other services for assistance, to the point that she was wishing that she had been severely physically assaulted. She did not recognise the rape in her relationship as unlawful, and the emotional and financial torment as abuse.

As Samantha noted regarding the general awareness of economic abuse:
You don’t realise, and they don’t teach it as something that’s not okay. I mean, they’re very quick to teach girls, ‘Don’t let a man hit you’ or ‘Domestic violence isn’t okay,’ but they don’t teach that part of it. (Samantha, 27 years)

Lisa did not believe that there were services that would help her, when asked about the resources that she had looked up, because the abuse was not physical enough.

I think I remember the most help I looked for was like researching how to make home-made poison, so I could kill him ... I didn’t know there was other help available to me. And I never think that I kind of read anything and knew at that time, said to me that, unless he’s beating you, actually physically beating you within the inch of your life, then you got nothing to say. (Lisa 29 years)

Jacinta similarly never looked up information about economic abuse or viewed her relationship as abusive enough.

Not really, not much, yeah. I never really Googled too much into it because I was just thinking at the time it’s quite normal. You would see things like abusive relationships, as in violence and stuff where you can get help. But he wasn’t hitting me or anything. It was more verbal abuse. (Jacinta, 23 years)

Carrie sought assistance from a women’s refuge, and while Lara had a welfare worker, it was only after she left her relationship that she accessed a social worker who specialised in family violence.

Carrie was married for 10 years; her husband was economically controlling and physically abusive. The Child Protection Service were also involved, and her child was placed in the care of the grandmother. Her partner had a gambling addiction and they both smoked marijuana. She had multiple contacts with domestic violence services and women’s refuges. Carrie and her husband made use of local welfare services. They had family support when they lived in Victoria but not when they were interstate.

Carrie had multiple stays at women’s refuges as a result of the physical violence she experienced. It was only after a series of such stays and finally having access to public housing that Carrie was able to leave the relationship.

I moved back to [Town A] and then I went to women’s refuges because there was an incident in [Town B] where he pushed me into a brick wall. And then I went to an [Town C] refuge and they transferred me then I went from there to [Town D] and then I breached because [he] was in [Town D]
and I had the kids again, so I got a six-week stay house in [Town E]. And then we lived in the [Town E] Caravan Park with the kids. And we had the Salvation Army Outreach officer. And we ended up getting the transition house back in [Town D]. And until you can find your own house – and again, [he] had control of money and would lie to me and tell me he paid rent when he hadn't. And then I put my name down for department of housing. And I said [Town F] and got that house and that's how I sort of left him really. (Carrie, 29 years)

It was only by securing stable housing that Carrie was able to re-establish a safe, stable life for herself and her children. Access to affordable housing for young adults is a significant issue that, while it often appears to be an individual problem, is a serious social issue. The section below discusses the role of housing and the increased cost of living as drivers that result in young adults 'sliding' into cohabitation. Moving in together is often the point at which economic abuse (and other forms of abuse and control) escalate or commence.

**Societal level**

**Gender inequality and gender-based stereotypes**

Gender inequality and gender stereotypes were frequently raised by the practitioners as drivers of economic abuse. Their discussions highlighted the complexity of trying to translate social and policy-based expectations of gender equality within the context of the home and intimate relationships. For example, the social focus on equal pay to some extent falsely promotes the notion of gender equality, including in relationships.

> I think it's like the kind of idea that we're equal now, everything's fine is a bit of a myth and then once you start to look a bit deeper there's things like the gender pay gap. So even though it's like oh well I can – we've got equal pay, I can earn as much as my partner, the reality is not actually that. I think – yeah, I guess it's just these kinds of rigid ideals of what masculinity and femininity are as well. (Project manager, women's health promotion agency, #06)

The practitioners interviewed believed that gender stereotypes that are still embedded in society are a significant driver of economic abuse.

> I think it goes down to kind of gender stereotypes and how money has these really kind of old traditional gendered relationship ideas attached to it. So, it's still the man is the breadwinner and the woman takes time off to take care of the children. Or the woman earns less money than the man and so he has more power within the relationship. He gets to control the
investment decisions and that kind of thing. Those kind of old ideas or – are still really prevalent within our society I think even though most women work now, a lot of women earn more money than their partners and things. (Project manager, women’s health promotion agency, #06)

The practitioners were also of the view that the role modelling of traditional family money management systems, whereby the male is the head of the household and controls the finances, is a significant driver of economic abuse. With exposure to this type of role modelling, young adult women are more likely to accept their male partners taking control of the finances. Most of the practitioners from rural areas noted that gendered roles were much stronger in the country: 'I think we have some deeply embedded gender biases in rural and regional areas.' In this regard, the farming and land ownership heritage was a significant driver.

They’re very deep-seated, the whole patrilineal thing is still – where there’s an expectation that the male child should have more entitlement to inherit, say, a rural property, particularly if the male child – son – has already settled on the farm and has a partner. Whereas the female children, they’ll have to kind of make their own way. (Women’s health promotion service, rural #03)

Yet gender relations and gendered issues were not frequently, if at all, mentioned by the young adults who were interviewed. Rather, these young adults were largely focused on individual- and relationship-level issues and not on the greater societal-level influence of gender issues. Love and trust were the dominant themes to emerge from the interviews, along with the victim’s propensity to blame themselves for the abuse they were subjected to by their partners. While their notions and expectations of love and trust appeared to be gendered, gender inequality was never cited as their conscious or explicit explanation for events. This is important as messaging and attempts to raise awareness need to consider taking the prima facie viewpoint of young adults, acknowledging that they might not have learned about the impact of gendered expectations on money management or notions of love and trust and relationships in general.

At the start of their relationship, Jolie did confront her boyfriend about the financial management in their relationship (he was financially controlling) and he played the gender card, as well as being physically violent, to shut her down.

Yeah. I did confront him about it, but that's when he started being physically abusive. Apparently, according to him, it's more of a, the men
handle the money in relationships and the females don't get a say, kind of thing. (Jolie, 20 years, rural)

Pashmina felt that it was her duty as a 'girlfriend' to keep her partner happy, so she did not feel manipulated.

I would always do it as gratitude and as keeping him feeling that he was my boyfriend and eventually we would end up being together. I basically did it as my duty as a girlfriend. So, I was like, I wanted to support him. (Pashmina, 24 years)

One practitioner reflected on the significant drivers of economic abuse: these include not only intergenerational lack of money management skills, but also intergenerational poverty. Without schools ‘taking up the slack’, she argued that far too many young adults are forced to learn the hard way – at the brink of homelessness.

