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**“You Can’t Plan to Leave Under the System”:
Experiences of Economic Abuse and Seeking Support for Separation**

Jennifer Glinski

BA, LLM, MRes

Submitted in fulfilment of the requirements of the Degree of Doctor of Philosophy
School of Social and Political Sciences
College of Social Sciences
University of Glasgow

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Abstract

As has long been recognised, leaving an abusive partner is a complex process rather than a singular event and rather than asking the question ‘*Why doesn’t she just leave?*’, those supporting victims/survivors need to consider the substantial barriers that women have to overcome before leaving is a viable option. Despite the acknowledgement that the lack of financial and economic resources present significant barriers to separation, economic abuse, the form of abuse responsible for the depletion of these resources, remains understudied. As a result, little is known about victims/survivors’ identification of economic abuse, the financial strategies they undertake to facilitate separation, and the financial support they seek and receive from services. Furthermore, it is understood that social security benefits are often the only source of income for victims/survivors leaving an abusive partner, it is therefore important to understand how social security policies exacerbate or mitigate victims/survivors’ financial viability. This study therefore examines 1) women’s experiences of economic abuse and the impact this has on their ability to leave an abusive partner; 2) how economic abuse is understood and conceptualised by professionals, and 3) how financial safety nets are constructed at the policy and practice levels.

This thesis draws on semi-structured narrative interviews with female victims/survivors ($n=30$) and focus groups with professionals who support them ($n=51$) across a range of metropolitan, regional, and rural locations in Scotland. Through the application of the concept and framework of ‘candidacy’ to the participants’ experiences, this thesis highlights the shortcomings in the identification of economic abuse and the lack of financial support available. It is the first to apply the candidacy framework to victims/survivors of economic abuse and those supporting them, resulting in refinements to the framework as well as a significant theoretical contribution to the wider help-seeking literature. It also provides novel insight into economically abusive tactics perpetrated post-separation which prevent victims/survivors from rebuilding their lives. These tactics have been captured in the ‘Post-Separation Economic Abuse Wheel’ - a resource which is now utilised internationally by victims/survivors and practitioners.

The thesis concludes that there is scope for policy and practice application of the findings which could enhance the identification and responses to economic abuse to help victims/survivors regain economic independence and security.

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Author's Declaration

I certify that the thesis presented here for examination for a PhD degree of the University of Glasgow is solely my own work other than where I have clearly indicated that it is the work of others (in which case the extent of any work carried out jointly by me and any other person is clearly identified in it) and that the thesis has not been edited by a third party beyond what is permitted by the University's PGR Code of Practice.

The copyright of this thesis rests with the author. No quotation from it is permitted without full acknowledgement.

I declare that the thesis does not include work forming part of a thesis presented successfully for another degree.

I declare that this thesis has been produced in accordance with the University of Glasgow's Code of Good Practice in Research.

I acknowledge that if any issues are raised regarding good research practice based on review of the thesis, the examination may be postponed pending the outcome of any investigation of the issues.

Date: 12 March 2024

Name: Jennifer Glinski

Signed:

List of Abbreviations

BAME- Black, Asian, and Minority Ethnic

COPFS- Crown Office and Procurator Fiscal Service

CSA- Child Services Agency

DA- Domestic Abuse

DWP- Department for Work and Pensions

EA- Economic Abuse

FG- Focus Group

FRA- European Union Agency for Fundamental Rights

GBV- Gender-Based Violence

MARAC- Multi-Agency Risk Assessment Conference

NRPF- No Recourse to Public Funds

PSEA- Post-Separation Economic Abuse

SEA- Surviving Economic Abuse

SG- Scottish Government

SWA- Scottish Women's Aid

UC- Universal Credit

UK- United Kingdom

UN- United Nations

US- United States

VAW- Violence Against Women

VAWG- Violence Against Women and Girls

Chapter 1: Introduction

I think all our lives have been very strongly shaped by the relationship that I had, well, not just my relationship that I had with my husband, my ex-husband, but with the familial relationships that were developed in that time and the way they were conducted. And part of the reason why I really, I'm interested in taking part is because when you were telling me about your research before and when I was thinking about it afterwards, it really is an area where it's kind of, it's kind of a no-brainer.

So, of all the forms of abuse that my husband enacted upon my person, that was the one that lasted the longest and the one that has done me most harm in my life, I think. So, I now live in social housing, I had to declare bankruptcy when I got ill because I had so much debt, which I had racked up the years that I was a single parent, and during which his financial support was very, was unreliable shall we say.

So yeah, that's why I was so interested, and it is because when I really sat down and thought about it, I thought, actually, that was the thing that went on longest. Of all the things that damaged me, or caused damage, or caused me difficulty, that was the biggest thing in terms of how it changed my lifestyle, how it changed my life, and the effect it had on all of us. Because my children are grown up now, I can't redo those years now. So yeah, I felt quite strongly about participating.

(Extract from interview with research participant Mary¹)

The extract above comes from one of the 30 women who shared their experiences with me in this study. Explaining why she wanted to take part in this research, Mary starkly captures the complex reality of living through domestic, and economic abuse specifically, and the lifelong effect this has had on her and her children's lives. Notably, Mary left her abusive husband over 30 years ago. However, the barriers she encountered to leaving still exist today and are endured by too many women. It is for this reason that I have pursued this research.

The women in this study are just 30 of thousands of women (World Health Organisation, 2021) who will be subjected to domestic abuse (DA) in their lifetimes, with the patriarchal and gendered norms at the centre of its perpetration remaining stubbornly intact. Despite

¹ Pseudonym chosen by the participant.

the increased awareness, policy, and legislative responses to DA over the last 50 years, the participants' accounts serve as a powerful reminder of how much work there is still to do to prevent and respond to DA in all its forms. In particular, forms such as economic abuse (EA), which has to date, been underexplored and unaddressed, but as the narratives of the women in this research attest, has devastating and lifelong consequences for victims/survivors. The purpose of this study is therefore to investigate women's experiences of EA, how this impacts their ability to leave, and the types of support they seek and receive to aid them in their journeys towards safety and independence.

This introductory chapter commences with an overview of the definition, prevalence, and significance of domestic and EA as a topic of inquiry. This is followed by an exploration of the case study country, Scotland, and its policy approach to combatting DA and the evolving social security landscape which victims/survivors often rely on for financial support. After providing the relevant contextual background, the aims, objectives, and research questions are outlined. Following this, I discuss the opportunities and personal developments which have shaped my insight and approach to this thesis. I provide a brief justification for the terminology utilised throughout this thesis before concluding this chapter with the structure of the thesis.

1.1 Overview

Domestic abuse (DA) is a pervasive social, health, legal and human rights problem, globally including in Scotland where this study is situated. Internationally, DA is recognised as part of a wider continuum of abusive behaviours known as Violence Against Women (VAW) or Gender-Based Violence (GBV) (Devaney, et al. 2021). Prompted by the strengthening of the feminist movement during the 1970s, over the last 50 years, DA has been transformed from a 'private matter' endured by women behind closed doors to a key policy issue across most of the world – including the United Kingdom (UK). Statistical evidence indicates that such attention is warranted as globally one in three women have experienced physical and/or sexual violence by their current or former partner in their lifetime (World Health Organisation, 2021). This holds equally true for women in the UK, where a third of women surveyed stated that they had experienced a form of abuse from a current or former partner (European Union Agency for Fundamental Rights, 2014). The same year as the survey was published, the United Nations (UN) Special Rapporteur on Violence against Women, declared that DA was one of the “most pervasive” forms of

VAW in the UK and encouraged the UK Government to strengthen its efforts to prevent and respond to this enduring problem (United Nations, 2015).

The consequences of DA have long been recognised and are wide-ranging, impacting the victim/survivor, their families and society (United Nations, 1993). Physically, victims/survivors often suffer injuries ranging from bruises to broken bones, lasting scars, and impairments (Dobash & Dobash, 1992; Hague & Malos, 2005). Psychologically and emotionally, the impacts can be equally as severe with many victims/survivors experiencing depression, anxiety, and post-traumatic stress disorder (Dobash & Dobash, 1992; Stark, 2007; Tjaden & Thoennes, 2000). DA compromises women's right to housing and is the leading cause of homelessness for women in many countries, including Scotland (Chamberlain & Johnson, 2013; Crisis UK, 2022). At its most severe, DA can result in domestic homicide, with an estimated two women a week murdered by their current or former partner in the UK (Femicide Census, 2022).

Despite the high prevalence of DA and its long-term impact on victims/survivors and their children, rates of disclosure and help-seeking are low (Lelaurain et al., 2017). Many victims/survivors do not disclose abuse and those that do often seek support years after the abuse occurred (Meyer et al., 2007). A question still commonly asked of women who have been subjected to DA is '*Why doesn't she just leave?*' – this line of questioning places the responsibility of the abuse, and the onus to end it, on victims/survivors instead of the perpetrator (Anderson et al., 2003; Barnett, 2000, 2001). Despite longstanding acknowledgement amongst feminist grassroots organisations and literature that ending the relationship does not end the abuse (Kelly, 1999), it is common for professionals to advocate for the victims/survivors to leave the abusive partner to obtain safety (Anderson et al., 2003). However, the decision to leave is complex and fraught with challenges, including an escalation of physical abuse, and is considered the most dangerous time in a victim/survivor's life (Brooks-Hay et al., 2022; Tjaden & Thoennes, 2000). Safety planning, the development of strategies to protect oneself and any children from potential harm, is, therefore, a crucial aspect of leaving an abusive partner (Murray et al., 2015). In conjunction with a focus on other interventions (non-harassment orders, counselling) safety planning often forms the cornerstone of most specialist DA services (Murray et al., 2015).

It has long been acknowledged that women who are subjected to DA go on to experience higher rates of financial instability and poverty throughout their relationships as well as

post-separation (Davis, 1999). However, this financial insecurity was considered a consequence of DA more generally. It is only in the last two decades that it has been conceptualised as a unique form of abuse which deliberately erodes victims/survivors' economic security and independence (Adams et al., 2008; Postmus, 2012a; Stylianou, 2018a, 2018b). Economic abuse (EA) includes the restriction, exploitation, and sabotage of a partner's economic resources, such as employment, education, savings, and necessities, to gain power and control (Adams et al., 2019). The interferences with these resources serve to isolate victims/survivors, making them financially vulnerable and dependent on the abusive partner, and often continues after the relationship has ended (Adams et al., 2008; Postmus et al., 2012; Sharp, 2008; Sharp-Jeffs, 2015). Research indicates that EA inflicts economic dependency and threatens victims/survivors' short and long-term financial security- often leaving women homeless, unemployed, and with insurmountable debt (Adams et al., 2008; Sharp, 2008).

Among the countless individual and societal barriers that victims/survivors must consider when leaving their abusive partner, research has consistently shown that finances and economic resources emerge as a significant influence on victims/survivors' decision to leave or remain with an abusive partner (Adams et al., 2008; Anderson & Saunders, 2003; Barnett, 2000, 2001). Upon leaving, many victims/survivors are confronted with poverty, homelessness, and an inability to provide for themselves and their children due to a lack of financial resources (Adams et al., 2008; Sharp, 2008). This can lead to a cycle of returning to an abusive partner, despite the continued exposure to abuse, to survive (Sharp-Jeffs, 2022). EA, therefore, remains a hidden barrier that traps women with abusive partners and prevents them from breaking free.

In recent years there has been a growing recognition of the need to address EA in both research and practice. Researchers and specialist DA services are beginning to shed light on the ways that EA intersects with other forms of abuse and how it impacts women's decisions to stay or leave an abusive partner (Kelly et al., 2014; Sharp-Jeffs, 2022; *Surviving Economic Abuse*, 2021). As part of safety planning, seeking financial support is a crucial step for women who are looking to leave. However, the scarcity of research in this area underscores the need for further investigation into the specific financial barriers encountered as part of the separation process and the corresponding support women seek and receive regarding finances as part of safety planning. The lack of data impedes the development of targeted interventions and policies aimed at supporting women during

what is known to be the most vulnerable time in a victim/survivor's life (Tjaden & Thoennes, 2000).

This research addresses this gap by exploring the role and extent to which women access financial resources during safety planning, including the support sought and received concerning finances, the effectiveness of these resources, and the barriers that prevent them from seeking support.

Although the body of EA literature is growing, with significant progress made in Australia, the US and the UK, this study marks the first piece of academic work exploring experiences of and responses to EA in Scotland. The following section introduces the Scotland-specific policy and legislative approach to DA to provide the background context to this thesis. It explores two contextual factors, 1) the current Scottish Government's definitions and approach to addressing DA and, 2) the social security landscape, which currently shapes these responses.

1.2 Background and Context: Scotland and Domestic Abuse

Policy and Legislative Approach

For a long time, Scotland has taken a distinct approach to defining and understanding DA. In line with international consensus and approaches to DA, Scotland was an early adopter of the feminist analysis of VAW. As such it recognises DA as a gendered problem and its policies and legislation firmly assert that VAW, including DA, is a cause and consequence of gender inequality in the social and public realm (Scottish Government, 2014, 2016). In 2000 the Scottish Partnership on Domestic Abuse produced the *National Strategy to Address Domestic Abuse in Scotland*. Drawing on the UN Declaration on the Elimination of Violence Against Women (1993), the strategy acknowledged DA as gender-based and, unlike definitions in England and Wales, adopted a broad definition of DA extending beyond physical violence to include sexual, mental, economic, and emotional abuse alongside other types of controlling behaviour:

Domestic abuse (as gender-based abuse), can be perpetrated by partners or ex-partners and can include physical abuse (assault and physical attack involving a range of behaviour), sexual abuse (acts which degrade and humiliate women and are perpetrated against their will, including rape) and mental and emotional abuse (such as threats, verbal abuse, racial abuse, withholding money and other types of controlling behaviour such as isolation from family or friends). (Scottish Executive,

2000, p.5)

Scotland's early focus on various forms of DA, as opposed to solely physical violence, and grounding policy and practice responses in a gendered understanding of the phenomenon, made Scotland's approach to DA distinct from the rest of the UK and placed Scotland at the forefront in tackling VAW internationally (Coy et al., 2007; McKie and Hearn, 2004). Therefore, in keeping with Scotland's conceptualisation of DA, this thesis adopts the above definition of DA.

The current Government strategy on DA is *Equally Safe: Scotland's Strategy for Preventing and Eradicating Violence against Women and Girls* (Scottish Government, 2014, 2016). Forbes (2022) developed a comprehensive timeline of Scotland's response to DA and highlights that *Equally Safe* builds on previous Government strategies to DA by maintaining a gendered approach and also utilises language grounded in equalities and human rights to signify a wider policy shift. Building on the multi-agency partnership approach *Equally Safe* sets out ambitious priorities and actions under four work streams which focus on outcomes rather than processes (Scottish Government, 2018a, p.3):

1. Scottish society embraces equality and mutual respect and rejects all forms of violence against women and girls.
2. Women and girls thrive as equal citizens – socially, culturally, economically and politically.
3. Interventions are early and effective, preventing violence and maximising the safety and wellbeing of women, children and young people.
4. Men desist from all forms of violence against women and girls, and perpetrators of such violence receive a robust and effective response.

As can be observed from the workstreams, the strategy embraces the gendered analysis of VAW found in previous strategies and stresses the need to achieve gender equality within Scottish society to prevent and eradicate all forms of VAW. However, despite the Scottish Government's vision and gendered approach, feminist scholars and activists have argued that progress relating to gender equality is stymied due to policy incoherence, where policies are still being "inconsistently developed or work against each other to perpetuate inequalities" as opposed to eradicating them (First Minister's National Advisory Council on Women and Girls, 2019, p.19). Policy areas directly connected to DA, such as housing, social security, and economic equality, have been criticised for lacking a gendered analysis

and therefore missing important opportunities to tackle gender inequality through public policymaking (Engender, 2016; Scottish Women's Aid, 2019).

Scotland's unique approach to DA extends beyond policy. In 2019, after decades of tireless campaigning from the women's sector, Scottish Parliament passed the Domestic Abuse (Scotland) Act 2018 (henceforth 'the 2018 Act') and became the first jurisdiction to create a specific offence of DA (Forbes, 2022). Section 1 of the 2018 Act defines the offence as: "a course of violent, threatening or intimidating behaviour that is abusive towards a partner or ex-partner" (Domestic Abuse (Scotland) Act 2018, p.2). Hailed as a 'Gold Standard' for criminalising coercive control and DA (Brooks, 2018), the legislation makes it possible to "prosecute physical *and/or* emotional abuse as one, continuing offence" (Forbes, 2022, p.59). By focusing on a course of abusive behaviour, rather than an incident, the legislation displays a nuanced understanding of the gendered experience of a continuum of abuse and brings the legislation in line with victim/survivors' experiences and congruent with national policy priorities (Scottish Government, 2018). The 2018 Act is also the first legislation of its kind to acknowledge the continuous nature of abuse post-separation by making the offence applicable to current and former partners (Forbes, 2022). This is overdue given victims/survivors have long maintained that the abuse does not end when the relationship ends (Jaffe et al., 2003; Sev'er, 1997). Although Scotland's policy and legislative developments relating to DA have been ground-breaking the reality of this study is demonstrative of the ongoing abuse women experience every day in Scotland.

Despite its indirect inclusion in national definitions and legislation, EA has been absent from policy, practice, responses, and national discussions. There is, therefore, an official acknowledgement of its existence, however, there is no dedicated definition or exploration of the nature, extent of the problem nor its impact on victims/survivors to help inform identification and responses. This paucity is particularly striking given Scotland's dedication to preventing and responding to all forms of abuse and its wider gender equality agenda, which includes securing women's economic equality. This research addresses this gap by exploring victims/survivors' experiences of EA and the existing support available in Scotland.

In the following section, I will examine the second contextual consideration underpinning this study; the social security system.

Social Security Landscape

As a member of the UK, Scotland has devolved powers, with the UK Government reserving power over matters such as immigration, taxation, and some aspects of social security. The aforementioned policies and the 2018 Act are located in the shadows of the UK austerity measures and social security reform. Initially developed by the Conservative and Liberal Democrat Coalition Government as a response to the Global Financial Crisis in 2007-08, austerity measures have included significant cuts to public services and social security spending (Elson, 2018). Feminist research on austerity has consistently demonstrated that women, especially women with intersecting vulnerabilities, have been disproportionately negatively affected by austerity measures (Howard, 2019; Reis, 2018a; Wakefield, 2019). In 2019, the UN Committee on the Elimination of Discrimination against Women (CEDAW) recommended that the UK Government (including devolved Governments) assess the impact of the austerity measures and welfare reforms on women's rights and aim to reduce and resolve the disproportionately negative impacts. Austerity measures are severely at odds with the Scottish Government's *Equally Safe* strategy and wider policy ambitions relating to women's economic equality. However, while the Scottish Parliament has acknowledged the scale of the problem, due to its limited powers over social security, its ability to intervene and provide adequate funds and resources for vital interventions is restricted (Scottish Government, 2019).

Austerity measures across the UK in the welfare, social care and health sectors have resulted in deep cuts to DA funding (Howard, 2019; Towers & Walby, 2012). As research continues to substantiate, this has far-reaching implications for victims/survivors and practitioners (Howard, 2019; Towers & Walby, 2012). Instead of providing vital assistance to escape and rebuild their lives away from abuse, cuts are exacerbating the economic insecurity of victims/survivors (Howard, 2019). As a result, access to vital financial resources is diminishing and can result in victims/survivors being unable to leave their abusive partner. A recent report by the Women's Budget Group (WBG) summarised this conundrum by stating that "social security systems across the UK fail survivors of violence and abuse when they need help most" (Howard, 2019, p.2). As discussed above, separating from an abusive partner is a complex process which requires substantial economic resources and the presence and adequacy of institutional and social structures to support victims/survivors throughout as well as post-separation (Barnett, 2000, 2001; Bennett et al., 1999; Howard, 2019). Welfare austerity has systematically compromised the systems

which victims/survivors rely on for financial support, and in so doing, has restricted their ability to access vital resources, including support services, to leave an abusive partner (Howard, 2019). The social security context is therefore highly relevant to this study because it has exacerbated the severity of the situation facing victims/survivors whilst simultaneously eroding the support structures on which women rely to survive.

Having outlined the backdrop against which this study is set, the following section outlines the aims, objectives, and research questions the study seeks to answer.

1.3 Aims, Objectives, and Research Questions

This research has three primary aims. The first is to examine and document women's experiences of EA and the impact this has on their ability to leave an abusive partner. The second is to explore how EA is understood and conceptualised by professionals and how this impacts the support and advice available to victims/survivors. The third is to explore how financial safety nets are constructed at the policy and practice levels to help generate recommendations for improvement.

This research gives priority to the lived experiences of victims/survivors of EA and, to the best of my knowledge, is the first study in Scotland to do so. It documents the links between EA, risks to physical safety, available support, and the impact this has on victims/survivors' ability to leave an abusive partner. Through the use of the concept and framework of 'candidacy' (Dixon-Woods et al., 2006), initially developed to understand how structural and cultural factors influence access to and utilisation of health services (explored in *Chapter Four*), the thesis maps the complicated terrain and negotiations that victims/survivors must navigate when seeking and responding to formal support.

These aims will be met by addressing the following objectives:

- To expand empirically based understanding of how women experience, perceive and interpret economic abuse and how it impacts separation from abusive partners;
- To explore how intersecting vulnerabilities shape experiences of economic abuse, help-seeking and life post-separation;
- To examine the effectiveness of social security benefits in assisting victims/survivors to regain financial independence to separate and rebuild;
- To capture empirical data from victims/survivors *and* support workers to better understand pathways to and through support services;

- To test the applicability of the concept and framework of candidacy with victims/survivors seeking and receiving support for economic abuse, and;
- To synthesise the research findings to develop practical recommendations for policymakers, service providers, and community organisations to enhance awareness, prevention, and responses to economic abuse.

Based on these aims and objectives, the research seeks to address the following research questions:

1a. What is the nature of economic abuse experienced by female victims/survivors in Scotland?

1b. How does household income impact women's experiences of economic abuse and separation?

1c. How do women identify and conceptualise this form of abuse?

2a. How, and to what extent, do questions of financial viability influence women's decisions to separate from an abusive partner?

2b. What, if any, financial strategies do victims/survivors deploy to maximise financial viability to separate?

3a. What sort of advice/support do women seek concerning finances as part of safety planning?

3b. What are the barriers and facilitators for women to engage with support services?

4a. How do support workers currently conceptualise and respond to disclosures of economic abuse?

4b. How does the current response address risk and safety throughout the separation process and beyond?

4c. What financial support can be offered and who is eligible to receive it?

1.4 Beyond the Study

I do not consider myself to have had a very ‘typical’ PhD journey - if there is such a thing. Throughout my programme, I have been fortunate to undertake a variety of opportunities related to, but outwith, the PhD research process, including an Innovative Internship Placement with the Royal Bank of Scotland (RBS) and an Overseas Institutional Visit (OIV) at Rutgers University in the US. Both opportunities were encouraged by my supervisory team and were made possible through generous support from the Scottish Graduate School of Social Science (SGSSS). Both have led (in)directly to employment and research opportunities that I could not have anticipated and for which I remain grateful. Below I address each and outline their significance in shaping me as a researcher and a professional.

Innovative Internship Placement

As a research intern for RBS, I undertook a piece of qualitative research to gain a greater understanding of: RBS staff’s identification and understanding of EA, forms of EA experienced by their customers, and current responses and solutions available for staff and customers. At the end of my three-month placement, I produced a findings report for RBS, which was shared amongst its staff as well as the company’s executives to help raise awareness of the issue and enhance responses. To my surprise, many of the recommendations from the report were actioned by RBS. Within six months of my placement, RBS had hired a DA specialist to provide support to vulnerable customers, launched a partnership with the charity SafeLives to provide DA training to RBS staff, and following this, made a one-million-pound donation to SafeLives to support victims/survivors of EA. I presented the outcomes of the collaboration at the 2020 SGSSS Impact Competition where I won first place. My internship with RBS provided me with a renewed sense of confidence in my skills as a researcher and the importance of my research topic outside of academia. Unbeknownst to me, it had also provided me with unprecedented insight into banking and EA, something which has continued to serve me professionally to this day.

Overseas Institutional Visit

Following the success of my internship, my supervisors suggested an Overseas Institutional Visit (OIV) to work alongside Professor Judy Postmus at Rutgers University. As will become apparent over the next few chapters, Professor Postmus’ work is

instrumental to the understanding of EA. The opportunity to learn from her and deepen my understanding of EA was therefore invaluable. I secured a six-week visit to Rutgers University where I was placed in the Centre for Violence Against Women and Children. There I was able to network with other EA researchers, share my early research findings, and receive one-to-one supervision with Professor Postmus. Throughout my time at Rutgers, I was also able to meet EA scholars featured throughout this research, such as Dr Laura Johnson, Dr Amanda Stylianou, and Dr Adrienne Adams. Being able to sit down with the women responsible for effectively *everything* we know about EA, ask them questions, and hear about their current research was an exhilarating experience. Each was generous with their time and their insight into my work. The OIV helped me establish a network of peers and professionals who are just as passionate about EA as I am and who have continued to be immensely supportive of my research and work.

Employment with Financial Institution throughout COVID-19

My visit to Rutgers ended in the middle of February 2020 after which I returned to Scotland. By the middle of March, the UK and Scottish Governments' issued quarantine measures and placed the UK on lockdown due to the COVID-19 pandemic. Compared to many of my colleagues, I completed my fieldwork at the end of 2019, and as a result, lockdown measures did not interrupt my data collection. I was, therefore, able to focus on coding, analysis, and writing up my thesis. (Un)fortunately, my journey through the pandemic was not as straightforward as that. In the summer of 2020, I accepted a post as a Banking Specialist at Surviving Economic Abuse (SEA), a UK charity specialising in EA. I took an academic suspension for a year and returned to my PhD programme as a part-time student in July 2021.

In my post, I was responsible for supporting one of the largest UK financial institutions with customers experiencing EA. Through the pandemic, EA, and with that EA, increased because of lockdown measures which trapped victims/survivors with their abusive partners (Brooks-Hay et al., 2022; SEA, 2020). As a result, financial institutions were experiencing an unprecedented increase in customers whose economic resources were being restricted, exploited and sabotaged – the very cornerstones of EA. This post, therefore, brought together everything I had learned through my PhD research, my placement with RBS and my visit to Rutgers. For the next two years, I helped the bank explore what effective responses to victims/survivors should entail, short and long-term solutions including changes to policy, practice, products and terms and conditions. I am immensely proud of

my work with the bank and the hundreds of customers to whom we provided support. More than any other post I have held, this job illustrated that change is possible and provided motivation and inspiration amid an ongoing international crisis.

Post-Separation Economic Abuse Wheel

It was during my time as a Visiting Scholar at Rutgers University that Professor Judy Postmus suggested that I utilise my findings on post-separation EA to adapt the ‘Duluth Power and Control Wheel’ (1984). The wheel (detailed in *Chapter Two*) is an internationally renowned resource developed by the Domestic Abuse Intervention Programs (DAIP) and is utilised by DA practitioners and academics around the world to help victims/survivors identify the coercive control and abuse they have been subjected to. With Judy’s encouragement, I contacted DAIP to ask permission to adapt the original wheel. DAIP were excited about the prospect and granted permission to produce a draft wheel based on my findings. The resulting wheel (Appendix 1) is a powerful visual representation of the consequences of the EA experienced throughout the relationships (outer rim) as well as the economically abusive tactics women are subjected to post-separation (eight spokes).

I have been very fortunate to have been encouraged by my supervisory team to seek out and act upon these opportunities outside of my PhD and to have encountered and learned from passionate and committed hosts and mentors. Although these opportunities delayed my progress slightly, I believe these experiences have enhanced my skills as a researcher and have shaped this thesis in immeasurable ways.

1.5 Victims? Survivors? A Note on Language

Feminist academics have long debated, with no widespread agreement, the appropriate language to be used to refer to women who have experienced men’s violence. The terminology has evolved, reflecting feminist movements, changes in societal attitudes and an increased understanding of GBV. The term ‘victim’ is commonly utilised to convey that a crime has been committed and is deserving of criminal justice intervention and redress. However, there has been a backlash against this term from women, feminists, activists, and academics who argue that it has mostly negative associations and frames women as weak, passive, and powerless (Regan et al., 1996). The term ‘survivor’ was put forward as an alternative to emphasise strength, courage and resilience instead (Dunn, 2005). However,

the terms have been argued to create a dichotomy between being either a helpless ‘victim’ or a strong ‘survivor’ and representing life post-violence as a ‘journey’ from living as a victim to living as a survivor, one which Regan et al. (1996, p.94) consider “naïve and inappropriate”.

Due to my work with specialist DA charities as well as personal experience with friends who have experienced GBV, I was acutely aware of women’s deeply personal preferences for how they are referred to and the significance this has for them in framing their experiences and themselves. I was therefore uncertain how to refer to my participants in this thesis until my interview with Shannon² who stated, “Don’t call me a survivor. I’m not a survivor. I haven’t survived this *yet*.” Given everything I knew about EA, in addition to the participants’ unanimous narratives of post-separation EA continuing to restrict their agency and autonomy, Shannon’s statement resonated with me and I became increasingly uncomfortable with the use of the term ‘victim-survivor’ as it implied an eventual transition from one into the other. However, this discounts the experiences and feelings of women like Shannon who may never actually ‘survive’ or come to feel as if they have ‘survived’ the abuse inflicted upon them. For this reason, I use the term ‘victim/survivor’ throughout this thesis unless referred to differently by research participants or documents consulted. Although this term is also imperfect, I hope it conveys the range of experiences my participants have shared with me and recognises that, as with separation, there is no single or linear journey from being a ‘victim’ to becoming a ‘survivor’ and that for some women this journey may remain incomplete.

1.6 Structure of the Thesis

This chapter has introduced the topic of the thesis, including an overview of VAW internationally and in Scotland, and the definition of DA that will be used throughout this research. It has provided some important information to understand the context in which the research was conducted and outlined the aim, objectives, and research questions of this study.

This introduction is followed by two literature review chapters which explore relevant academic literature on domestic and economic abuse, building upon the overview offered in this chapter. *Chapters Two and Three* identify gaps in knowledge which require further

² Pseudonym chosen by the participant.

empirical exploration, and which have informed both the aim and research questions as well as the conceptual and methodological approach taken in this study. The first includes an examination of the theories of DA and the processes of separation and help-seeking. The second provides an overview of EA, an under-researched form of DA. It positions EA and its consequences as one of the main reasons why victims/survivors lack the economic resources to separate from their abusive partner and the continued risk this poses to women and children. This chapter also describes how social security benefits have long been posited as a financial safety net for victims/survivors but that the political and economic decisions of austerity have eroded support and actively disincentivises women from accessing public support.

Chapter Four details the conceptual framework used to guide the empirical inquiry and analyse the data collected throughout my fieldwork. The chapter provides a detailed overview of the concept and framework of ‘candidacy’ (Dixon-Woods et al., 2006), its strengths and weaknesses, and its applicability for research with DA victims/survivors. The chapter concludes by re-stating the research questions which have been developed and the framework's suitability for addressing them.

Chapter Five explores the epistemological and ontological standpoints of this research. Drawing on feminist methodology, it describes and justifies the methods chosen for the fieldwork and the subsequent data analysis. Following this, the chapter examines ethical considerations, regarding both the participants and the researcher.

The subsequent three chapters discuss the findings from the fieldwork. *Chapter Six* uses data collected during the in-depth interviews with victims/survivors to provide a detailed overview of their experiences of EA, the self-identification of their need to separate, the role of finances within this process and how they begin to operationalise their candidacy as victims/survivors. Two key themes that emerge are: the lack of identification of EA amongst victims/survivors and those in their immediate support networks, and the complex contradictory nature of the significance of money in the decision to separate. These are further investigated in *Chapter Seven*, which draws on data collected from the focus groups with professionals from support services, and the interviews with victims/survivors, to explore victims/survivors' journey of seeking support for their candidacy to separate. This reveals a hierarchy of abuse, which subsequently informs the support responses for victims/survivors, and how within this hierarchy, previous, continued, and future EA, and its consequences, are ignored and not equated with risk. The chapter reflects on the public

financial support available and examines the social and political contexts which shape them to determine victims/survivors' eligibility for support. The final findings chapter is an in-depth exploration of the forms of post-separation EA perpetrated against the victims/survivors by their former partners and how it is often facilitated through or condoned by state-operated institutions and systems.