5.6 Discussion and implications

This chapter used the social-ecological theoretical model to structure the thematic analysis of the factors associated with economic abuse in young adult relationships. Understanding these factors is necessary for the development of prevention and intervention strategies when using a social marketing approach (Andreasen, 1994). The study was exploratory and qualitative interview data was used to achieve these aims.

Raise more than just awareness – provide options

Lack of awareness of economic abuse emerged as a significant issue across all levels of the social-ecological model. Without individual knowledge of economic abuse, this translated into a lack of awareness in relationships, in the community (family and friends) and in society at large. This lack of awareness equated to not knowing that economic abuse was ‘a thing’ or recognising the warning signs and identifying what was abusive what was not. Lack of awareness then impinged upon the young adult victims' willingness to access services. In general, they perceived their relationships to be not violent enough, and that services were meant for older women. Attitudinal surveys of young adults are consistent with these findings: economic abuse is the least recognised form of IPV (Harris et al., 2015; Webster et al., 2018).
Awareness-raising is critical but on its own is not sufficient. Once consciousness of the problem has increased, solutions and options need to be provided. Social marketing aims is well-placed to both raise awareness then drive behaviour change (Dietrich, 2016; French, 2017; Lee & Kotler, 2011; Lefebvre, 2013).

**It’s more than individual financial capabilities – it’s relationship-based financial capabilities**

When it comes to ameliorating the impact of or preventing economic abuse, the first line response is to argue that we need to improve women’s financial literacy. This was indeed the focus of the practitioners when asked about intervention strategies (Kutin et al., 2019). It is of course important that young adults understand their consumer rights, rental leases, and the implications of loans, credit and going guarantor. However, it was not women’s lack of financial capabilities that came to the fore in this study. The data highlighted how one’s ability to exercise one’s financial capabilities is influenced by one’s relationship (Ross & Nisbett, 1991, 2011). According to the young adults interviewed, it was more often their partner’s lack of financial capability that was to blame, rather than their own.

**Strategies need to acknowledge the role of love**

Another very significant and important factor associated with economic abuse was the role played by love and being in a relationship. On the one hand, young adults are in love and want their relationships to work in the long term. On the other hand, in situations of economic abuse, victims have no financial independence or are being financially exploited or controlled. Individual financial capabilities matter, but programs also need to consider people’s differing values around money and financial socialisation, as well as the powerful effect love can have in the context of a relationship. This influencing factor of ‘love’ can, at least in the early stages of the relationship, override individual financial capabilities, and in particular the recognition of early warning signs.

This early disregard for warning signs is actually a normal part of the early stages of love (Gottman & Gottman, 2018; Kosfeld, Heinrichs, Zak, Fischbacher, & Fehr, 2005). Trust and the disregard for negative behaviours in relationships are heightened in the early phases of love (limerence) through the influence of oxytocin.
– an attachment-inducing hormone present during the early phases of love (Kosfeld et al., 2005). It therefore poses a particular challenge for prevention work and early intervention.

**Emotional trust and financial trust**

When do you know if you can trust someone? Can you trust them with your heart, or trust them with your wallet? When I examined the relationship factors that arose throughout the narratives of young adults, the theme of trust dominated. Attitudes and beliefs about how relationships should unfold, and how money should be managed, were evident. And the mismatch between the participants’ beliefs and those of their partners was often stark. Both parties appeared to have unspoken assumptions and expectations; and when these were explicit, but the context changed (for example, the relationship ended), past debts were called in and promises of generosity were reneged.

Typically, in the early stages of their relationships, the young adults were more concerned about the longevity of the relationship than the longevity of their bank balance. Their financial exchanges were about love and trust, such that financial and emotional trust became blurred.

The young adult participants associated being generous with money with a loving relationship. In the early stages of the relationship, when the giving or lending was typically one-sided, this was tolerated because of a belief in the longevity of the relationship (and, indeed, doubtless because of the hormonal effects of limerence). They trusted their partner, and believed that, in time, their generosity would be reciprocated. And they believed that if you love someone, you should help them out, and they should help you. There were unspoken expectations about the value of these exchanges – in some instances explicit, but mostly implied.

Many of the participants who were being exploited were initially willing to support and help their partners. They were also willing to buy their partners expensive gifts and pay for outings. These acts were seen as signs of love (Belk & Coon, 1993; Mauss, 1950, 2001; Saad & Gill, 2003). However, once the exchanges began to follow a one-sided pattern, the participants felt that they were being exploited. This sense of exploitation was magnified, and trust diminished, when the participants
noticed that their partners had money for their own leisure pursuits but not for joint household expenses. Their buy-in to the financial trust within the relationship had not translated into the reciprocation of that financial trust, or emotional trust. Models of trust demonstrate that trust develops in stages (Lewicki & Bunker, 1995; Lewicki, Tomlinson, & Gillespie, 2006). I propose that what is needed is a model of trust development that differentiates between financial trust and emotional trust, and posits how the two are intertwined yet separate.

The relationships described in this study were such that the young women spoke of their fear of what would happen if they did not comply with their partner’s demands or requests for money. They were scared that their partner would ‘crack it’ – become verbally or physically abusive. Another prominent fear, among both men and women, was that their partner would leave them if they did not support them financially. This raises a dilemma for young adults: how can you be financially supportive without feeling exploited, and how can you be financially supported without being controlled?

Trust is the most important foundation of all relationships – when trust is broken, be it in business, world economics, politics, or between friends and lovers, the relationship is at risk (Gottman & Gottman, 2018). Given this context, how do we then improve relationship outcomes for young adults in situations where their level of emotional trust has been misaligned with financial trust? As Xing-Li stated, a relationship should be an ‘emotional affair, not a financial affair’. But in reality it is both.

**Moving in together: unpacking more than just boxes**

The participants identified the time after they moved in together as the time when the financial problems and economic abuse started. Cohabitation brings with it joint and observable expenses (such as rent, utilities and food). Economic entanglement thus begins at the time of cohabitation: the signing of leases, the paying of joint expenses, merging possessions, and purchasing new possessions together. Financial management expectations, goals and values become evident with cohabitation. The young adults in this study also seemed less prepared or did not have the strategies to deal with potential and actual changes in income level. Strict adherence to the 50/50 norm is no longer a fair way of managing finances when a financial shock occurs, such as one person becoming ill, losing their job or having a baby. In this
regard, moving in together and managing financial shocks are two issues that could be targeted by a social marketing campaign (Dietrich, 2016).