Finally, *Chapter Nine* draws the thesis to a conclusion. It identifies and discusses the key themes which have arisen throughout the thesis. The chapter concludes by discussing the implications for policy and practice and argues that they could enhance victims/survivors' experiences of seeking and obtaining support but also living free from abuse post-separation.

Chapter 2: Domestic Abuse: Theories and Processes of Separation and Help-Seeking

2.1 Introduction

This is the first of two literature chapters examining the scholarship most relevant to this thesis and to which it seeks to contribute. A large body of work on domestic abuse (DA) has been developed over the last six decades. As a result, research on DA is wide-ranging, with various conceptualisations of the causes, impact, and responses to DA. Given the aims and objectives, outlined in *Chapter One*, this research is situated at the intersection of a range of diverse bodies of literature. It examines women's lived experiences of economic abuse (EA), their financial protective strategies, and the support they seek and receive to help separate from an abusive partner, all against the backdrop of UK welfare reform and austerity. I have therefore chosen to focus on the sociological scholarship, in particular, feminist theory, which conceptualises DA as a cause and consequence of persistent intersecting structural inequalities in our society (Dobash & Dobash, 1979; Walby, 1990). Feminist campaigning has been key in securing social and political acknowledgement of the scale and scope of DA as well as providing crucial, often lifesaving, support to the women who are subjected to its various forms. Feminist theory highlights the need to understand the complex dynamics and consequences of DA which occur in an equally complex context influenced by individual, family, and societal factors (Heise, 1998; Stark, 2010) to provide effective support and eradicate men's violence against women (VAW).

This chapter commences with an overview of the main theories which seek to explain the causes of DA. Drawing on feminist theory, it will then outline the shift in conceptualisations of the dynamics of DA across the decades, from an incident-specific event to a pattern of coercive and controlling behaviours. This is followed by a brief overview of the consequences of DA, to highlight its impact on those subjected to it and the need for swift and effective responses. I then explore how victims/survivors themselves use strategies to respond to abuse to protect themselves and their families. Extending this discussion, the latter part of this chapter outlines the literature and theories relevant to victims/survivors' decision to separate from an abusive partner and the help they seek to support them with this process.

2.2 Theoretical Explanations of Domestic Abuse

Theorists from across disciplines have explored DA to confer a better understanding of the causes and, subsequently, strategies for intervention (Hague & Malos, 2005). This section provides a synopsis of the principles theories which have sought to explain DA, including micro and macro-level theories and pays particular attention to feminist theory, which is deployed in this thesis.

2.2.1 Micro-level Theories

The focus of this set of theories is on the examination of characteristics of the individuals who are connected to DA, including the perpetrators, the victim/survivor, and their families (Jasinski, 2001). It encompasses theories relating to personality characteristics and psychopathy to suggest that men who are violent toward women suffer from a personality disorder or mental illness that interferes with ‘normal’ inhibitions about the use of violence (Hague & Malos, 2001; Jasinski, 2001). Individual-level theories also draw on biological and evolutionary theories which associate dominance and aggression with men and passivity with women (Walker Wilson, 2005). Evolutionary theories also suggest that male violence against women is connected to the process of natural selection and men’s ‘natural’ goal of reproduction (Daly & Wilson, 1988). Rape, for example, could be considered an extreme response to men’s evolutionary need to find a partner and reproduce (Jasinski, 2001).

Some micro-level theories have looked at external factors which may contribute to the use of violence. The misuse of alcohol, for example, is commonly associated with men’s violence against women (Fagan, 1990). However, feminist scholars and practitioners have highlighted that not all men who misuse alcohol engage in violence and that the focus on alcohol as a causal factor reduces the responsibility of the perpetrator (Jasinski, 2001; Women’s Aid, 2019). Similarly, Resource Theory (Goode, 1971) argues that violence can stem from economic stress and competition for limited resources. This theory highlights the intersection of economic factors with violence and stresses where, in the context of intimate partner relationships, men may resort to violence when they perceive a threat to their economic status or that their ability to provide resources is compromised (Goode, 1971). However, none of these theories offer a generalisable explanation for why only *some* men choose to act on their ‘natural’ aggression, why only *some* perpetrators have mental or other medical conditions, and why men’s aggression is specifically targeted at

women within an interpersonal context.

Micro-level theories also maintain that the characteristics of both, women and men, are seen as equally in need of analysis, with the earliest works examining ‘defective’ personality characteristics focusing predominantly on the woman/the victim (Jasinski, 2001). Two central lines of inquiry concerning this have been 1) how women become involved with abusive men, and 2) why women stay with abusive partners (Mahoney et al., 2001). Psychoanalytic explanations have relied on Freudian notions that some women have masochistic personalities and are drawn to dangerous men who use violence (Jasinski, 2001). Other approaches have focused on the woman’s personality or behaviour and argue that these are responsible for provoking violence from their partner (e.g. Snell et al., 1964). However, these perspectives garnered immediate criticism from feminist scholars who highlighted that these views lacked empirical support and presented the use of violence as justifiable (Dobash & Dobash, 1979; Mahoney et al., 2001). Concerning the second line of inquiry, theories such as Battered Woman Syndrome (BWS) (Walker, 1979) (explored in detail in Section 2.5) suggest a specific psychological profile of victims/survivors to explain why some women struggle to leave their abusive partners. BWS embraces the concept of ‘learned helplessness’ (Walker, 1979), or the belief that abuse is inescapable, which can lead to a woman’s acceptance of her situation and disempowerment (Walker, 2009). Despite aiming to explore the complexities as to why some women, but not others, struggle to leave an abusive partner, theories such as BWS unhelpfully depict women subjected to abuse as compliant, passive, and *unwilling* to leave their abusive partner (Mahoney et al., 2001; Jasinski, 2001). Feminist scholars therefore reject theories related to individual characteristics, for both the perpetrator and victim/survivor, as they result in a tendency to shift the blame of abuse to the victim whilst absolving perpetrators of their actions (Dutton & Nicholls, 2005; George & Stith, 2014).

Framing the issue of VAW solely in terms of biological, psychological, and evolutionary characteristics of the perpetrator and/or the victim/survivor diverts attention from the systemic factors such as gender inequality, power imbalances, and societal norms that contribute to the perpetration of violence. Recognising the limitations of individual-focused theories, research has shifted towards a more comprehensive, contextual, and victim/survivor-centred approach that considers a range of social and cultural factors to help explain the causes and the scale of men’s abuse against women. The following section explores these theories.

2.2.2 Macro-level theories

In contrast to micro-level theories, macro-level theories look to wider social factors and mechanisms to help explain the causes of DA. These include structural variables such as socio-economic background and cultural norms such as sexism and patriarchy. In these theories, gender norms and dynamics are often central to explaining the disproportionate scale and frequency of men's violence toward women. Below I outline two prominent structural theories, feminist and socio-cultural.

2.2.2.1 *Feminist Theory*

Feminist theory has explored the causes and dynamics of DA across diverse frameworks (Harne & Radford, 2008). Whilst there is no single feminist lens (Tong, 2013), most feminists contend that an understanding of the dynamics of gender, and the systems which uphold male power over women, are essential to understanding DA (Hague & Malos, 2005; Yllo, 1993). Men's violence is considered "part of a system of controlling women" (Walby, 1990, p.3) which is produced and reproduced by political systems and social institutions (DeKeserdy, 2011; Walby, 1990). As such gender inequality is woven throughout the public domain and seeps into private life to reinforce men's persistent oppression of women (Sev'er, 2009). For example, feminist theories such as standpoint theory, highlight that societies still assign caring responsibilities for children and the elderly to women and with that enforce financial dependency on their partners or ex-partners (Hague & Malos, 2005). Caring responsibilities are also commonly used as an excuse to pay women minimal- and at times no- wages and with that increase their dependency on state-provided social security benefits (Hague & Malos, 2005). These economic inequalities lead to greater dependency on partners and state support and subsequently can increase vulnerabilities to abuse.

In line with this, socio-structural theories have focused on how violence takes root and escalates from socioeconomic conditions, such as poverty, unemployment, and poor wages (Hague & Malos, 2005; Jasinski, 2001). This theory rests on the assumption that violence and abuse occur mainly in working-class or poor families, where poverty causes familial stress and is often compounded by the deprivation of other economic resources such as adequate housing (Hague & Malos, 2005). Although abuse does occur in families where these conditions exist, DA has long been recognised as cutting across socioeconomic boundaries (World Health Organisation, 2021). However, class differentials were found

relating to victims/survivors help-seeking, with middle-class women more likely to seek support from lawyers and family courts, as opposed to the police, social services, or specialist DA services (Hague & Malos, 2005). Based on this, researchers have argued that women from lower socio-economic backgrounds are not more prone to be subjected to abuse but make greater use of public services and due to this are overrepresented in the official crime statistics (Hague & Malos, 2005; Morley & Mullender, 1994). Consistent with this, little is known about the forms of abuse women from higher socioeconomic backgrounds are subjected to and their process of seeking support and separating (Hague & Malos, 2005).

One consistent criticism of feminist theory is its reliance on the assumption that abuse is predominantly perpetrated by men against women and neglects to account for female perpetrators of DA (Dutton & Nicholls, 2005). Population surveys, such as the Conflict Tactics Scale (CTS) developed by Straus (1979), concluded that women and men are equally represented as perpetrators of DA- creating a direct challenge to feminist theorists' assertion of DA as a cause and consequence of gender inequality. Feminist researchers do not deny that women can also perpetrate DA, however, argue that context matters, as women most commonly use violence to defend themselves whereas men use it to exert power and control over their female partners (DeKeseredy et al., 1998; Dobash & Dobash, 1979; Kelly, 1988). Amid debates on gender symmetry, Johnson (1995, 2008) developed a *Typology of Domestic Abuse* identifying four patterns of behaviour which fall under the definition of DA: intimate terrorism, situational couple violence, violent resistance, and mutual couple violence. Johnson's typologies distinguish between forms of repeated violence within a context of power and control to explore "who does what to whom" (Hester, 2009, p.1). Intimate terrorism describes a controlling pattern of behaviour, also referred to as coercive control (Stark, 2007), where one partner consistently controls the other in what Kelly and Johnson (2008, p.478) have described as a "pattern of emotionally abusive intimidation, coercion, and control coupled with physical violence against partners". Intimate terrorism has been found to be asymmetric, with men disproportionately perpetrating it against their female partners, and often severe in its physical and psychological consequences (Kelly & Johnson, 2008). Women who experience intimate terrorism are often trapped in their relationships and fearful for their own and/or their children's safety. Trying to disentangle from this type of abuse can lead to an increased risk of serious harm (Walby & Towers, 2017) and homicide (Monckton Smith, 2021). In contrast, situational couple violence is believed to be equal in its perpetration by women and men and arises from conflicts and arguments between partners. This form of abuse is

not underpinned by power and control and is less severe in nature and effect (Kelly & Johnson, 2008). Johnson argues that population surveys measure situational couple violence whereas clinical studies with victims/survivors investigate experiences of intimate terrorism (Johnson, 2008) and have therefore led to different findings in gender symmetry to argue that women suffer greater impact to their everyday lives than men. The consequences of DA are discussed in full in Section 2.4.

Feminist theories and researchers therefore place gender and gendered inequalities at the centre of their investigations and encourage looking beyond the interpersonal level to better understand how communities, and society more widely, produce and reproduce gender inequalities and men's oppression of women. In an attempt to rationalise and synthesise the various findings relating to the causes of gender-based violence, Heise (1998) developed the Ecological Framework (Figure 1). It positions DA as the consequence of the interplay of characteristics which operate at four levels- the individual, relationship, community and societal (Dutton, 2011; Krug et al., 2002; World Health Organisation, 2021). Depicted as four nested circles, the innermost circle represents the individual and the biological and personal history they bring to their relationships (Heise, 1998). The second circle is representative of the relationship in which the abuse takes place - usually intimate partner relationships. The third represents the community structures and institutions, both formal and informal, in which relationships are embedded, such as schools, workplaces and neighbourhoods (Heise, 1998). The outermost circle represents society and examines the greater societal factors that can influence violence, including the social and cultural norms that support violence and entrench male dominance, the economic and social policies that maintain economic and social inequalities, as well as legal responses to violence (Heise, 1998; Krug et al., 2002). The nested circles illustrate how factors at one level influence factors at all the other levels, with Heise (1998) concluding that to address and prevent abuse, it is necessary to act across multiple levels at the same time.

The framework has become a popular tool for researchers to explore the relationship between multi-layered factors that contribute to the risks of experiencing intimate partner violence (Ellsberg et al., 1999) and has been adapted to reflect varying cultural contexts (Khan and Hussain, 2008; Yüksel-Kaptanoğlu et al., 2012). It has also been utilised to help explain the various barriers that victims/survivors must overcome when attempting to separate from an abusive partner as their decision-making is influenced by factors relating to all four levels of the model (Barnett, 2000; Hamby, 2013). These barriers will be

discussed in greater detail in Section 2.7 and *Chapter Three*.

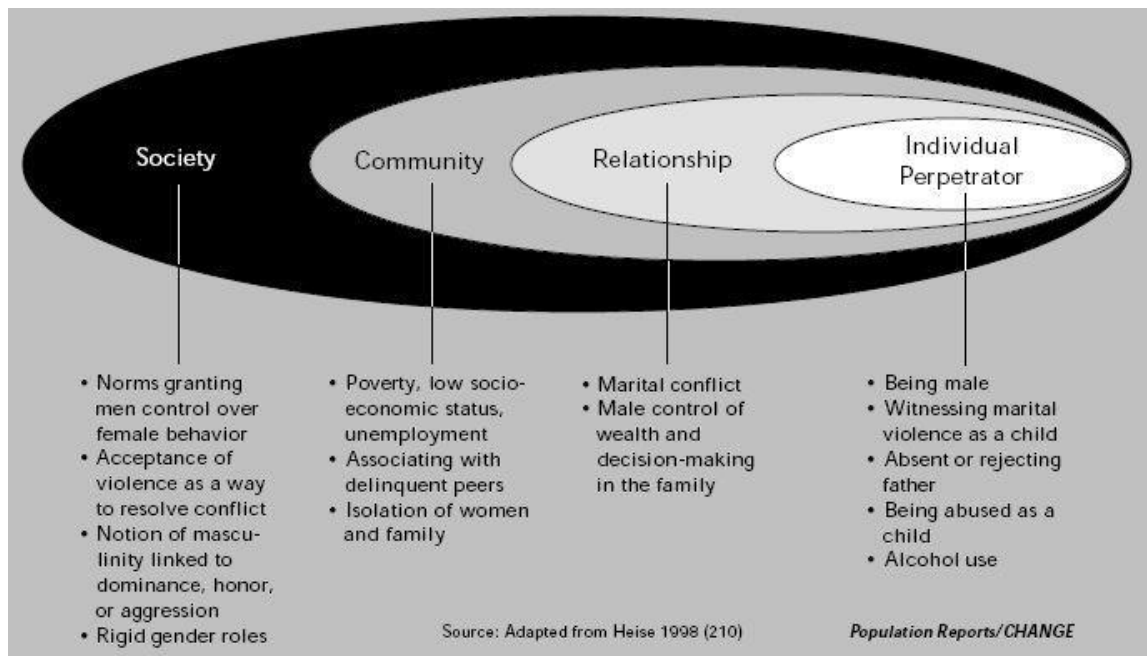


Figure 1. Ecological Model of Domestic Abuse adapted from Heise (1998)

Feminist theory is most closely aligned with the aims and objectives of this thesis outlined in *Chapter One* and my ontological stance detailed in *Chapter Five*. For these purposes, I focus exclusively on women who have experienced abuse from their male partners, or ex-partners, and aim to investigate the wider macro-structural institutions and processes which reproduce gender inequality, resulting in women’s increased vulnerability to abuse.

Taking up these varied theories of the causes of DA, an exploration of how the dynamics of DA have been conceptualised over the last five decades is needed and is the focus of the following section.

2.3 Changing Conceptualisations of the Dynamics of Domestic Abuse

Since the second and third waves of the feminist movement in Western countries, conceptualisations of DA, or ‘wife battering’ as it was first referred to (Dobash & Dobash, 1979), have undergone significant changes. Shifting from a narrow focus on physical violence, current understandings of DA are regarded as incorporating a range of abusive behaviours, perpetrated over time, and occurring within a pattern of coercive and controlling tactics (Stark, 2007). These developments reflect a growing awareness of the

complex dynamics which underpin DA and the need to respond to the visible manifestations of abuse as well as the subtler forms of power and control. This shift in conceptualisation acknowledges that DA can be insidious and deeply embedded in everyday behaviours which serve to erode a victim/survivor's autonomy and well-being. Despite many academic contributions over the years, two pieces of work have been instrumental in advancing the understanding of the dynamics of DA and will be deployed throughout this thesis, 1) the Duluth Power and Control Wheel (1984) and, 2) the concept of 'coercive control' (Stark, 2007). Each concept and its contributions are discussed below.

2.3.1 Duluth Power and Control Wheel

The best-known and most widely adopted model representing the different forms of abusive behaviours within a power and control paradigm is the Duluth 'Power and Control Wheel' designed in 1984 (Figure 2). Developed in close consultation with focus groups of female victims/survivors, the resource is an early example of trauma-informed practice with women who have lived experience of abuse. The wheel captures the dynamics of systematic male abuse toward female partners by listing tactics which can precede, accompany or follow physical and sexual abuse (Johnson, 1995). These tactics include coercion and threats, intimidation, emotional abuse, abuse minimisation, isolation, denial and victim-blaming, use of children as emotional leverage and EA. 'Power and control' are placed at the centre of the wheel to illustrate that the aim of these behaviours is for the perpetrator to exert control and dominance over their partner. Any combination of these tactics can be used by a male perpetrator to control or display control over his female partner (Johnson, 1995). The wheel emphasizes the patterned nature of abusive behaviour and highlights that abuse is not limited to physical violence alone. In so doing, it provides a comprehensive understanding of the dynamics of power and control in DA, recognising that abuse is not solely the result of individual pathology (as outlined in Section 2.2) but, in line with feminist theory, influenced by societal structures and norms.

The wheel succinctly captures that for many women, it is the underlying threat of physical and sexual abuse which causes fear, therefore, it is the possibility of such abuse that reinforces the perpetrator's power and control (DAIP, 1984).



Figure 2. Duluth Power and Control Wheel (Source: DAIP, 1984)

Due to the insidious nature of DA, many victims/survivors may have difficulty identifying the behaviour as abusive (Kelly & Radford, 1990). The wheel has, therefore, been instrumental in DA work by specialist DA services, police, and other organisations in the UK and worldwide to help victims/survivors identify the pattern of behaviours and enable them to recognise them as DA (SafeLives, 2018). Specialist support services also utilise the wheel to explore risk with the victim/survivor to determine if the behaviours they are experiencing are escalating and/or increasing in frequency (SafeLives, 2018). This helps inform the strategies and safeguarding measures which might need to be put in place to offer protection for the victim/survivor and any children. The impact and importance of the Duluth Wheel is not to be understated in practice and one of the key contributions of this thesis is an adapted Duluth Wheel which highlights post-separation economic abuse tactics (Appendix 1).

2.3.2 Coercive Control

Stark (2007, 2010), a contemporary of Johnson (1995, 2008), built on the original feminist

analysis of men's control and power over women based on gender inequality. Stark (2007, 2010) utilises 'coercive control' to argue that physical and sexual abuse is almost always interwoven with control, intimidation, and isolation tactics. As such, 'coercive control' is a cumulative form of subjugation that uses a range of tactics that both isolate women from their support networks, such as family, friends and professional services and entrap them with their abusive partner by making them constantly fearful (Stark, 2007). These tactics usually take the form of physical abuse alongside a pattern of other abusive behaviours such as threats, intimidation, psychological abuse, EA, and restrictions on movement, including surveillance and restrictions of day-to-day actions (Stark, 2007). It is the use of these tactics which imprison women in what Stark (2007) considers *everyday terrorism* and oppresses any attempts to resist, which can lead to an increase in abuse.

Stark's subsequent work (2009) emphasizes that abusive behaviours are used to gain power and control over women to reassert patriarchal power in the home, in response to increasing freedoms for women in social life. To achieve this, physical abuse may be relatively minor, and at times even non-existent, but is supplemented by continuous efforts to undermine and frighten women. Coercive and controlling behaviour is typically underpinned by threats or violence which serve to maintain power and control (Stark, 2007, 2009). For Stark (2007), DA therefore does not simply constitute an act of violence or even a pattern of violence combined with controlling and coercive behaviours, but a crime which undermines women's physical and psychological integrity.

As coercive control has increased in prominence in research and practice in recent decades, the concept of victims/survivors' 'space for action' (Kelly, 2003), has also gained increased visibility. Coined by Kelly (2003), the concept expands upon Lundgren's (1998) concept of 'life space' to highlight the impact of coercive and controlling behaviour on a victims/survivor's capacity to exercise autonomy and agency across all facets of their life. According to Kelly (2003), a victims/survivors' space for action increases when violence decreases and provides opportunities for women to engage in protective strategies to increase safety, both within as well as outside of their relationship. This thesis will contribute to this body of work as I seek to understand if/how victims/survivors engage in financial protective strategies to increase their financial viability to separate.

Taking up these understandings of the root causes and the shift in conceptualisation of DA, the following section provides an overview of the wide-ranging impacts of DA on victims/survivors to illustrate the need for effective responses.

2.4 Consequences of Domestic Abuse

As stated in the previous chapter, the consequences of DA can be wide-ranging, impacting individual victims/survivors, their families and wider society (UN, 1993). The societal costs are far-reaching, affecting health services, policing, employment, and schools (Walby, 2004). The overall ‘cost’ in the UK is an estimated £66 billion per year to help prevent, respond to, and address the harm caused by DA (UK Home Office, 2019). However, the true scale of DA remains hidden (UK Home Office, 2019). Therefore, this figure, although significant, only represents the costs of the known/reported incidences of abuse and not those experienced and endured in silence.

Beyond ‘costs’, the impact that various forms of abuse have on victims/survivors is well-documented, including physical injury (Dobash & Dobash, 1992; Hague & Malos, 2005), pain, fear (Stark, 2007) and long-term physical, psychological, and behavioural consequences (Dobash & Dobash, 1992; Stark, 2007; Tjaden & Thoennes, 2000).

Victims/survivors commonly describe a loss in self-confidence, self-worth, and self-esteem due to the consistent humiliation, degradation and undermining they experience from their abusive partners (Hague & Malos, 2005). As part of emotional abuse, perpetrators often blame victims/survivors for the abuse committed against them (Stark, 2007). This abusive narrative is reinforced by societal discourses, which have long held women accountable for their experiences of abuse and can result in victims/survivors feeling a complex mixture of guilt, blame and shame (Hague & Malos, 2005). Consequently, it can be difficult for women to view their experiences of abuse objectively and to identify themselves as a victim/survivor and their partners as abusive. Furthermore, due to the continued stigma and shame associated with experiencing DA, there is also the impact of being deemed a ‘victim’ and the responsibilities and expectations attached to this status.

Research consistently demonstrates a strong link between DA and homelessness, where studies indicate that a significant proportion of victims/survivors face the threat of homelessness as a direct result of DA (Adams, 2019). Crisis (2022), a UK homelessness charity, found that among their female service users, the main cause of homelessness was relationship breakdown or DA. Abuse often escalates to a point where the victims/survivors find themselves with no choice but to flee their homes in an attempt to secure safety (Johnson et al., 2020). The fear of continued abuse, paired with the need to

protect oneself and any children, becomes a compelling reason to leave their homes, even if this results in homelessness. Furthermore, EA can leave victims/survivors economically disempowered and without resources to secure safe, adequate and affordable housing (SEA, 2018). The inability to access financial resources independent of the perpetrator can exacerbate the vulnerabilities of victims/survivors and create barriers to leaving an abusive partner without facing homelessness. EA and its impacts will be explored in detail across *Chapter Three*. The intersection of DA and homelessness is of particular concern for women from marginalised communities (Smith, 2021). Victims/survivors who face compounding challenges, such as racial discrimination and insecure immigration status, may encounter additional barriers in accessing support systems and resources, thereby increasing the likelihood of homelessness (Smith, 2021).

The profound impacts of DA led Stark (2007) to consider coercive control a ‘liberty crime’ - one which compromises women’s autonomy, dignity, and equality- thwarting their ability to prosper and realise their full potential. At its most extreme, it also refers to the loss of life. In the UK, two women a week are murdered by their partner or ex-partner (Refuge, 2017). It is further estimated that around three women a week commit suicide because of DA (Refuge, 2017). Monckton Smith (2021) concludes that domestic homicides are preventable if the patterns are recognised early on, and appropriate interventions are in place to help establish safety at each of the eight stages. However, questions remain about how best to break the cycle of coercive control to establish ‘safety’. In particular because, paradoxically, attempting to separate from an abusive partner to establish safety is the most dangerous time for victims/survivors as they are actively challenging their partner’s power and control (Refuge, 2017). This is evidenced by 50%-75% of domestic homicides occurring at the point of separation or *after* a victim/survivor has physically left their abusive partner (The Guardian, 2014). Given the scale of the problem and the devastating consequences for victims/survivors, their families and society, effective responses, and support for those who have been subjected to DA are crucial.

In the next section, I discuss the dichotomy emergent in the literature on victims/survivors’ agency and their ability to act within the context of abuse. It explores the strategies victims/survivors deploy to respond to DA and protect themselves and their families from continued harm.

2.5 Agency and Protective Strategies

There is a long-standing dichotomy that conceptualises victims/survivors as either passive victims or active agents resisting abuse. As highlighted above, early research into ‘battered women’ argued that women who are subjected to abuse become passive and eventually succumb to their abusive partner and the abuse itself (Walker, 1979; 2009) and refuse to leave. Walker (1979) introduced the theoretical construct of ‘learned helplessness’ which centres around the idea that prolonged exposure to physical and psychological abuse can lead victims/survivors to a state of perceived powerlessness and a belief that they have no control over their situation (Walker, 1979). This belief can result in passivity and a lack of effort to leave the perpetrator or alter the situation, even when opportunities to separate exist. Although Walker’s (1979) work helped shed light on the psychological dynamics of abuse, which are often overlooked, it drew heavy criticism from subsequent researchers. Gondolf and Fisher (1988) were the first to challenge Walker (1979) and the stereotypical labels of passivity and ‘learned helplessness’ associated with abused women and instead presented them as ‘survivors’ and autonomous actors with agency. Their Survivor Theory advocates for strength-based studies that acknowledge that women are not passive but actively engage in ingenious strategies to cope with escalating abuse and protect themselves and their children (Gondolf & Fischer, 1988). The authors argue that victims/survivors are help-seekers who persistently search for resources and support services -including help-seeking strategies while with an abusive partner and to help facilitate separation (Gondolf & Fisher, 1988). This reconceptualisation of victims/survivors as women with the strength and agency to act shifted the focus in research and practice from exploring *why* women stay to *how and why* women leave their abusive partners (Bermea et al., 2020).

As outlined above, across recent decades, feminist research has provided insights into the dynamics of abuse beyond physical incidences to include a range of coercive and controlling behaviours (Dobash & Dobash, 2004; Johnson, 1995; Stark, 2007, 2009). As a result of these findings, researchers have had to account for how victims/survivors engage in protective strategies and resist their partner’s *ceaseless* power and control over them (Bowker, 1993; Hamby, 2013; Hayes, 2013). Hamby’s (2013) work challenges the ‘learned helplessness’ model once more and provides one of the most comprehensive resources for understanding the countless protective strategies deployed by victims/survivors to protect themselves, their children, and their sense of self. She

identifies four typologies of protective strategies: active strategies, passive strategies, relationship-focused strategies, and self-focused strategies (Hamby, 2013). These typologies include a range of actions deployed by victims/survivors such as: seeking informal support from family and friends, accessing services, saving money, creating code words and safety plans with children, and leaving the home, amongst many others (Hamby, 2013). In what she has coined a “careful calculus”, Hamby (2013, p.3) outlines that victims/survivors engage in constant decision-making where they weigh the potential risks and benefits of each of their strategies, thereby making calculated choices to survive and protect themselves and any children. Crucially, Hamby’s (2013) work is intersectional and recognises that factors such as ethnicity, sociocultural background and disability can influence the types of strategies women can employ as well as the obstacles they encounter when seeking support. I use the term ‘careful calculus’ (Hamby, 2013) in this thesis to investigate the financial protective strategies and decisions that the participants made throughout their relationships, at the point of separation, and beyond.

A strength of Hamby’s (2013) work is that she draws attention to the financial and economic resources required for many coping strategies, such as obtaining a divorce and establishing a new residence, which are considerable. Even refuges, created specifically to provide victims/survivors with emergency housing away from abuse are not free and must be paid for by the victim/survivor either through housing benefit or their own income (Women’s Aid, 2018). As outlined above, many women are forced to flee their homes to obtain safety, therefore, in instances where women have no other safe housing options available to them, the costs of refuge can present a significant obstacle for victims/survivors attempting to separate. Hamby (2013) argues that the financial strategies women undertake to help attain financial resources to cope are largely invisible in the academic literature and remain under-researched - a gap this thesis aims to address. Furthermore, although Hamby (2013) highlights the need to understand the full context of violence that women encounter, including institutional issues and constraints, her work does not position the financial coping strategies victims/survivors undertake within the wider policy and legislative context in which they occur. Policy implications such as no recourse to public funds or ineligibility for housing benefits, for example, can directly affect victims/survivors' financial protective strategies and interfere with their ability to cope and/or separate. By focusing on financial strategies specifically and considering the wider macro-level factors which inform them, this thesis is therefore contributing to a gap in the DA literature, which has long overlooked the significance of EA (explored in detail

in *Chapter Three*) that victims/survivors are subjected to and how it affects their strategies for survival and separation.

Taking up the understanding of women's protective strategies, the following section focuses specifically on one protective strategy- separating from an abusive partner- which is closely aligned with the aims and objectives of this research.

2.6 Separating from an Abusive Partner

As Section 2.4 explored, the various forms of DA can have serious physical and mental health consequences as well as create long-lasting socioeconomic hardship for victims/survivors. Given the extensive list of potential consequences, an all-too-common question directed towards women experiencing abuse is, '*why doesn't she just leave?*' (Anderson et al., 2003; Hamby, 2013; Merritt-Gray and Wuest, 1995). This question is based on the widespread assumptions that leaving an abusive partner is the only way to increase safety and end the abuse (Hamby, 2013) and, "that it is easy for women to leave" (Harne & Radford, 2008, p.46). These assumptions are incorrect and demonstrate a distinct lack of awareness around what leaving entails, its dangers, and the individual and structural-level barriers which victims/survivors encounter in doing so. This section explores the theoretical explanations for women's decisions to leave or remain with an abusive partner and the barriers they encounter.

2.6.1 Theories of Separation

A wide variety of theories have been developed to explain why women remain with or leave their perpetrators, ranging from micro-level factors such as individual pathology and Freudian notions of female masochism (Deutsch, 1944) to macro-level factors in feminist theories which focus on gender roles and conditioning in a patriarchal society (Anderson and Saunders, 2003). A crucial difference between the different theoretical approaches is how leaving is contextualised. The studies which focus on individual pathology and psychology, known as the "stay/leave decision" treat leaving as a single act or decision by the victim/survivor (Anderson and Saunders, 2003, p.170). In contrast, feminist research, which focuses on the victim/survivor's agency and structural restraints to leaving, identifies leaving as a complex process involving many decisions and actions over time (Anderson and Saunders, 2003; Kelly et al., 1999). Hence the categorisation of that line of research as 'process studies'. In a review of 51 studies conducted on women's decisions to

leave an abusive partner, Anderson and Saunders (2003) found that despite the differences in approaches between the theories, most studies combined psychological dynamics with external factors; recognising that leaving could not be attributed to solely internal or external factors alone and that it is a process.

Despite this acknowledgement in the academic literature, social perceptions of leaving and support for victims/survivors have been slow to change. Grigsby and Hartman (1997) identified that the support victims/survivors received for leaving relied heavily on individual pathology to explain abuse and the barriers to leaving. As a result, barriers were still seen predominantly as individual psychological barriers as opposed to a combination of internal and external factors. Challenging this approach, Grigsby and Hartman (1997) placed the victim/survivor in the centre surrounded by different layers of barriers including environment, family and social role expectations, psychological consequences of abuse and childhood abuse and neglect (Figure 3).