Gottman and Gottman (2018) argue that healthy relationships are not based on keeping score of contracting tasks or equal input (such as going 50/50), but rather on working towards goals and outcomes that maximise the potential benefits to both parties over and above the potential greater benefit to just one party. Couples who operate in this manner are more likely to succeed (that is, not end in divorce) (Gottman, 2014; Gottman, Coan, Carrere, & Swanson, 1998). Gottman and Gottman also found that women seek to be looked after, for their partner to ‘have their back’ and to feel protected (Gottman & Gottman, 2018). These needs and wants may be contrary to feminist discourse but they are part of the complexity surrounding and shaping economic abuse in relationships.

5.7 Limitations and future research

This study was not without its limitations. Some cohorts were not fully represented in this study – namely young people of diverse genders, sexes and sexualities, young adults living in rural areas. Future research might benefit from additional qualitative interviews with these cohorts. In addition, this study only included a small sample of young men so targeted recruitment is needed to fully explore the issues relevant to young men.

Young adults living with disabilities were not specifically recruited for this project, despite the fact that people living with a disability are more likely to experience economic abuse than those who do not (Kutin et al., 2017). The recruitment processes and the use of inclusive methods in this study were not designed to ensure that the marginalised voices of disabled young people were captured (Breckenridge, 2018). Thus, further research into the area of economic abuse among young adults living with disabilities should be undertaken.

Future research would also benefit from interviewing, where possible, both parties in the relationship. It would be valuable to interview couples to investigate the experiences and progression of economic abuse. Another limitation of this study is that the interviews relied on the retrospective recall of experiences. So it is possible that certain touch points or nuances were not recalled by the participants. In this
regard, the use of a longitudinal diary methodology would enhance our understanding of economic abuse and how young adults attempt to negotiate their financial worlds when they enter relationships, move in together, and cope with their changing work, parenting and earning capacity. The financial diaries methodology has been used in several countries22 and has yielded significantly more insight than studies that rely on quantitative datasets alone (Morduch & Schneider, 2017).

Financial capability and social marketing interventions need to consider the perspectives of young adults. They value fairness, sharing and their relationships. They come into difficulty when there is a mismatch between their respective values and notions regarding money management in relationships, developed through financial socialisation and shaped by gender-based stereotypes and expectations. Factors that increased dependence and premature economic entanglement (such as moving in together, having a baby and unemployment) placed young adults at greater risk of economic abuse. These cohorts or segments should therefore be the target of prevention strategies. It is important to recognise that strategies, services and interventions need to engage young adults, reflect their needs and viewpoints, and contribute to creative solutions to prevent or escape from economic abuse.

22 See for example http://financialdiaries.com/methodology and https://www.usfinancialdiaries.org/about/
Tamara

My first relationship

I think I’ve probably got a bad track record with relationships.
I don’t know
I just attract or gravitate towards toxic people,
or manipulators
I don’t really know.

I’ve only ever had two serious relationships
quite volatile or abusive
I’m only 23

I’d say my first relationship I was in
I was very young.
I was about 16
I ended up having to live with him
I don’t know
I wasn’t working
I was in school
I was still 16

He’d just always
pressure me into giving him my money
If I wanted to go out, I’d have no money
because I’d already have given him my money

I don’t know
he wasn’t working either
We were both quite young

he tried to make me feel like I owed him.
I think that was what started the whole
I don’t know
the abuse

when I was in the situation
I didn’t really understand anything
if it was abusive
or if he was manipulating me

It’s hard to think
I ever let that happen
I suppose
I was quite naïve
someone I loved would ever want
just keep me
until I didn't benefit them
until I couldn't provide something
it would be like my use is gone

I don't know
that relationship,
it got really bad

volatile and really abusive
use things against me
call me names
hit me,
everything

I ended up leaving
moving back in with my mum.
Chapter 6

Conclusion, implications and future research

Intimate relationships are based on love and trust. But relationships also involve money – an inescapable factor and a frequent cause of conflict. Intimate relationships do not exist within a vacuum – they are shaped by individual, interpersonal, and community factors, and society’s culture and norms. A relationship therefore needs to negotiate individual, societal and community expectations and norms regarding love, trust and money. Economic abuse is influenced by all these factors. It is a serious and devastating component of intimate partner violence (IPV), whereby a perpetrator controls, exploits or sabotages the economic and financial resources of their victim.

In this PhD research I used both quantitative and qualitative data to explore how economic abuse manifests in young adult relationships. The social-ecological model was used in order to maintain a broad perspective on the multitude of possible factors that may be associated with economic abuse. I have contributed new knowledge to our understanding of economic abuse. The findings and insights have established the groundwork for future prevention and intervention strategies, especially social marketing–based strategies. The findings also have valuable implications for policy, practice and future research.

6.1 Thesis contributions

The main research question was designed to determine how economic abuse manifests in young adult relationships. Three sub-questions emerged from this primary goal: what is the prevalence of economic abuse?; what is the lived experience of economic abuse in young adult relationships?; and what are the factors associated with economic abuse among young adults in relationships? I discuss my contribution to each of these research questions in turn below.

Research question 1: Prevalence of economic abuse

I analysed data from the 2012 Personal Safety Survey (PSS) and we now know that 15.7% of women and 7.1% of men in Australia have experienced economic abuse in their current or previous relationships. From this data we know that among young
adults, 9.7% of women and 4.6% of men are victims of economic abuse. We also know that financial stress, low education level and living with a disability or long-term health condition are associated with increased risk of economic abuse among women. Women who experience financial stress are two times more likely to be a victim of economic abuse, and financial stress can mask economic abuse.

The analysis of the PSS also confirmed that economic abuse is significantly associated with a history of emotional and/or physical abuse for both men and women. This was the first analysis of its kind in Australia. This data has helped to contextualise and quantify economic abuse which in turn has supported advocacy around necessary services, policy change and service initiatives.