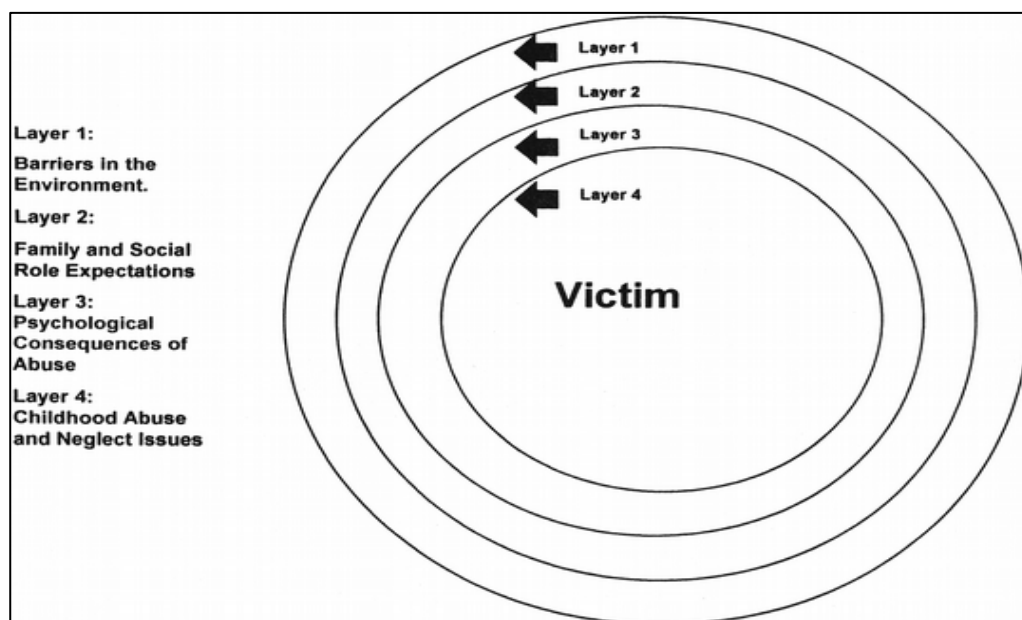


Figure 3. Barriers Model. Source Grigsby and Hartman (1997, p.486)

The first layer, which represents environmental barriers, is often the first barrier that victims/survivors encounter when attempting to leave. It is also the layer that needs to be breached before more in-depth intervention can occur with the victim/survivor (Anderson et al., 2003). The barriers in this layer include factors such as safe housing, support from police and other agencies as well as family and friends and money (Grigsby and Hartman, 1997). When these basic resources are lacking it makes it nearly impossible for the victim/survivor to envision leaving her abusive partner. By stressing the need to analyse leaving through micro, meso and macro contexts, rather than individual psychology of the

victim/survivor, Grigsby and Hartman’s barriers approach is much aligned with feminist theory on understanding the causes and dynamics of DA and Heise’s (1998) ecological model explored in Section 2.2.2.

Several studies have conceptualised leaving an abusive partner as a process involving several stages (Kelly et al., 1999; Merritt-Gray & Wuest, 1995). The findings from these studies are best captured by Kelly et al’s. (1999) commonly utilised Surviving Domestic Abuse model (Table 1), which outlines six stages of living with and leaving an abusive partner. Based on research with victims/survivors, the model identifies six stages which women experiencing abuse might encounter. As with the barriers model, Kelly et al. (1999) acknowledge that DA and women’s journeys are highly individualised and therefore not every woman will move through every stage identified by the model.

Table 1 Surviving Domestic Abuse. As adopted by Kelly et al. (1999, pp.35-38)

Stage 1: Managing the situation	Women find an explanation for the violence and develop a coping strategy.
Stage 2: Distortion of perception/ reality	Women take responsibility for the abuse and begin to manage/ cope and increasingly focus on trying to do or not do certain things to avoid abuse.
Stage 3: Defining abuse	Women begin to define abuse as violence and themselves as ‘victims’.
Stage 4: Re-evaluating the relationship	Women review their relationship in a new context after defining abuse. They may consider leaving temporarily or permanently at this stage. This is also the stage where barriers to leaving begin to be assessed.
Stage 5: Ending the relationship	Most women make many attempts to leave abusive relationships before they finally end the relationship. Reasons for returning are plentiful and include personal and structural barriers.
Stage 6: Ending the violence	Leaving the abusive partner does not end the violence. Only the abuser can end the violence.

A significant contribution of this model is the recognition that the process of leaving is not linear, which confirms other findings that navigating abuse and leaving can be complex, non-linear, and lengthy depending on the individual victim/survivor’s circumstances (Hamby, 2013; Kelly et al., 1999). This builds upon Grigsby and Hartman’s (1997) model by illustrating how a victim/survivor copes with various internal and external barriers whilst moving through various stages of abuse, often repeating stages due to barriers they

encounter.

A further contribution to the understanding of leaving is the significant distinction between ‘ending the relationship’ (Stage 5) and ‘ending the violence’ (Stage 6) (Kelly et al., 1999). This distinction highlights that crucially leaving, or ending the relationship, does not terminate abuse. Research on women’s journeys through DA indicates that it is common for violence to escalate and at times become fatal post-relationship (Anderson and Saunders, 2003; Fleury et al., 2000). For some women, the end of the relationship can be the start of violence (Fleury et al., 2000). The beginning, continuation or escalation of violence post-relationship reiterates that DA is overwhelmingly about male power and control over their partner as opposed to the physical act of violence itself. Leaving the relationship represents a threat to the perpetrator’s power and control, the use of violence is an attempt to regain it (Fleury et al., 2000; Sev’er, 1997). Anderson and Saunders (2003), therefore highlight that a victim/survivor’s need for practical assistance, protection, and other forms of intervention do not cease but increase at the time of separation as well as post-separation.

In line with this, Thomas et al. (2015, p.170) state that victims/survivors who leave potentially risk “losing everything” including their physical safety, financial stability, homes, social networks and support, and their freedom. The consequences of separation can therefore result in greater and unexpected losses than remaining in the relationship. Despite the losses and the significant internal and external barriers to separating, most victims/survivors do leave and actively engage in help-seeking and protective strategies to keep themselves and their children safe (Bermea et al., 2020; Hamby, 2013). Although the process of leaving has received increased research, the strategies victims/survivors deploy to prepare to leave remain largely understudied (Bermea et al., 2020). A further gap in the literature is the help-seeking victims/survivors undertake to help them prepare to separate, especially concerning financial protective strategies. These are both significant gaps in the literature that this study aims to address.

The following section explores victims/survivors’ help-seeking decisions and processes in the context of abuse and separation.

2.7 Processes of Help-seeking and Obtaining Support

Over the years, several qualitative and quantitative studies have developed models to reflect the stages of victims/survivors' identification of their need for support and subsequent help-seeking (Brown, 1997; Goodman et al., 2003; Liang et al., 2005). Survivor Theory (Gondolf & Fisher, 1988), outlined above, and process models of help-seeking (Campbell et al., 1998; Liang et al., 2005) are the two most prominent theories utilised to chart victims/survivors' help-seeking processes. Process models describe victims/survivors' continued attempts to reduce or end the abuse or leave their abusive partners as a series of internal and external actions (Campbell et al., 1998; Liang et al., 2005). This includes progressing from attempts to manage the abuse privately (bargaining and resisting), to disclosure to informal networks, and as the abuse continues/worsens to seeking public support (Brown, 1997; Goodman et al., 2003; Liang et al., 2005).

One of the most utilised theoretical framework to explore help-seeking was developed by Liang et al. (2005). The authors drew on help-seeking models among the general population to develop a theoretical model of help-seeking for female victims/survivors. Their review suggests three steps in help-seeking: 1) problem recognition and definition, 2) decision to seek help, and 3) support selection (Liang et al., 2005). Liang and colleagues (2005) argue that each step is influenced by individual, interpersonal and sociocultural factors, with sociocultural factors also informing the experiences victims/survivors have with support services and subsequently future help-seeking. Individual factors include the victims/survivors' perceptions of themselves and the abuse (Liang et al., 2005). Interpersonal factors refer to the relationship in question and particular tactics utilised by the perpetrator to prevent help-seeking (Liang et al., 2005). Lastly, sociocultural barriers include a broad range of factors relating to structural and cultural barriers in society and service provision. Recent research has begun to explore the role that socioeconomic status plays in the help-seeking decisions of victims/survivors (Cattaneo & DeLoveh, 2008). Due to sampling bias, such as recruiting victims/survivors from support services and refuges, this has resulted in most of the DA research focusing on women from lower socioeconomic backgrounds (Cattaneo & DeLoveh, 2008). As a result, little is known about women from higher socioeconomic backgrounds or with more resources and how these shape their help-seeking processes (Cattaneo & DeLoveh, 2008).

Despite its common use in research, Liang et al.'s (2005) framework has also garnered critiques. In their analysis of African-American victims/survivors' help-seeking strategies,

Waller et al. (2022, p.301) highlight that the framework solely focuses on victims/survivors' "cognitive processes" (e.g. problem recognition and decisions to seek help) whilst simultaneously failing to consider the contextual factors that influence women's cognitions during help-seeking. Notably, this neglects to consider how contextual factors, such as racism, (in)directly influence African-American victims/survivors' help-seeking (Waller et al., 2022). A further limitation of the framework is that seeking support does not end with 'selecting support' as suggested by Liang et al. (2005). Attending a support service is often the initial step in the process of negotiating and securing support (Dixon-Woods et al., 2006). For example, many victims/survivors seek but often do not receive, offers of support from their GPs - leaving the root cause of their disclosures unaddressed and the women without the care and services they require (Lutenbacher et al., 2003). As a result, many victims/survivors are left to continue their help-seeking journey, whilst others discontinue seeking support altogether. Furthermore, as Waller et al., (2022) highlight, the framework also does not fully account for macro-level contextual factors that influence victims/survivors' help-seeking process (i.e. policies) *and* the support professionals can offer.

The academic literature reiterates that help-seeking is a complex process influenced by a wide range of individual and social factors and barriers occurring simultaneously (Lelaurain et al., 2017). The authors also argue that research into victims/survivors' help-seeking in Europe is very recent and underdeveloped (Lelaurain et al., 2017). As a result, the theoretical and conceptual frameworks that exist are often insufficient to capture victims/survivors' help-seeking and all of the challenges faced along this journey (Lelaurain et al., 2017). Although robust, Liang et al.'s (2005) framework does not account for the negotiations with professionals nor the contextual factors informing these negotiations and the subsequent uptake or refusal of support. These are gaps I aim to address through the deployment of an alternative framework entitled 'Candidacy' developed by Dixon-Woods et al. (2006), which will be fully explored in *Chapter Four*.

The final section explores the support available to victims/survivors wishing to separate and the barriers they encounter.

2.7.1 Support for Separation

The role of support services in assisting women through the separation process and beyond is critical. Bostock et al. (2009, p.106) state that negotiating even relative safety is

dependent on, “the systems around the victim including friends, family, work colleagues, legal, police, social, health and voluntary services”. However, as much of the literature on DA highlights, most women seeking to leave an abusive partner do not always have adequate support systems or are not aware of available support (Anderson et al., 2003; Merritt-Gray and Wuest, 1995). Due to the nature of coercive control, victims/survivors are often socially and geographically isolated with limited to no access to information (Stark, 2007). As a result, victims/survivors are often unaware of services available to them or are misinformed about what help could be made available. In a small study in rural England, Bostock et al. (2009) interviewed victims/survivors and found that most participants believed that help was only made available to those women who had already left; if women remained or returned to the perpetrator then support would be withdrawn. In this instance, remaining with the perpetrator and receiving support are seen as mutually exclusive. Similarly, in discussing the shelter (refuge) system in the US, Hamby (2013, p.61) illustrates how support available to women experiencing abuse appears contingent on good behaviour and differs from any other support offered to others seeking support:

Shelter programs can be surprisingly harsh to women who seek a second stay if they returned to their batterer in the interim. This is true even though it is widely known that leaving a batterer is often a process. In the advocate community, one frequently hears that it takes an average of seven attempts to leave a batterer [...]. Physicians treat diabetics who continue to eat cake. [...] Why do shelters turn victimized women away when it is widely recognized that creating safety and protection is a process that may take multiple attempts?

This quote reflects the perception of some support services toward victims/survivors, namely that they are responsible for the abuse they encounter and that separating or failing to do so, is a personal failure and not worth further intervention. Furthermore, it suggests that there is an ‘easy solution’ to ending abuse, all contingent upon the woman leaving. Hamby’s quote highlights that many services fail to account for what Kelly et al.’s (1999) stages model illustrates, that victims/survivors might leave and return to the perpetrator multiple times before permanently separating. It is therefore evident how women who are coping with internal barriers, such as low self-esteem or blaming themselves for the abuse, could justify not seeking support because they have not left their perpetrators or how they might return to the perpetrators due to a perceived lack of support elsewhere. To navigate and receive the required support, victims/survivors must become familiar with the language, processes and bureaucracy of the relevant institutions and services, all of which

require basic access to local resources and information which many do not have (Wuest and Merritt-Gray, 1999). Moreover, a victim/survivor's help-seeking and use of services are highly influenced by her multiple and intersecting identities, especially if these identities are oppressed in society more widely through racism, classism, and heterosexism (Davis and Lyon, 2014; Goodman et al., 2009). Due to this, many victims/survivors do not seek assistance due to real or perceived discrimination against them.

Among the many grassroots organisations to emerge from the women's movement in the 1960s and 1970s, Women's Aid, in Scotland and the UK, is acknowledged to play an invaluable role for victims/survivors of DA (Hague and Malos, 1996). Of all the practical and emotional support, the organisation offers, providing refuge is perhaps the most valuable aspect of their services (Scottish Executive, 2004). As discussed in the section on consequences, homelessness is often a result of DA and presents a major barrier for nearly all victims/survivors (Anderson et al., 2003; Bostock et al., 2009; Hamby, 2013). Compounded with the experience of abuse, the loss of a home can be a further trauma (Hague and Malos, 1997). It can also add to the already existing internal barriers such as the perception the woman might have of herself as the homemaker, leaving the home can therefore also be interpreted as leaving behind one's identity.

Studies with victims/survivors who have left their homes demonstrate that securing adequate housing is viewed as complex, time-consuming and often in direct contrast with the safety of the woman and her children (Anderson et al., 2003; Baker, 2010; Hague and Malos, 1997; Kelly et al., 2014). Although refuges are a viable option for victims/survivors, they are often not considered adequate or a long-term solution for women trying to escape an abusive partner. Other barriers such as safety and lack of money often mean that victims/ survivors return to their abusive partner after placement in a refuge since they cannot afford housing on their own (Anderson and Saunders, 2003). Studies on the process of leaving agree that the lack of safe and affordable housing is the second greatest external barrier for victims/survivors separating from an abusive partner (Anderson et al., 2003; Anderson & Saunders, 2003; Barnett, 2000; Hamby, 2013; Scottish Government Working Group, 2020). The greatest is the lack of financial resources to help facilitate separation and to live independently after leaving (Anderson et al., 2003; Anderson & Saunders, 2003; Barnett, 2000; Hamby, 2013).

Researchers and those providing support to victims/survivors have long maintained that experiencing DA exacerbates women's economic inequality and is often the cause of

increased financial hardship and poverty (Davis, 1999). As part of coercive control, victims/survivors are often denied access to cash or bank accounts and may be forbidden or prevented from seeking and maintaining employment (Branigan, 2004; Davis, 1999). As a result, women who are subjected to DA are more likely to have extended periods of unemployment and unconventional working patterns (Lloyd & Taluc, 1999). All of which can result in financial instability and dependence on the perpetrator for day-to-day survival. Many women, therefore, remain trapped with an abusive partner as they lack the financial resources to leave.

Despite awareness of these tactics and their impact on victims/survivors, until recently they were regarded as consequences of DA, as opposed to forms of abuse. Recent developments in the academic literature indicate that financial insecurity and hardship are not merely consequences of abuse, but a distinct form of abuse intended to deplete their economic resources (Adams et al., 2008; Postmus et al., 2012; Sharp, 2008). Without resources such as money, food, clothing and housing, victims/survivors become dependent on their abusive partners for day-to-day survival. These tactics have now been conceptualised as a distinct form of DA, known as economic abuse. The following chapter will discuss this under-researched form of abuse and highlight how identifying and responding to women's experiences of EA is essential for the process of leaving and recovery post-separation.