**Research question 2: Economic abuse tactics in young adult relationships**

The young adults in this study reported experiencing a broad range of economic abuse tactics: economic control, economic exploitation, adverse economic entanglement, work sabotage and education sabotage. The tactics they experienced were in some ways different from those experienced by older adults. The results from this PhD suggest that current conceptualisations of economic abuse may not include tactics relevant to young adults.

The young adults reported frequently occurring tactics of financial exploitation such as their partners convincing them to give them money or to borrow money from family and friends. They further reported adverse economic entanglement, often the result of sliding into cohabitation. Asymmetric access to or sharing of financial information – a fundamental tactic of economic control – was also found to be a warning sign of economic abuse among this cohort.

Young mothers experienced the most severe forms of economic control and other forms of abuse, and the impact of this financial control caused material deprivation, which could then be misinterpreted by practitioners as child neglect.

The education sabotage tactics employed were both direct and indirect. Education sabotage therefore should not be subsumed under the one construct of economic sabotage as this overlooks a significant area of abuse and impact for young adults.
Counterintuitively, some forms of money management that these young couples adopted resulted in economic abuse. Strict adherence to the 50/50 norm (splitting all costs irrespective of income level) in some cases equated to control and abuse. Translating social expectations of equality did not translate into equity or actual fairness in relationships.

**Research question 3: Factors associated with economic abuse among young adults**

The social-ecological model was used to explore the factors associated with economic abuse at the individual, relationship, community and social levels (see Figure 3 for a summary). The young adults in this research did not explicitly identify broader social issues, such as gender inequality and stereotypes, as influencers on their relationships, but these underlying factors were evident throughout their narratives. It is important to note that the factors at the societal level permeate all other levels. For example, the lack of awareness of economic abuse is relevant at all other levels of the social-ecological model, as is gender inequality.
Figure 3. Factors associated with economic abuse in young adult relationships as identified in the (1) PSS, by (2) practitioners and by (3) young adults
Lack of awareness of economic abuse

A lack of awareness of what tactics constitute economic abuse was an important factor on both an individual level and in the context of the relationship. In this regard, the practitioners in this study confirmed that the awareness of economic abuse was low among their clients. And the young adults minimised the economic abuse they did experience (masked as financial stress or the ‘cost’ of maintaining the relationship), and judged the quality of their relationship – all the while knowing that something was not right – on the fact that it did not involve (in some cases) physical abuse. This lack of awareness perpetuates the hidden nature of economic abuse.

Financial stress masks economic abuse

Financial stress plays a significant role in masking or hiding economic abuse from victims themselves, and from family, friends and service providers. The association between financial stress and economic abuse was found to be significant in my analysis of the PSS (Kutin, Russell, & Reid, 2017). Even when income level, education level, physical abuse and emotional abuse (and other factors) were controlled for, financial stress was still significantly associated with economic abuse. Indeed, economic abuse may be the hidden driver of financial hardship in many cases. The focus is often on the financial hardship and stress rather than on the perpetrator who is causing it.

Relationship transitions – moving in together and becoming parents

Moving in together is the point at which financial problems and economic abuse were triggered or revealed. Arnett (2015) and others have observed that, because of the high cost of housing, young adults tend to slide into cohabitating probably before they are ready to – either financially or emotionally. Not having the awareness, knowledge or skills needed to manage finances in the context of the relationship is magnified during cohabitation.

The birth of a child (especially the first) is a significant life and relationship transition. The young mothers in this study experienced severe and oppressive forms of economic abuse and other forms of IPV. They also experienced significant financial hardship. This relationship transition increases interconnectedness, yet also vulnerability and dependence – both emotional and economic – on one’s partner. Perpetrators abuse this vulnerability and dependence for their own gain.
Love, trust, money and the associated expectations

The most significant theme underlying the narratives in this research was the interconnectedness of love, money and trust. Financial transactions were viewed as markers of trust. Not complying with partner’s wishes was seen as a risk – of violence, of conflict or that the relationship would end. The young adults interviewed valued their relationship more than their bank accounts, but they ultimately expected that their emotional and financial trust would be reciprocated. However, in these narratives of economic abuse, their trust was not reciprocated. For these young people, relationships were about taking the good with the bad – and accepting that no one is perfect and no relationship is perfect either. But how do young people know which imperfection to accept and which not to accept?

The young adults were struggling with negotiating, balancing and recognising the issues surrounding money, love and trust in their relationships. They were struggling to manage the dissonance between the messages and expectations conveyed by the social-political-economic world (gender equality and economic independence) and that of their private worlds.

Inadequate financial capability

The practitioners believed that young adults require greater levels of financial knowledge and skills. The lack of financial capability reduces their ability to deal with financial risks, thus threatening their economic self-sufficiency (Kutin, Reid, & Russell, 2019) and harming their financial futures. However, according to the young adults interviewed, it was not their own lack of financial capability but their partner’s that was the problem, along with the mismatch between their own financial values and those of their partner. It was thus the financial capability of individuals in the context of the relationship that was awry.

Financial capability education assumes that people make rational decisions once they have gained the necessary knowledge and skills – without considering the irrational influence of love. In this regard, starting a relationship is not the time to become economically entangled, and the influence of love poses a significant challenge for the development of prevention and intervention efforts around economic abuse. Joint or relationship-based financial capability education is required.
6.2 Limitations

This PhD has focused on economic abuse in the lives of young adults. Three studies were used to explore the phenomenon of economic abuse. Each study had its own advantages and limitations, which have been discussed in previous chapters. The following discussion presents a summary of these limitations and future research possibilities.

Secondary data

The use of the secondary data source, the PSS, brought with it some analytical and theoretical limitations. While it was possible to determine the life-time prevalence of economic abuse by age and gender, it was then not possible after restructuring the dataset to apply the full social-ecological model as partner-based data could not be used. The PSS was also limited, like many other population-based surveys, in the type and number of items it used to measure economic abuse (even though it was better than most such surveys, as it had five items). It did not capture exploitation, adverse economic entanglement or coerced debt. The PSS has also been criticised for only measuring global constructs of economic abuse and not specific tactics (Postmus, Hoge, Breckenridge, Sharp-Jeffs, & Chung, 2018). Future iterations of the PSS should measure economic abuse items separately from the emotional abuse items. This will allow ease of access to summary statistics on economic abuse and will also allow for the analysis of the rich array of data available in the questionnaire to further explore economic abuse via the application of the full social-ecological model.