2.8 Conclusion

This chapter has examined the main theoretical explanations relating to men's violence towards their intimate partners. Utilising feminist theory it has conceptualised DA as a consequence of gendered power disparities, created and perpetuated by persisting patriarchal values and attitudes. It has explored the dynamics of DA and how understandings of women's experiences of abuse have expanded from viewing abuse as an incident of physical violence to patterns of coercive and controlling behaviours which entrap victims/survivors with their abusive partners. Despite these circumstances, this chapter has argued that victims/survivors are constantly engaging in overt and covert protective strategies to safeguard themselves and their families. In doing so, it has introduced Hamby's (2013) concept of the 'careful calculus', which this thesis adapts to explore victims/survivors' financial protective strategies in their relationships, the context of separation and beyond.

This chapter has highlighted that separating from an abusive partner is but one of a

plethora of protective strategies and constitutes a dynamic, dangerous, and complex process for which many victims/survivors seek external support. Through the exploration of theories on victims/survivors' help-seeking, this chapter has argued that there is a lack of theories, concepts and frameworks that identify how help-seeking manifests among victims/survivors, especially concerning forms of DA that remain under-researched and misunderstood, such as EA, which is the focus of the second literature chapter. This study aims to address this gap by deploying the conceptual framework of 'candidacy' (Dixon-Woods, et al., 2006) to victims/survivors' journeys to and through support services and will be explored thoroughly in *Chapter Four*.

Separating from an abusive partner and seeking support are fundamentally related to safety, but also require economic resources to facilitate and maintain. However, a form of DA directly responsible for the depletion of these resources remains overlooked and misunderstood. The under-explored form of EA and the barriers it presents to leaving is the focus of the next literature chapter.

Chapter 3: Exploring Economic Abuse

3.1 Introduction

The term ‘economic abuse’ concerning Intimate Partner Violence (IPV), first appeared in the Duluth Power and Control Wheel (DAIP, 1984) introduced in *Chapter Two*.

Victims/survivors, whose lived experiences helped develop the wheel, described how their abusive partners would prevent them from obtaining or keeping a job, give them small allowances, take their money and forbid them access to or control over the family income (DAIP, 1984). These tactics would occur alongside the other behaviours listed in the wheel to exert power and control over a victim/survivor’s life. However, despite the term’s appearance in this internationally utilised resource, and the focus of the second wave of feminism on women’s financial independence, Westmarland (2015, p.40) asserts that financial abuse is “probably the least researched area of partner violence, with very little academic literature on the topic”. Therefore, despite early identification of this form of abuse by women, little work has been conducted to understand how it manifests in victims/survivors’ lives and its impact.

While there are a range of factors that victims/survivors must consider in their ‘careful calculus’ (Hamby, 2013) to leave an abusive partner, one of the most significant is access to finances and other resources. Experiencing economic abuse (EA) can therefore result in financial hardship throughout the relationship and create a significant barrier for victims/survivors who want to physically separate from their abusive partner. Maximising finances, and access to financial resources, is, therefore, crucial to help facilitate separation and for rebuilding one’s life away from the abusive partner (Kelly et al., 2014). One of the ways to regain some financial independence to maximise financial viability to separate has been through social security benefits (henceforth ‘benefits’) provided by the government. However, because of austerity measures over the last decade, there have been significant cuts and changes to the social security system, resulting in more stringent eligibility for support and considerable reductions in the amount of money available (Howard, 2019).

This chapter draws upon the limited EA literature to outline the contemporary conceptualisation of EA and provide a summary of the tactics commonly experienced by victims/survivors, including the perpetration of post-separation EA. The chapter then explores EA’s co-occurrence with other forms of abuse, followed by a review of its prevalence and impact. Next, it will outline how experiencing EA creates a significant

barrier to separation which must be recognised and addressed to support victims/survivors. The chapter will conclude by providing an overview of the changes to the social security system, the impact of austerity, and how these exacerbate women's economic inequalities and experiences of EA.

3.2 Defining and Conceptualising Economic Abuse

3.2.1 Defining Economic Abuse

In their ground-breaking research, in which they developed the first Scale of Economic Abuse (discussed below), Adams et al. (2008, p.564) provided a definition of EA that is commonly deployed across the academic literature. Economic abuse:

Involves behaviours that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.

The use of the term 'economic resources', as opposed to money or finances, encapsulates all forms of EA which have since been identified in the academic literature. Furthermore, the specific use of 'control' speaks to EA's function as a part of coercive control. These nuances provide perhaps one explanation for why this definition remains the most prominent in EA literature despite the recent increase in research (Chowbey, 2017; Howard & Skipp, 2015; Littwin, 2012; Postmus et al., 2018; Sharp-Jeffs, 2015a, 2015b, 2022; Singh, 2021).

Although the above definition is prominent, currently there is no universal definition of economic or financial abuse, and as a result, a lack of consistency exists in the terminology utilised across policy, legislation and academic research (Postmus et al., 2018). This is most apparent in the interchangeable use of the terms 'economic abuse' and 'financial abuse' in research and practice. Although money is central to both, researchers have warned against conflating the two terms, highlighting that they refer to different behaviours and resources (Littwin, 2012; Sharp-Jeffs, 2015, 2022; Singh, 2021). Littwin (2012) highlights that the term 'economic abuse' helps capture the control and exploitation

of *all* economic resources, such as employment, education, food, housing, and transport which a person requires to survive and thrive. Contrastingly, ‘financial abuse’ refers specifically to the control of money and finances. Sharp-Jeffs (2015) therefore conceptualises financial abuse as a sub-category of EA and argues that the term ‘economic abuse’ more accurately reflects the range of behaviours perpetrators use to exert power and control over their partners. Based on this distinction, and the feminist theoretical framework informing this research, I use the term ‘economic abuse’ to allow for the interrogation of how structural economic inequalities, found in policies, practice and institutions, intersect with abuse that aims to restrict women’s abilities to acquire, use and maintain economic resources. The term financial abuse will be utilised in instances where it is referred to as such in the literature or by the research participants in this study.

3.2.2 Economic Abuse: A Distinct Form of Abuse

Although identified early on by domestic abuse practitioners as a fundamental underpinning of coercive control, EA remains an “invisible” form of DA (Postmus et al., 2020, p. 261). Early work has found that EA is positively correlated and can co-occur with other forms of abuse (Adams et al., 2008; Postmus et al., 2012; Stylianou, 2018a; Stylianou et al., 2013) but that it is also a distinct form of domestic abuse (DA) and not a form of emotional or psychological abuse as previously categorised. Upon examination of the different forms of economically abusive behaviours and their implications, Stylianou (2018) highlights that there are two dynamics which render EA a distinct form of abuse. First, unlike some other forms of abuse, such as physical or psychological, the perpetration of EA lacks a “spatial component” (Stylianou, 2018, p.9), or what Stark (2007, p.214) previously considered “physical proximity”. The removal of all monies from a joint bank account, for example, does not require physical interaction or communication, however, can inflict significant economic harm. This gives way to the second dynamic, the desired goal/outcome of the abusive partner in perpetrating EA. Stylianou (2018) reiterates that EA aims to control a victim/survivor’s ability to acquire, use and maintain economic resources to create economic dependency on the perpetrator. This differentiates EA from other forms of abuse, such as psychological, which intend to erode a victim/survivor’s sense of self-

worth and self-esteem (Stylianou, 2018). Therefore, although all forms of abuse are intricately interwoven, the objective of EA uniquely targets economic resources.

The depletion of these vital resources makes victims/survivors economically dependent on their abusive partner and can prevent them from leaving and establishing safety (Adams, 2011; Barnett, 2000; Stylianou, 2018a). Furthermore, the lack of physical proximity required to perpetrate EA means that this form of abuse is difficult to end, even after physical separation. The manifestation of post-separation EA is discussed in greater detail in Section 3.3.4. Given these significant consequences, researchers have been unanimous in their call to treat EA as a distinct form of abuse to better understand its implications and to help improve responses for victims/survivors (Adams et al., 2008; Postmus et al., 2012, 2020; Sharp, 2008; Sharp-Jeffs, 2015; Stylianou et al., 2013).

The increase in academic research, and mobilisation of organisations specifically addressing EA, has resulted in a heightened awareness of this form of abuse across some countries and governments. The charity Surviving Economic Abuse (SEA) successfully lobbied the UK Government to provide a statutory definition of EA within the Domestic Abuse Act (2021) for England and Wales (UK Government, 2021) and as a result, an amended version of the Adams et al. (2008) definition has been incorporated. In contrast, Scotland's DA strategies and legislation mention 'financial abuse' and consider it an abusive tactic utilised as a part of coercive control, but do not explicitly define it (Scottish Government, 2018a). Combined with a lack of training and public awareness-raising on what constitutes EA, the absence of a definition presents a challenge for those responsible for applying the Domestic Abuse (Scotland) Act 2018, and securing justice, and those who provide support to victims/survivors. Given EA can be perpetrated across multiple systems, such as banking, benefits, housing, and immigration, an in-depth understanding of how EA operates and how to respond to it is essential (Sharp-Jeffs, 2015b, 2022). The next section explores the different categories of EA and the economically abusive behaviours within each.

3.3 Economically Abusive Behaviours

Although there is a significant gap in the literature compared to other forms of DA, EA research over the last 15 years has been instrumental in defining and conceptualising EA,

including the development of instruments to capture and measure economically abusive tactics. In the same landmark study, which provided a working definition of EA, Adams et al. (2008) developed the first Scale of Economic Abuse (SEA). Through interviews with researchers, support workers and victims/survivors in the US, the authors identified 28 economically abusive behaviours which could be placed in two distinct categories, 1) economic control and 2) economic exploitation. The development of the SEA highlighted a range of economically abusive behaviours and provided statistical evidence of EA as a distinct form of abuse (Adams et al., 2008).

Since its creation, the SEA has been revised and expanded by researchers in the US, the UK and Australia. In the US, Postmus et al. (2016) tested the SEA with 120 victims/survivors participating in a financial literacy programme and concluded that the scale could be reduced to 12 tactics (SEA-12) - instead of 28 - and added 'employment sabotage' as a third category to the existing scale to illustrate the many ways in which perpetrators interfere with victims/survivors' employment to create financial instability. In a review of EA literature, Sharp-Jeffs (2015), argues that economically abusive behaviours extend beyond employment, and therefore suggests expanding the category to 'economic sabotage' to capture all tactics.

In a recent revision of both the SEA and the SEA-12, Adams et al. (2019) contest that a shortcoming of both scales is the conceptualisation of 'economic control' as only applicable to one category when, in fact, control underpins all economically abusive behaviours. The authors, therefore, propose that the categories 'economic restriction' and 'economic exploitation' be utilised to better reflect all economically abusive behaviours as a mechanism of control. As this thesis grounds DA in coercive control theory (Stark, 2007), it thereby recognises the importance of reflecting control throughout the construct of EA. As a result, this study combines Adams et al. (2019) revised scale and Sharp-Jeffs' (2021) expansion of 'economic sabotage' to explore the range of economically abusive behaviours identified across the literature.

3.3.1 Economic Restriction

Economic restriction consists of behaviours that limit victims/survivors' access to and use of economic resources. Lack of access to economic resources results in victims/survivors

becoming dependent on their abusive partner for financial and material resources required for day-to-day living as well as for long-term well-being (Adams et al., 2019). Research with victims/survivors has found that restriction of economic resources is the most prevalent of all three categories, with three in four women having their economic resources restricted by their abusive partners (Postmus et al., 2012b; Sharp, 2008; Stylianou et al., 2013). Restriction commonly occurs in the form of the perpetrator denying their partners access to shared or personal finances as well as access to financial information (Adams et al., 2019; Howard & Skipp, 2015). Even when victims/survivors have income, either through employment or benefits and tax credits, abusive partners control how and when money is spent, take the money, and/or deny the victims/survivors access (Howard & Skipp, 2015; Postmus et al., 2012; Stylianou et al., 2013). Within a context of coercive control, challenging these behaviours can result in increased risk for victims/survivors. As a result, it is often safer to allow for control over the finances and economic resources and find other ways to manage the financial hardship (Hamby, 2013). Many victims/survivors therefore report resorting to begging for money from their partner, being coerced into performing sexual acts in return for money and being given very small allowances, which do not suffice to buy necessities (Sharp, 2008).

Victims/survivors who are granted access to money report that their partners monitor and control their spending. This is done by the abusive partner checking receipts, demanding the victims/survivors accounts for how money was spent, and making them ask for permission to spend money (Adams et al., 2019; Postmus et al., 2012a; Sharp, 2008; Stylianou et al., 2013). If victims/survivors fail to meet these demands, there can be further threats and harm directed towards them or their children (Sharp, 2008; Sharp-Jeffs, 2015). By deploying any of these tactics, or a combination of them, perpetrators exert power and control over the access to shared and personal income, resulting in financial instability for victims/survivors and their increased dependence on their abusive partners to survive.

3.3.2 Economic Exploitation

In contrast to economic restriction, economic exploitation captures how perpetrators exert control by taking advantage of their partner's economic resources for their benefit (Adams et al., 2019). One of the most discussed tactics within this category is generating debt in

the victim/survivor's name either through force, fraud, or misinformation, for which the victim/survivor then becomes responsible (Citizen's Advice, 2014; Littwin, 2012; Sharp-Jeffs, 2015b; Westaway and McKay, 2007). This type of debt is now commonly referred to as 'coerced debt' (SEA, 2022). Perpetrators generate debt by taking out, or forcing their partner to take out, credit cards or loans in their partner's name (Anderson et al., 2003; Brewster, 2003; Lloyd & Taluc, 1999). In Littwin's (2012) analysis of coerced debt, she finds that often victims/survivors are coerced and forced into signing financial documents against their will and under threat of violence. Littwin (2012) also highlights that not all debt is forced or coerced and that tactics for generating 'non-consensual debt' are also employed. In these instances, abusive men rely on their marital status to ensure that any debt generated by them will be shared by their spouses (Howell, 1998; Sharp-Jeffs, 2015b). By highlighting non-consensual debt, Littwin (2012) draws attention to the structures which allow for the perpetration of this form of abuse, such as financial institutions and money lenders, and that have let perpetrators go unchallenged.

A further tactic includes insisting that all bills, credit cards and loans are in the victim/survivor's name and holding her solely responsible for their repayments (Sharp-Jeffs, 2022). If finances are restricted, as discussed above, then even victims/survivors who have an independent income will struggle to meet these financial obligations. Holding the victim/survivor solely responsible for all costs is closely linked with what Sharp-Jeffs (2015b) has termed 'refusal to contribute'. In these instances, abusive partners deliberately choose not to contribute to household expenses and keep or spend their money for their purposes. This often leaves victims/survivors in a position where they must supplement the lack of finances, which can lead to further debt (Branigan, 2004; Howard & Skipp, 2015; Littwin, 2012; Sharp, 2008; Sharp-Jeffs, 2015b). Sharp-Jeffs (2015b) argues that refusing to contribute as a form of EA reflects how abusive men have had to adapt to the economic advances women have made in the past 40 years. As a result, a woman who is employed, and perhaps the higher earner in the relationship, presents a challenge for a partner who seeks to exert power and control over her. By refusing to contribute and making her solely responsible for all finances, perpetrators can shift the balance and thereby create a significant drain on her financial resources (Sharp-Jeffs, 2015b). Some research suggests that men who utilise this tactic manipulate the family's financial assets and debts in such a

way that all assets are in their name and all the debts in their partner's name (Citizen's Advice, 2014; Howard & Skipp, 2015; Lyon, 2002).

Lastly, studies have found that up to a third of victims/survivors have had their property or money stolen by a partner or ex-partner, and nearly half have had their property destroyed or damaged (Adams et al., 2019; Howard & Skipp, 2015). The theft, damage and destruction of money and property generate costs for victims/survivors which they are then either forced to go without or have to incur additional costs to repair and replace (Brewster, 2003; Follingstad et al., 1990; Ptacek, 1999). The research, therefore, illustrates, how even when victims/survivors have access to economic resources or are solely responsible for them, perpetrators can exploit these to create financial instability.