Practitioner recruitment

Practitioners were recruited from agencies and services that work proactively in the field of economic abuse. This led to a predominance of workers from domestic violence and financial counselling fields. Only one housing worker and one university-based financial counsellor were interviewed. Attempts were made to recruit more counsellors from universities, but these were not successful. Housing also transpired as a significant issue for young adults. Thus, interviews with private real estate agents and other housing workers would provide further insights.
research would benefit from the recruitment of more practitioners in the vocational and university sectors, and from private and public housing services.

**Young adult recruitment**

The recruitment of young adults through the interviewed practitioners was limited, so alternative methods of recruitment were then required. After numerous attempts via agency newsletters, Facebook posts, and a printed card and flyer, the bulk of recruitment was successful through the online marketplace, Gumtree, which includes a section for advertisements seeking research volunteers. Given that economic abuse is significantly associated with financial hardship (Kutin et al., 2017), using a work/volunteer-based online website was therefore logical and effective. A diverse group of people were recruited through this website, including both men and women and a good proportion of international students. This brought a diversity to the project. It is also important to note that if the cohorts under study (those who are young, and those who experience economic abuse but not physical violence) do not attend domestic violence services, then their voice in the policy discourse is further marginalised. Only with specific targeted studies can the nuanced experience of people who endured economic abuse be understood (Cameron, 2014; Postmus, Plummer, McMahon, Murshid, & Kim, 2012; Sharp-Jeffs, 2015; Voth Schrag & Edmond, 2017).

**Exploratory research method**

This research primarily used an exploratory research method. A qualitative approach was deliberately chosen in order to uncover themes and issues that would add to the understanding of economic abuse. Given the lack of research focused on young adults and economic abuse, it was decided that a qualitative approach was necessary (Piore, 2006; Starr, 2014). Developing a deep understanding of a phenomenon or construct is a required stage in the development of measurement scales (DeVellis, 2016), and in the development of social marketing prevention and intervention strategies (Andreasen, 1994; Dietrich, Rundle-Thiele, & Kubacki, 2016; Dietrich, Rundle-Thiele, Schuster, & Connor, 2016). A small sample of practitioners and young adults was used in this study, which cannot be considered representative of all practitioners in those fields or all young adults who have experienced economic
abuse. Furthermore, additional qualitative interviews are required for cohorts who were part of this study but not fully represented, such as young men, young adults living in rural areas, people living with a disability or chronic health condition, and people who identify with diverse sexual and gender identities.

**Retrospective study**

The interviews in this study relied on the retrospective recall of experiences, which may not have captured all of the nuanced issues and touchpoints relevant to economic abuse. The use of a longitudinal diary methodology would enhance our understanding of economic abuse and how young adults attempt to negotiate their financial worlds when they enter relationships, move in together, and cope with their changing work and earning roles. The financial diaries methodology has been used in several countries23 and yielded significantly more insight than relying on quantitative cross-sectional datasets alone (Morduch & Schneider, 2017). Future qualitative and survey research will enhance our understanding of economic abuse and the financial lives of young adults as they navigate today’s changing social and economic worlds.

### 6.3 Implications for policy and practice

The aim of this research was to provide an in-depth view of how economic abuse manifests in young adult relationships. The research findings have highlighted the tactics of economic abuse that young adults experience and the associated factors. Understanding the perspectives and experiences of young adults is paramount in order to develop effective prevention and intervention strategies. The policy and practice implications of this research are relevant for all four components of the social-ecological model.

It was, however, clear from the summary of factors (see Figure 3) that this PhD has largely drawn attention to the relationship-based factors. Notwithstanding, the broader society-based factors – such as gender-based inequality, gendered stereotypes and attitudes regarding money, the legal system, social welfare policy

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23 See for example http://financialdiaries.com/methodology and https://www.usfinancialdiaries.org/about/
and processes, economic and social conditions, precarious employment and the high cost of housing – all facilitate and drive economic abuse. This is the context in which young adults must navigate their relationships.

The factors within the community component of the social-ecological model – schools, workplaces, services and industry – all play a role in helping young adults navigate their individual and relationship worlds, when they come up against the demands, expectations and challenges of the social (and economic) world.

This research has a range of implications for policy and practice. While some fall neatly into one component of the social-ecological model, others cut across all levels of the model.

**Measurement of economic abuse**

Economic abuse is not infrequent, and it should not be hidden, not even in population-based surveys of IPV. Postmus et al. (2018) and others argue that economic abuse should not be subsumed under other forms of abuse. The economic abuse data in the PSS remains embedded in the emotional abuse items and therefore concealed. Economic abuse will continue to fly under the radar when it is hidden at a policy and national statistical indicator level.

The PSS does not include items that relate to exploitation or adverse economic entanglement, including coerced debt (Australian Bureau of Statistics, 2017). Coerced debt is a tactic of economic abuse that is often not measured (Littwin, 2012). These omissions will underestimate the prevalence of economic abuse among young adults, which has implications for measuring behaviour change at a population level. The experience of adverse economic entanglement and exploitation should be included in population-based surveys.

The construct ‘economic sabotage’ should be explicitly separated into its two forms: education and work. While sabotage of education may not be as prevalent among older women, it is, however, a significant issue and a point of difference between older and younger victims of economic sabotage. Similar, it is important to re-emphasise the impact of education sabotage for young adults – it must remain on the economic abuse agenda. Sufficient detail and data are provided by this PhD research to review the measurement scales of economic abuse (Adams, Sullivan,
Bybee, & Greeson, 2008; Postmus, Plummer, & Stylianou, 2016) and to apply item response theory methods to improve and refine these scales (DeVellis, 2016; Pallant & Tennant, 2007).

**Awareness of economic abuse**

The awareness of economic abuse needs to be increased at all levels of the social-ecological model: for the individual, relationship, community and societal levels. Community-level awareness-raising will assist young adults, their friends, and their family to become more aware of economic abuse. This needs to be done in a way that is relevant to young adults. Here, schools – including late secondary, university and technical colleges – can play a greater role.

The economic abuse lens is also important at a policy level. Australian governments are investing in family violence prevention and intervention programs, and whenever family violence is discussed, defined or documented economic abuse must be included. In addition to the economic abuse lens, the young adult lens is needed. How do policies and interventions stand up for the younger cohort of victims and perpetrators?

The lack of awareness of economic abuse and its links to financial hardship has significant implications for service providers, family and friends. What is the real reason behind the financial hardship? Why is your young adult child again asking for money for groceries or the rent? Family and friends require resources that will help them guide and assist young adults who may be experiencing economic abuse.

**Addressing relationship transitions**

Moving in together, and becoming economically entwined as a result, was a significant trigger or magnifier of economic abuse in the relationships explored in this study. Premature cohabitation can signal a red flag for economic abuse if the young couple have not had a full and frank discussion about how they will manage their finances. Real estate agents, post-secondary education institutions, housing workers, friends, parents and mentors can play a significant role in protecting and informing young adults of their risks, rights and responsibilities.
A significant issue for young adults identified in this study is damage to their rental properties and the risk of being 'blacklisted' in the private rental market. For some, staying in an abusive relationship was perceived to be better than being homeless. While real estate agents do undertake training in the complications around domestic violence, damage to property and divorce\textsuperscript{24}, there is potential to expand their role and training in relation to young adults transitioning into cohabitation. Could real estate agents provide services or programs for young couples moving in together for the first time? How can real estate agents and housing services be part of prevention strategies? There is an opportunity to engage real estate agents and the broader housing sector in the prevention of economic abuse.

Policy, procedures, interventions and programs that assist or work with young mothers should be reviewed to ensure that the issue of economic abuse for this cohort is assessed and addressed. If the partner is also involved in the care plans, then both will benefit from early intervention. Where housing, nutrition and material needs might be inadequate, maternal and child health and child protection practitioners, for example, also need to consider economic abuse as a potential risk factor alongside the other risk factors that they consider (such as drug and alcohol use or physical violence). In the same way that financial hardship can mask economic abuse, material deprivation (as a result of economic abuse) can present to practitioners as child neglect. Again, an economic abuse lens is needed to identify and address such issues. Working with young mothers and their partners regarding their changing roles, income disparity and dependence, and how to manage and negotiate these changes, is imperative.

\textit{Relationship-based financial capability programs}

Financial education needs to address the powerful nexus between financial management and trust building in the context of an intimate relationship. Young adults will benefit from increasing their individual financial capabilities, especially with regard to more complicated aspects of financial decision-making (such as consumer law). However, exercising one’s financial capabilities in the context of a relationship

\textsuperscript{24} \url{https://reiv.com.au/learning/training-programs/challenging-situations-in-property-management-you}
is more difficult but no less important. Financial capability programs need to address this complexity. A couples-based approach to financial education is therefore warranted, for young adults in general, but especially at the early stages of a relationship, and in particular at important relationship transitions such as cohabitation and becoming parents.

**Services for young adults**

In this study, the young adults made a strong association between IPV and physical violence, which to some extent perpetuated the hidden nature of economic abuse. The belief that IPV relates only to physical violence also perpetuates the ease with which economic abuse can be used as a form of coercive control in relationships. The young adults interviewed generally did not access domestic violence or other services for their relationships because they believed that what they were experiencing was not ‘bad enough’, was not ‘physical enough’ or was not the province of domestic violence services who (in their view) mainly deal with older women who are victims of physical violence. This raises serious implications for prevention and interventions. How do we get prevention messages across when young adults do not associate their cohort with domestic violence messages? How do we facilitate young adults’ engagement with services that are relevant to them and they feel comfortable accessing? Programs that are based on a domestic violence, problematic relationship framework are unlikely to be utilised by this cohort.

Domestic violence services and policymakers should consider ways to make services young adult–friendly (in the same way that mental health and drug and alcohol services have). They also need to understand the key drivers of economic abuse for young adults in relationships, and how young adults overtly conceptualise their relationships. The key factors identified in this study were the overpowering ‘irrational’ influence of love, the desire to maintain their relationship and their inexperience in managing relationship disagreements, conflict and money. The need for young adult–specific domestic violence and relationship services should be explored.
6.4 Implications for social marketing

While improved awareness about economic abuse is needed, alone, it is not enough. Campaigns and programs should also strive to create behaviour change. Social marketing strategies are well placed to help achieve this aim. The first step in social marketing is to gain a deep understanding of the target cohort. The findings from this research have provided unique insights into the relationship and financial worlds of young adults. The rich data collected in this research can now be used in co-designed young adult–specific interventions, toolkits or prevention campaigns. The data can also be further analysed to complement these strategies.

Several cohorts have also been identified who may benefit from segmented social marketing strategies: young parents, young couples embarking on cohabitation, international students, and young adults in rural areas. Key stakeholders have also been identified and each is amenable to social marketing–based projects, interventions and programs: financial counsellors, university counsellors, real estate agents, maternal and child health workers, child protection workers, and housing practitioners.

6.5 Next steps

It is important to continue the work of the prevention of economic abuse, in particular as it relates to young adults, through collaborating with government departments, industry bodies, and financial, educational and other service and social institutions. These research findings have been shared and used by the financial sector (for example, the ANZ and Commonwealth banks), Child Protection Services (in Victoria), the legislature (the data has been included in the Domestic Violence Bench Book) and the Victorian Department of Education and Training (for the Respectful Relationships program). As a direct result of this research, these services and sectors have improved their resources to reflect how economic abuse may impact the cohorts with whom they work. And such efforts continue with national and state service providers who need or are willing to apply the economic abuse lens to their work.

Funding has also been secured to engage young adults in a project involving co-design workshops and a hackathon (which will include key stakeholders) to develop
a social marketing campaign for the prevention of economic abuse among young adults.

In addition, a survey of young adults exploring the relative influence of each of the factors identified in this research is planned. Do we still see the same issues in a larger sample of young adults? How well do the model components explain how economic abuse manifests in young adult relationships?

In summary, based on the implications, there are 10 recommendations:

1. Improve the national collection of economic abuse prevalence and risk factor data to include tactics that are relevant to young adults.
2. Increase awareness of economic abuse.
3. Develop resources for family and friends so that they can assist and guide young adults who may be victims of economic abuse.
4. Utilise an economic abuse and young adult lens when defining, documenting, discussing or developing policy and prevention and intervention programs.
5. Recognise that financial stress and hardship can mask economic abuse.
6. Recognise that relationship transitions can trigger or exacerbate economic abuse.
7. Recognise the role of trust, love and money in young adult relationships when developing intervention and prevention programs.
8. Develop prevention and intervention campaigns targeted at young adults.
9. Develop a relationship-based financial capability program for young adults.
10. Investigate the need for young adult–specific family violence services.