3.3.3 Economic Sabotage

Economic sabotage is perhaps the most well-researched EA tactic strategy and unlike the other two categories involves perpetrators preventing their victims from obtaining economic resources (Sharp-Jeffs, 2015b). This is commonly achieved by preventing women from obtaining and or maintaining employment and education. A substantial body of literature indicates how perpetrators will actively prevent their partners from working outside the home or seeking self-improvement opportunities such as professional development or returning to education (Breckenridge et al., 2014; Brewster, 2003; Shepard and Pence, 1988). Research indicates that between 23 to 62% of perpetrators interfere with their partner's ability to continue their education (Anderson et al., 2003; Postmus et al., 2012; Shepard and Pence, 1988). This means that potentially over half of victims/survivors have been actively prevented from seeking or maintaining employment and education, often leaving them professionally un - or under-qualified and isolated. Specific examples of how this is achieved by the perpetrator include: inflicting visible injuries, turning off alarm clocks, sabotaging the victim/survivor's car, threatening physical violence, preventing sleep, hiding clothes, or failing to provide childcare (Brewster, 2003; Llyod and Taluc, 1999).

The tactics utilised that prevent women from maintaining employment are similar to the ones listed above and can result in the victim/survivor terminating her employment to avoid further harassment and embarrassment in front of colleagues (Llyod and Taluc,

1999; Sharp-Jeffs, 2015b). More recent studies have found that abusive men will also encourage their partners to work for them and then refuse to compensate them (Howard & Skipp, 2015; Sharp, 2008; Sharp-Jeffs, 2015b). Sharp-Jeffs (2015b) indicates that this tactic combines economic sabotage with economic exploitation, which demonstrates that the categories of EA are not mutually exclusive but often occur simultaneously and reinforce one another. As with other abusive tactics, research with victims/survivors indicates that forms of EA often overlap and intersect with non-economic forms of abuse to assert complete power and control over the survivor.

Within the context of coercive control, the deployment of any or all of the tactics discussed above can result in perpetrators controlling their partner's access to money and other economic resources required to survive and thrive. The tactics are designed to target different aspects of women's financial stability and independence. The depletion of vital resources results in the victim/survivor's dependence on their abusive partner and with significantly limited economic space for action to make and enact decisions for their wellbeing. This includes the 'careful calculus' victims/survivors undertake when assessing their ability to separate from an abusive partner and establish safety. This calculation is often made more challenging by abusive partners being able to perpetrate EA long after physical separation.

3.3.4 Post-Separation Economic Abuse

Although it is common for coercive control to continue after women have physically separated from their abusive partners (Tuerkheimer, 2013), in contrast to some other forms of abuse, EA can continue, escalate or even start post-separation (Branigan, 2004; Howard & Skipp, 2015; Kaittila et al., 2022; Kelly et al. 2014; Sharp, 2008; Sharp-Jeffs, 2015, 2022; Tuerkheimer, 2013). Women are more likely to face economic hardships post-relationship, this is further exacerbated by gender inequality, leaving victims/survivors vulnerable to further/continued EA from their ex-partners (Kutin et al., 2017). Natalier (2018) observes that EA perpetrated post-separation is a deliberate and continuous act for the sole purpose of inflicting further financial harm upon the victim/survivor. An underlying reason for the continuation of EA post-separation is, as outlined above, that the perpetration of EA does not require physical proximity to the victim/survivor (Stark, 2007;

Stylianou et al., 2013) and is effective in forcing victims/survivors to return to their abusive partner to survive. Perpetrators can access and control economic resources such as housing, mortgages, and joint financial products long after physical separation has taken place (Sharp-Jeffs, 2022).

In addition to the lack of physical proximity, another explanation for the extent of post-separation EA is what Sharp (2008) has termed ‘institutional economic abuse’ or ‘the systemic continuation of financial abuse’ (Cameron, 2014, p.iii) - where EA is not just perpetrated by the abusive partner but also upheld/facilitated through institutions, including statutory bodies which reproduce structural gender inequalities. Research with victims/survivors consistently demonstrates how perpetrators utilise the family law system to engage victims/survivors in a vicious cycle of legal action as well as deliberately withhold or lower child maintenance payments to deplete the victims/survivors’ financial resources and security (Cameron, 2014; Kelly et al., 2014; Natalier, 2018; Sharp-Jeffs, 2015b; Smallwood, 2015). These tactics are perpetrated through gendered state processes which prioritise men’s financial agency over women’s financial autonomy and provide very little protection for victims/survivors against their ex-partners (Natalier, 2018). Cameron (2014) therefore argues that systemic forms of EA, whether intentional or unintentional, further exhaust victims/survivors’ economic and psychological resources, an experience her participants equated with mimicking their abusive partner’s tactics - evoking renewed anxiety, stress and, often, powerlessness. Post-separation EA is therefore particularly effective in exerting continued power and control over victims/survivors as it limits their economic space for action through the continued depletion of financial resources required to survive.

Although the EA literature acknowledges the perpetration of post-separation economic abuse (PSEA) and its potential impact, there is a gap in research exploring the new or renewed economically abusive tactics deployed. This thesis helps address this gap through its detailed exploration of the research participants’ experiences of PSEA, which will be presented in *Chapter Eight*.

3.4 Economic Inequality and Experiences of Economic Abuse

The limited EA literature recognises that anyone can experience EA, however, individuals with fewer personal, social, and economic resources are at increased risk (Postmus et al., 2012; Sharp, 2008). Despite some progress towards women's equality, such as greater female representation in education and political life, women's economic equality, compared to similarly situated men, remains stagnant and continues to be a driver of VAW (Krug et al., 2002; Our Watch, 2021). Women continue to experience economic disadvantages through systemic inequalities such as the gender pay gap, over-representation in lower paid and insecure employment as well as unpaid care work within the family (Reis, 2018c). As a result, women are also more reliant on the social security system for income or to supplement their wages (Howard, 2019; Howard & Skipp, 2015). However, social security, and the recent changes to it (discussed in section 3.8), disproportionately negatively affect women and have further exacerbated economic inequalities as opposed to reducing them. Women are more likely to live in poverty and have lower levels of savings and higher levels of debt (Reis, 2018c). EA researchers, therefore, argue that women's structural economic inequalities place them at a higher risk of experiencing EA and create additional barriers when attempting to separate (Postmus et al., 2012; Sharp, 2008; Sharp-Jeffs, 2022).

However, 'woman' is not a homogenous group and as a result, women with different intersecting characteristics, such as ethnicity, sexuality, and socioeconomic backgrounds, will experience a variety of socioeconomic barriers which will influence their experiences of EA. In her development of the concept of intersectionality, Crenshaw (1991) highlights that intersecting characteristics create an overlapping and interdependent system of discrimination and therefore an intersectional lens must be applied to women's experiences for true equality for all women to be achieved. Drawing attention to the need for a more intersectional approach which considers women's race, ethnicity, and immigration status more carefully, recent research in the UK (Anitha, 2019; Chowbey, 2017; Singh, 2021) has highlighted shortcomings in the scales and the EA literature with relation to Southeast Asian victims/survivors' experiences. The research does not provide statistical data on the difference in prevalence rates based on ethnicity, but it does highlight forms of economically abusive behaviours not previously captured in the literature, such as dowry-related abuse and reproductive labour, which Southeast Asian women are forced to

perform by their partners as well as their extended family members (Anitha, 2019; Chowbey, 2017). Other themes such as no recourse to public funds (NRPF), insecure immigration status and living in the UK on the abusive partner's spousal visa highlight the additional structural barriers and inequalities that migrant women encounter that place them at higher risk of experiencing economic and other forms of abuse (Camilleri et al., 2015; Chowbey, 2017). Chowbey (2017), therefore, suggests a revision of the SEA to better reflect the lived experiences of Southeast Asian women. However, uptake of Chowbey's categories is highly dependent on how DA is defined as some countries, such as Scotland, only recognise DA between intimate (ex)partners and not family members.

At present, there is a paucity of intersectional work in the EA literature. Most of what is known about intersectionality and EA is derived from general DA studies, as opposed to research conducted specifically on EA. Among these studies, there is some evidence to support an association between gender, ethnicity, and age with EA. It was outwith the scope of this thesis to address this gap. However, I echo the calls for further research to explore these associations to help understand the prevalence rate and impact of EA across ethnicity, immigration status, socio-economic background, sexuality, education and disability and how multiple vulnerabilities place victims/survivors at increased risk of experiencing EA.

3.5 Making the Connection: Economic Abuse and Risk

Research with victims/survivors indicates that EA rarely occurs in isolation and is highly correlated with other forms of abuse such as physical, psychological, and sexual abuse (Adams, et al. 2008; Outlaw, 2009; Sharp-Jeffs, 2015b). The co-occurrence of EA alongside other forms of abusive behaviours is unsurprising given its original conceptualisation as a form of psychological abuse and the acceptance of it as a tactic of coercive control – the very premise of which is a pattern of multiple abusive tactics occurring at once to dominate women's lives. In research conducted by Stylianou et al. (2013), over 75% of their research participants stated that they had experienced an overlap of physical, emotional, and EA throughout their relationships. Research in the UK suggests

that this number is closer to 90% with survey participants experiencing emotional, physical, and sexual abuse alongside forms of EA (Butt, 2020).

In addition to its co-occurrence with other forms of abuse, several studies indicate that EA can present a serious risk factor, or impetus, for other abusive behaviours, in particular physical and sexual abuse (Fawole, 2008; Howard & Skipp, 2015; Outlaw, 2009; Sharp-Jeffs, 2022). Although it was not conceptualised as EA at the time, Strube and Barbour (1983) found that the risk of serious injury or harm increased with victims/survivors' economic dependence on the perpetrator. Recent research findings have concluded that women who experience EA are five times more likely to experience physical violence than those who do not (Outlaw, 2009). Furthermore, Websdale (1999) found that women who experienced physical and sexual abuse alongside EA were at an increased risk of domestic homicide. One report has suggested that EA is the first form of DA experienced and that more research is required to understand the sequencing of abusive behaviours to respond to victims/survivors sooner and thereby reduce the exposure to other forms of abuse and risk of serious harm or death (Howard & Skipp, 2015). However, the often-hidden nature and co-occurrence of multiple forms of abuse, all of which blend seamlessly into the all-encompassing experience of coercive control, has made sequencing challenging.

Co-occurrence with other forms of abusive behaviours, along with what is known about the escalation of abuse post-separation, experiencing EA increases the risk of exposure to other forms of abuse and demonstrates how economic security underpins physical safety. Hamby (2013) argues that financial status is equally as important as physical safety for long-term wellbeing. However, despite these established connections, Sharp-Jeffs (2022, p.10) asserts that "...economic abuse has long been viewed as a 'lesser' form of violence or at the bottom of a hierarchy of harm". The 'hierarchy' Sharp-Jeffs refers to is the 'risk-based model' utilised by many support services to assess if a victim/survivor' is at high risk of serious harm or murder to determine their response and appropriate safeguarding requirements (SafeLives, 2022). Based on this model, experiences of physical abuse are most closely associated with risk and therefore prioritised over all other forms of abuse. This has led some to argue that although the risk-based model has been useful, it is limited to the women most at risk of serious harm and has, therefore, resulted in a lack of protection for most victims/survivors (Radford and Tsutsumi, 2004). The high prevalence rate, co-occurrence with other forms of abuse, and its ability to prevent victims/survivors

from leaving their abusive partners - thereby exposing them to abuse for longer- means that economic security underpins physical safety and is critical for resistance to coercive control as well as ways out of it.

3.6 Prevalence and Impact of Economic Abuse

3.6.1 Prevalence

There are considerable challenges to measuring the prevalence of any form of DA, with EA proving no different. Research conducted exclusively with female victims/survivors of DA in the US and the UK indicates that the prevalence rate of EA is between 40% and 99% (Adams et al., 2008; Postmus et al., 2012; Sharp, 2008). Although this statistic suggests a very high prevalence rate, the range highlights the need for further investigation to better understand the actual scale. Lack of recognition of economically abusive behaviours - by victims/survivors as well as practitioners - multiple definitions, and its continued grouping with 'non-physical' forms of abuse have led to what Postmus et al. (2018, p.262) consider a dilution of the evidence base on EA - resulting in a lack of clarity over the scale and whether services and policies are responding appropriately, if at all, to the problem.

The Crime Survey for England and Wales (CSEW) collects data on 'financial abuse' by asking respondents if "someone prevented you from having a fair share of the household money" (UK Gov, 2020). However, based on the range of economically abusive behaviours discussed above, it is apparent that this question does not capture EA, or its intended consequences, sufficiently. In addition to this misaligned question, the body which conducts the CSEW, the Office for National Statistics (ONS), divides responses relating to DA into 'physical' and 'non-physical' forms of abuse. Based on this, data obtained on financial and emotional abuse are classified as 'non-physical' and are not disaggregated for analysis (Sharp-Jeffs, 2022). Therefore, although recent figures from the ONS indicate that 12.2% of adults have experienced 'non-physical abuse' (ONS, 2020), due to the lack of disaggregation it is unclear what percentage of this reflects those who have experienced EA. At present, Scotland's Crime and Justice Survey (SCJS) does not collect any information relating to economic or financial abuse but focuses on financial fraud and theft committed by a stranger but not an intimate partner (Scottish Government, 2021a).

To address these shortcomings in the government's measurement of EA, two nationally representative surveys were conducted by DA specialist service, Refuge, and the Cooperative Bank (Butt, 2020; Sharp, 2015). Both surveys were facilitated with women and men to gauge the prevalence of EA across the entire population. The 2020 findings report highlighted that 16% of adults in the UK (8.7 million people) said that they have experienced EA (Butt, 2020, p.4). However, the author notes that the actual number of victims/survivors will be higher, as some respondents answered no to experiencing EA but proceeded to reveal various forms of economically abusive behaviours throughout the survey (Butt, 2020,p.24). When taking those respondents into account, Butt (2020) estimates that 39% of all UK adults (approximately 20 million people) have experienced behaviours that suggest they have been victims/survivors of EA, however, have not identified their experience as abuse. The lack of recognition of economically abusive behaviours leads to questions about how to effectively identify and respond to those who are experiencing this form of abuse, in particular, because the consequences of EA can result in a lifetime of economic insecurity and hardship.

3.6.2 Impact of Economic Abuse

Although it is commonly interwoven with physical, sexual and/or emotional abuse, victims/survivors cite EA as the form of abuse that negatively impacts them the longest and from which recovery proved most difficult, especially as it often continues and/or escalates post-separation (Butt, 2020; Howard & Skipp, 2015; Kaittila et al., 2022). In a review of the academic literature on economic/financial abuse, Sharp-Jeffs (2015b) establishes three broad groups that capture the impact of EA: 1) emotional and psychological wellbeing; 2) physical wellbeing; 3) economic security. Each category will be explored in turn, with the impacts on emotional and health wellbeing combined. Particular focus will be given to economic security due to its impact on victims/survivors' ability to separate from their abusive partners and to situate its significance within the wider objectives of this thesis.

3.6.2.1 Mental, Emotional and Physical Wellbeing

Victims/survivors of EA report experiencing impacts on their psychological and emotional wellbeing due to the stresses associated with financial hardship and uncertain financial futures (Adams et al., 2008; Howard & Skipp, 2015; Smallwood, 2015). This is consistent with non-EA studies that examine the impact of poverty on health and found strong relationships between conditions of poverty and poor mental and physical health (Brown and Moran, 1997; Stronks et al., 1997). Women from lower socioeconomic backgrounds were found to be at an increased risk for depression, anxiety and overall poor health due to ongoing stress relating to poverty (Dunn and Hayes, 2000). As EA is designed to “propel survivors toward poverty, if not already trapped by poverty” (Postmus et al., 2012a, p.424), it was found to be a significant predictor of depression, even after controlling for physical, sexual, and psychological abuse (Stylianou, 2018).

Additional research has found that mothers who have been economically abused were more likely to be depressed than mothers who had not experienced EA (Postmus et al., 2012b; Voth Schrag, 2015). This relates to women’s identities as mothers, their role as caregivers and the impact that EA has on their ability to provide for their children (Postmus et al., 2012b). Limited access to resources and low self-confidence in their ability to parent is present throughout their relationships, as well as post-separation, when abusive partners continue to interfere with the victims/survivors’ attempts to rebuild their lives and support their children independently (SEA, 2018).