6.6 Final remarks

The contributions from this PhD highlight the need for prevention and intervention efforts and social marketing and other programs to take both a young adult and an economic abuse lens to the work that they do. Without this, economic abuse will remain hidden at all levels: among individuals, in relationships, in the community and in our social, legal and economic structures.
What I say to myself

Just a Sunday visit to the nursery
My son, 13, and I
Capsicum seedlings
Bales of sugar cane mulch

A father and small child
Waiting at the counter
Hipster at the cash register
There seems dried blood splatters on the father’s T-shirt.
I think – Is it blood?
I think – A blood nose?

His three-year-old shuffles about
The hipster says ‘Hey mate, looks like you just killed someone’
I’m waiting at the counter with my 13-year-old son.
The dad smirks – Yeah well have you seen the missus lately?
The hipster half laughs.

I say to myself – I work in the family violence field.
I say to myself – I don’t think any of the women who died this year murdered by my, I mean, their partners
would think that was funny.

I say to myself – I’m staying silent
I say to myself – Why don’t you say something
I say to myself – This is what bystander intervention isn’t
I say to myself – Why am I silent
I say to myself – I am silent because
I say to myself – It’s what my mother taught me.

Jozica J. Kutin

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25 I wrote this poem during a lunchtime poetry session convened by Professor Gene Felder, University of Bristol and Spoken Word at the International Domestic Violence and Health Conference in Melbourne (December 2018). A list of prompts was offered to inspire writing and I responded to the prompt ‘something that someone said that surprised you’. This poem highlights to me not only the internal struggles we have in the face of gender-based violence but the broader social struggles—the silence.
References


Appendix A – Ethics approvals

Notice of Approval

Date: 17 December 2015
Project number: 19716
Project title: Nature and prevention of economic abuse among young adults: views of key experts
Risk classification: Low risk
Principal Investigator: Associate Professor Mike Reid
Student Investigator: Ms Jozika Kutin
Other Investigator: Professor Roslyn Russell
Project Approved: From: 17 December 2015 To: 02 March 2019

Terms of approval

Responsibilities of the principal investigator

It is the responsibility of the principal investigator to ensure that all other investigators and staff on a project are aware of the terms of approval and to ensure that the project is conducted as approved by BCHEAN. Approval is only valid while the investigator holds a position at RMIT University.

1. Amendments
   Approval must be sought from BCHEAN to amend any aspect of a project including approved documents. To apply for an amendment submit a request for amendment form to the BCHEAN secretary. This form is available on the Human Research Ethics Committee (HREC) website. Amendments must not be implemented without first gaining approval from BCHEAN.

2. Adverse events
   You should notify BCHEAN immediately of any serious or unexpected adverse affects on participants or unforeseen events affecting the ethical acceptability of the project.

3. Participant Information and Consent Form (PICF)
   The PICF must be distributed to all research participants, where relevant, and the consent form is to be retained and stored by the investigator. The PICF must contain the RMIT University logo and a complaints clause including the above project number.

4. Annual reports
   Continued approval of this project is dependent on the submission of an annual report.

5. Final report
   A final report must be provided at the conclusion of the project. BCHEAN must be notified if the project is discontinued before the expected date of completion.

6. Monitoring
   Projects may be subject to an audit or any other form of monitoring by BCHEAN at any time.

7. Retention and storage of data
   The investigator is responsible for the storage and retention of original data pertaining to a project for a minimum period of five years.

Remarks

Associate Professor Penny Wellor
Chairperson
RMIT BCHEAN
Human Research Ethics Committee (HREC)
Research and Innovation office
NH&MRC Code: EC00237

Notices of Approval

Date: 13 March 2017
Project number: 20639
Project title: The nature and prevention of financial abuse: stories from young adults
Risk classification: More than low risk
Chief investigator: Professor Rostyn Russell
Approval period: From: 13 March 2017
To: 1 December 2017

The following documents have been reviewed and approved:

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<td>5</td>
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<td>Young adult semi-structured interview schedule</td>
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<td>Kusin CV</td>
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The above application has been approved by the RMIT University HREC as it meets the requirements of the National statement on ethical conduct in human research (NH&MRC, 2007).

Terms of approval

1. Responsibilities of chief investigator
   It is the responsibility of the chief investigator to ensure that all other investigators and staff on a project are aware of the terms of approval and to ensure that the project is conducted as approved by HREC. Approval is valid only whilst the chief investigator holds a position at RMIT University.

2. Amendments
   Approval must be sought from HREC to amend any aspect of a project. To apply for an amendment use the request for amendment form, which is available on the HREC website and submitted to the HREC secretary. Amendments must not be implemented without first gaining approval from HREC.

3. Adverse events
   You should notify the HREC immediately (within 24 hours) of any serious or unanticipated adverse effects of the research on participants, and unforeseen events that might affect the ethical acceptability of the project.

4. Annual reports
   Continued approval of this project is dependent on the submission of an annual report. Annual reports must be submitted by the anniversary of approval (1 December 2017) of the project for each full year of the project. If the project is of less than 12 months duration then a final report only is required.

5. Final report
   A final report must be provided within six months of the end of the project. HREC must be notified if the project is discontinued before the expected date of completion.

6. Monitoring
Human Research Ethics Committee (HREC)
Research and Innovation office
NH&MRC Code: EC00237

Projects may be subject to an audit or any other form of monitoring by the HREC at any time.

7. Retention and storage of data
   The investigator is responsible for the storage and retention of original data according to the requirements of the Australian code for the responsible conduct of research (section 2) and relevant RMIT policies.

8. Special conditions of approval
   Nil.

In any future correspondence please quote the project number and project title above.

Prof Stephen Bird
Chairperson
RMIT HREC

cc: Dr Peter Burke, HREC secretary
    Prof Mike Reid, Co-investigator
    Ms Jozica Kutin, Research student
Notice of Approval of Amendment

Date: 21 June 2017
Project number: 20639
Project title: The nature and prevention of financial abuse: stories from young adults
Risk classification: More than low risk
Investigator: A/Prof Rostyn Russell
Expiry: 1 December 2017

The request to amend the above project was approved by the Human Research Ethics Committee on 21 June 2017.

The following amendments are therefore approved:

   a. Changes to recruitment protocol.

The following documents have been approved:

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Please retain this notice for future reference.

Regards

Prof Stephen Bird
Chairperson
RMIT HREC

cc: Dr Peter Burke, HREC secretary
    Ms Jozica Kutin, research student
### Appendix B – Young adult interview

**Overview of semi-structured interview questions for young adults.**

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<tr>
<th>Broad area</th>
<th>Specific questions</th>
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| **Relationship history**                        | Is the relationship we are talking about current or a past relationship?  
Can you tell me more about your relationship?  
Tell me about how you dealt with money at the start of and during your relationship?  
How soon after you met did you move in together?                                                                                                                                                                                                                                                                                                  |
| **Early warning signs**                         | When did you first notice problems about money in your relationship?  
What for you were the early warning signs, looking back on this relationship?                                                                                                                                                                                                                                                                                                                                 |
| **Economic abuse behaviour or tactics**         | Used questions from the Scale of Economic Abuse as a post narrative interview prompt                                                                                                                                                                                                                                                                                                                                                                                                 |
| **Other forms of abuse**                        | Did any other forms of abuse happen to you in your relationship? (Physical, Emotional)  
Did s/he control you in other ways?  
Did you feel fear, anxiety, were you scared? How did you feel when he was doing that?  
Was your phone, internet or social media used to monitor or control you or your spending/money?                                                                                                                                                                                                                                                                       |
| **Impacts**                                     | What impact did financial abuse have on you personally? Emotionally, physically, mentally, financially, housing?  
Did you ever see anybody about any of these issues?                                                                                                                                                                                                                                                                                                                                 |
| **Changing the situation, seeking help**       | If the relationship has ended, how and why did you end this relationship? If it hasn’t ended, tell me about how you are dealing with these issues now? What was the tipping point?  
Any issues since the break up? Financially, emotionally….  
What strategies did you employ to deal with or manage the financial abuse?  
What coping mechanisms did you rely upon?  
Did it have an impact on your use of alcohol, drugs etc. Were alcohol and/or drugs part of this story?  
Did you tell anyone about the financial abuse you experienced? Who? Your parents? Friends?  
Did you contact any health, legal, financial, housing or counselling professionals or services?  
Did you use any other resources to help you in this situation? Like websites, online forums, help-lines, YouTube videos, brochures? What was useful?  
How would you go about finding out information, or getting help re money problems in your relationship? What would you Google? What type of sites would you visit? Where would you start?  
Have you come across any information or programs, websites, YouTube videos, or advertising/promotions about financial abuse? Usefulness?  
Can you tell me about how you would describe this time of your life? |

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<th>Broad area</th>
<th>Specific questions</th>
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| Your parents, growing up and money | When you were growing up, how did your parents handle money?  
When you were growing up, did your parents (or your significant carers) experience financial hardship?  
When it comes to money between you and your parents, what is that like? Can you tell me more about it?  
Do you know at all how your partner’s family handled money?  
Where did you learn most about how to manage money in relationships? |
| Prevention                    | Given your experiences and what you have learned about financial abuse, what is it that other young people need to know, so that you can warn them about it?  
What do you think young adults need to know about money and relationships (in general), and financial abuse? What warning signs?  
What would you suggest to other young adults in similar situations?  
What do you think needs to be done to prevent financial abuse (at these different levels)?  
For individuals personally (what do they need)  
In relationships  
Community level (what needs to change) – banks, schools, employers  
Society level (what needs to change to prevent financial abuse)  
What is the best way to get these messages across? |
| Your future self              | When you think about your financial and living situation, how independent do you feel?  
How do you see yourself in relationships (or this relationship) when it comes to money and decision making in the future?  
How do you see your future relationship dealing, money wise, with these different situations?  
What are some of the things that you have achieved or accomplished since having these experiences?  
What are your work, study and financial goals for the future? |
| End of interview             | I’d like you to tell me about things that you may feel are important but I haven’t asked you.  
Is there anything that you were expecting me to ask you that I haven’t?  
Why were you interested in participating in this interview in the first place?  
Did it achieve what you hoped or expected? |
Appendix C – Dissemination

Industry engagement


Industry presentations
Invited speaker at the Redfern Legal Centre Young Professionals Committee discussion panel on financial abuse in intimate partner relationships, Sydney, 4 March 2019.


Invited speaker at the RMIT HDR Mini conference 17 November 2017. ‘3MT and making impact’.

Invited speaker at the RMIT College of Business HDR orientation day 31 August 2017. ‘Presentations: Getting your research out there.’

https://twitter.com/krissiejones17/status/897655613525811200


Other research contributions
Research Advisory Group member, Firmer Foundations project, Good Shepherd Australia New Zealand, since August 2018.


Invited to and attended HESTA’s Round Table Lunch on Family Violence on 17 August 2017. https://twitter.com/debbyblakey/status/898329226943709184


Consultation with Heather Lunney, Financial Education Officer, Australian Securities and Investments Commission, 12 December 2016.


**Media engagement**


Article by Fiona McCormack, 8 August 2018.


Research cited in ‘How to fight financial abuse: Know how to spot the warning signs’ by Anthony Keane, News Corp Australia Network, 16 September 2017.


Economic abuse in Australia – what’s really going on? 5 May 2017

Wangaratta Chronicle (print) 5 May 2017, ‘Probing economic abuse’

Wangaratta Chronicle (print) 13 April 2017, ‘Preventing financial abuse in relationships’

Press release for World Congress on Public Health 6 April 2017,

Interviewed by ABC journalist Samantha Donovan, 2 March 2017.
http://www.abc.net.au/news/2017-03-02/finances-being-used-in-domestic-abuse-cases,-research-shows/8316566
http://www.abc.net.au/radio/sydney/programs/mornings/econabuse-mix/8318212

Interviewed live on ABC News 24 television program (@ABCNews24) 2 March 2017.  
https://twitter.com/ABCNews24/status/837141833423581184


Interviewed by Christine Seib for Starts at 60+ website, 2 March 2017.  
https://startsat60.com/money/how-to-know-whether-youre-at-risk-of-a-common-form-of-abuse

The Conversation article republished via SBS news, 3 March 2017.  

http://chinadaily.newspaperdirect.com/epaper/showarticle.aspx?article=21713d5e-e72d-4c26-8cf0-d5b9f1985e43&viewmode=2


Student Edge website, by Anne Tong, 3 March 2017  

Economic abuse examined, Financial Services Career, 3 Mar 2017,  