Victims/survivors have reported experiencing adverse physical health consequences due to EA. Multiple studies have found that women were denied food, medicine and sanitary products resulting in detrimental health outcomes (Branigan, 2004; Sharp, 2008). Mothers, in particular, report forgoing meals to ensure their children have enough to eat with some turning to theft to feed their children (SEA, 2021). These impacts reiterate the need to conceptualise this form of abuse as ‘economic’ as opposed to ‘financial’, as the resources withheld, and the impact this has on victims/survivors, extend beyond money, and impact a person’s ability to meet their basic necessities required to live.

3.6.2.2 Economic Security

As discussed throughout this chapter, the main objective of EA is to deplete the economic resources and financial stability of those who are subjected to it. Financial hardship is therefore experienced throughout the relationship, impacts the day-to-day survival of victims/survivors, whilst assessing if leaving their partner is financially viable, as well as post-separation, interfering with their ability to rebuild their lives away from abuse (Corrie and McGuire, 2013; Littwin, 2012). Studies with victims/survivors have found that experiencing EA is significantly related to increased economic hardship and a decrease in women's economic self-sufficiency (Adams et al., 2008; Postmus et al., 2012a; Kelly et al., 2014). Cameron (2014) argues that women already face financial insecurity due to structural disadvantages such as lower pay, the gender pay gap, and unpaid caring roles and that these structural economic disadvantages are only magnified by the experience of EA - leaving many women with long-term financial instability.

A major contributor to victims/survivors' economic insecurity is 'coerced debt'. Coerced debt refers to debt resulting from coercive control, where the victim/survivor had no knowledge and/or no ability to challenge the perpetrator's accumulation of the debt (SEA, 2017). Reports estimate that over half of victims/survivors (57%-60%) are left with high levels of coerced debt relating to products such as mortgages, rent, loans, utility bills, and credit cards (Butt, 2020; SEA, 2017). Debts are commonly built up throughout the relationship as well as post-separation and placed in the victim/survivor's name so that they are held liable for repayment (Howard & Skipp, 2015; Smallwood, 2015). In a scoping report with 278 victims/survivors of DA across three London boroughs, the authors found that over 60% of the participants had coerced debt because of EA. The average amount of debt was estimated to be £4,588 and the highest was over £40,000 (SEA, 2017). However, because of the depletion of their financial resources, and the costs of rebuilding their lives away from their perpetrators, victims/survivors are often unable to repay coerced debt (Adams et al., 2008; Butt, 2020; Sharp, 2008, 2015). This can result in lower credit scores, inability to access loans, loss of employment, and ultimately bankruptcy or 'insolvency' as it is referred to in Scotland (Branigan, 2004, 2007; Stark, 2007). Coerced debt is therefore a significant consequence of EA and an effective mechanism to entrap women in a cycle of financial hardship. Furthermore, the

responsibility of coerced debt falling to the victim/survivor, instead of the perpetrator, illustrates the structural and systemic shortcomings in identifying and remedying this form of abuse.

The financial impacts are particularly concerning due to the close association between experiences of EA and future material hardship and deprivation, even among women victims/survivors who physically separated from their abusive partners years ago (Voth Schrag, 2015). EA, coupled with structural inequalities, therefore, further entrenches inequities, leaving women with limited options to separate from an abusive partner and overcome the impact of EA in the future.

The following section explores a lack of economic and financial resources as a barrier to separating from an abusive partner.

3.7 Economic Abuse as a Barrier to Separation

As highlighted throughout this chapter, EA is perpetrated alongside other forms of coercive and controlling behaviours to isolate victims/survivors and deplete their economic resources. This depletion results in financial instability and dependence on the abusive partner for day-to-day survival (Adams et al., 2008; Postmus et al., 2012; Stylianou et al., 2013). While there are a range of factors that victims/survivors must include in their 'careful calculus' (Hamby, 2013) when deciding to remain with or leave an abusive partner, one of the most significant is access to finances and other economic resources (Anderson & Saunders, 2003). On average, it takes victims/survivors seven attempts to physically separate from an abusive partner (Mahoney et al., 2001), with a lack of finances and resources cited as one of the main reasons why they are forced to return. EA, therefore, effectively traps victims/survivors with their abusive partner by denying them access to vital economic resources required to separate and rebuild their lives.

The literature on barriers to leaving has consistently shown that a lack of access to financial resources is one of the main reasons why women do not leave or are forced to return to their abusive partners (Anderson et al., 2003; Anderson & Saunders, 2003; Barnett, 2000; Hamby, 2013; Howard & Skipp, 2015; Sharp-Jeffs, 2015b). In a survey of

126 victims/survivors, Howard & Skipp (2015) found that over half of the respondents stated that they could not leave because they did not have any money of their own - forcing them to remain with their abusive partner and risking further exposure to abuse. Barriers relating to finances are closely followed by concerns about access to affordable and adequate housing for victims/survivors and their children (Barnett, 2000). As access to housing is intricately connected to availability and access to money, the risk of homelessness increases with experiences of EA (Adams et al., 2008; Hamby, 2013; Howard, 2019; Smallwood, 2015). Victims/survivors who are contemplating separation are therefore often forced to decide between “violence versus the street” (Hamby, 2013, p.52) and may consider living with the abusive partner more manageable than an uncertain economic future and potential homelessness (Adams et al., 2008).

The decision to leave is further complicated by the presence of children. Many victims/survivors decide to leave to protect themselves and their children and therefore have additional financial responsibilities that can add to their experience of financial hardship (Davis, 1999). Although most will be entitled to child maintenance, research has consistently shown that abusive fathers often refuse to pay child maintenance as a tactic to exert further financial control over the victim/survivor (Branigan, 2004, 2007; Cameron, 2014) and that many victims/survivors are too afraid to continue contact with the perpetrator to seek payments (Cameron, 2014). In Scotland, it is estimated that the total child maintenance payments owed due to non-paying or ‘absent’ fathers is £313 million (UK Government, 2012). Victims/survivors are therefore often unable to rely on sources of financial support that are usually made available to other lone parents upon separation. This has a negative impact on women, who make up 92% of lone-parent households in Scotland, 39% of which have been found to be living in relative poverty (Public Health Scotland, 2020). The gender wage gap and women’s overrepresentation in low-paid and insecure employment only exacerbate these financial insecurities as the wages earned are often not sufficient to survive.

With a lack of financial resources to cover the immediate costs of separation, such as housing, food and transport, and limited prospect of achieving financial security post-separation due to continued economic interference from the ex-partner and structural economic barriers and inequalities, the complexities of the decision to separate become readily apparent. Hamby’s (2013) work provides a comprehensive overview of the financial strategies victims/survivors deploy to increase their financial stability throughout their relationships, as well as when contemplating separation. These strategies can include

hiding money from the abusive partner, seeking additional employment, and opening new bank accounts without the perpetrator's knowledge (Hamby, 2013). However, these strategies are dependent on the 'space for action' (Kelly, 2003) available to the victim/survivor and may require additional assistance from formal or informal support networks. Hamby (2013) therefore stresses the need for support services to identify and understand the significant financial limitations of victims/survivors to help them maximise their financial stability, concluding that: "Any analysis of a battered woman's situation that does not involve a realistic financial assessment is not helpful and may even be dangerous" (Hamby, 2013, p.50). However, research in the UK suggests that few practitioners working in DA services have received training on EA nor that any active screening for it takes place (SEA, 2017). Therefore, little is known about the financial strategies victims/survivors deploy to establish some financial security to physically separate and the support available for them to do so. Research suggests that a key area of financial support for victims/survivors throughout the relationship, at separation, and beyond is the social security system that can provide some independent income (Howard, 2018, 2019; Howard & Skipp, 2015). However, as the following section will explore, due to significant cuts and changes to the social security system, women's economic inequalities are exacerbated and financial assistance to separate has become scarce.

3.8 The Intersection Between Economic Abuse and Social Security

3.8.1 Safety Net or Tangled Web?

Given that economic resources are considered to be a major barrier preventing victims/survivors from leaving an abusive partner, Brandwein (2006, p.47) concludes that it is:

Logical to assume that some...might turn to the welfare system to provide an alternative source of financial support to escape economic dependence on their abusers.

Research indicates that victims/survivors claim benefits at three crucial stages of their experiences; 1) during the relationship with the abusive partner; 2) when trying to separate; and 3) when attempting to rebuild their lives post-separation (Howard, 2019; Sharp, 2008). Research by Sharp (2008) found that a woman's use of benefits increases after entering a relationship with an abusive partner and rises steeply when attempting to separate. Access to financial and housing support through benefits have therefore long been a vital lifeline

to help victims/survivors leave an abusive partner and rebuild their lives (Howard, 2019). However, the changes and cuts to the UK welfare system since 2010 have significantly restricted the support available and are exacerbating women's economic inequalities and thereby their vulnerabilities and experiences of abuse (Engender, 2016).

Research on austerity measures introduced after the Global Financial Crisis of 2007/8 consistently illustrates that women have been disproportionately negatively affected by cuts to social spending, including cuts to welfare (Elson, 2018; McKay et al. 2013; Women's Budget Group, 2017, 2018; Reis, 2018a). Since 2010 a series of 57 different changes have been made to the social security system (Tucker, 2017), resulting in an estimated £37 billion a year being cut from the social security budget (Elson, 2018). As a result of both their greater caring responsibilities and relative economic inequality and poverty women are twice as dependent on social security than men, with 20% of women's income made up of benefits and tax credits (Engender et al., 2015, 2016). Furthermore, due to their caring responsibilities, women are also more likely to receive benefits for others, such as their children (Howard, 2019). Cuts to vital funds through benefits therefore place women and their children at risk of poverty. Research investigating the impact of the social security cuts on women has found that women with intersecting inequalities such as Black and Minority Ethnic (BAME) women (Bassel and Emejulu, 2017; Runnymede Trust, 2017), disabled women (Engender, 2015; Howard, 2019), households with large families and lone mothers are particularly negatively affected by changes to social security and have been left to bear the brunt of austerity (Rubery and Rafferty, 2014).

Although the Scottish Parliament only has limited powers over social security, Scottish women's organisations working across a broad range of issues affecting women's equality have criticised the Scottish Government for failing to take a gendered approach to welfare reform and its mitigation measures (Engender et al. 2015; Engender, 2016; Scottish Women's Budget Group, 2015). As a result, social security policies and responses fail to take into consideration the links between structural inequalities, discrimination and economic disadvantage women experience, including the gender inequalities deeply embedded within the social security system itself (Engender, 2016; Scottish Women's Budget Group, 2015). In joint reports, the organisations outline how a non-gendered approach to welfare does not diverge from the damaging UK welfare policies and is inconsistent with the Scottish Government's other social policies and pledges to increase women's economic and social status (Engender et al. 2015; Engender, 2016; Scottish Women's Budget Group, 2015; O'Hagan and Gillespie, 2016). As a result, cuts, and

changes to welfare, have turned what was once considered a safety net for victims/survivors (Women's Aid, 2019) into a tangled web. The following section outlines the social security journeys of victims/survivors to illustrate how current and planned changes to the social security system can undermine women's financial independence and thereby exacerbate experiences of abuse and jeopardise their ability to leave an abusive partner.

3.8.2 Victims/survivors' Social Security Journeys

3.8.2.1 *Living with an Abusive Partner*

As discussed throughout this chapter, perpetrators control, exploit and sabotage women's incomes to create financial insecurity, this includes incomes through benefits. Abusive partners can manipulate benefits which are intended for the victim/survivor and their children by stealing the benefits payments or nominating themselves as the claimant (Sharp-Jeffs, 2015). The single-household payment brought in with Universal Credit (UC), has made the misuse of payments easier for perpetrators as they can now apply for all benefits to be put in their name and have them paid into their sole account (Engender, 2016; Howard, 2018; Howard & Skipp, 2018).

Under the single household payment, even benefits such as child benefit, which were historically paid to the main carer (usually the mother) will be paid to the abusive partner and sever what has been a significant lifeline for victims/survivors and their children (Howard & Skipp, 2018). Women who have NRPF due to their immigration status are particularly vulnerable to the misuse of child benefits as they are not eligible to receive benefits in their own right (Howard & Skipp, 2018). Measures such as NRPF and the single-household payment therefore directly undermine women's financial autonomy by making it easier for perpetrators to take full control of household finances. This increases victims/survivors' economic dependence on the perpetrator and exacerbates the risk for EA.

In an attempt to mitigate the impact of the single-household payment on victims/survivors, the Scottish Government utilised its newly acquired social security powers to attempt to separate UC payments automatically to allow for each person in the household to have an independent income (Scottish Government, 2018b). However, due to reserved restrictions relating to social security, the option was scaled back to individuals being able to request a

split payment (Citizen's Advice Scotland, 2022). Although the split payment option was welcomed by women's organisations, they also highlighted that the measure could put victims/survivors at further risk of abuse if a perpetrator found out about the request being made without their permission or knowledge (Howard, 2019; Scottish Women's Aid, 2017). At the time of writing, split payments have been implemented, however, are not the default - requiring victims/survivors to prove 'very exceptional circumstances' to be considered for a change in payment (Scottish Parliament, 2023).

In addition to the controversial single-payment, other benefits rules, and cuts, such as the household Benefit Cap, can also be utilised by perpetrators to coerce, control and frighten victims/survivors (Howard, 2019). The Benefit Cap limits the total amount of benefit to £20,000 per year (Howard, 2019). Analysis of Benefit Cap data by Shelter, a housing and homelessness charity in the UK, found that the money available to households because of the cap is insufficient and does not cover the costs of everyday essentials such as housing, food and utilities and can result in poverty (Kleynhans and Hadley, 2021). The financial hardship as a result of the cap is even greater for lone-parent families who, Kleynhans and Hadley (2021) argue, would not be able to survive with the amount of money provided. Experiencing this level of poverty results in a lack of money available to victims/survivors during the relationship and can leave them fearful of the financial consequences should they attempt to separate, especially if they have children to support and need to leave their homes to obtain safety (Howard, 2019; Howard & Skipp, 2018). This can result in victims/survivors remaining with their abusive partners for longer to avoid even greater poverty than they are experiencing within the relationship (Howard, 2019).

3.8.2.2 Support for Separation

Victims/survivors will often turn to benefits to unlock some financial support to help them cover the initial costs of separation (Howard & Skipp, 2018). However, accessing benefits has increased in complexity due to rules which mandate when, and under what circumstances applications can be made (Engender, 2016; Howard, 2019). UC, now the standard benefit, is issued per household and an application for a separate UC claim cannot be made until the claimant has left the household (Howard, 2019; Howard & Skipp, 2018). A victim/survivor is therefore unable to apply for UC whilst living in the same household as her abusive partner (Howard & Skipp, 2018), forcing them to separate without vital funds that would help cover some of the immediate costs of separation, in particular accommodation.

As outlined above, safe, and affordable housing is a key consideration in a victim/survivor's decision to leave (Barnett, 2000; Kleynhans and Hadley, 2021) and requires finances. Contrary to common belief, emergency refuge accommodation requires payment, which can take the form of housing benefit or independent funds (Howard, 2019). Victims/survivors of EA can lack access to any funds they might have, or not have enough money to afford payments, and housing benefit is now included in UC - which cannot be applied for until after separation. Without the resources to afford refuge or alternate accommodation, victims/survivors are at risk of becoming destitute or homeless upon separation (Howard, 2019; Howard & Skipp, 2018). Over the last decade, homelessness charities have reported an increase in homelessness in victims/survivors, with over 15% of women's homelessness applications citing DA as the cause of their homelessness (Scottish Government, 2019). Crisis funds which had been available to women in these circumstances have been reduced in a bid to cut public spending as has funding to refuges (Howard, 2019). A victim/survivor's 'careful calculus' to separate therefore entails immediate as well as long-term financial hardship and potential homelessness or remaining with their abusive partner.

Once separated, a victim/ survivor can make a claim for UC, however, this process can be lengthy and complex. Benefits applications require proof of identity and a bank account (Howard, 2019); however, these are commonly withheld by the abusive partner as a form of EA (Sharp, 2008). Following the application, there is a minimum five-week waiting period to receive payment, leaving victims/survivors financially insecure as they have no access to money (Howard, 2019; Trussel Trust, 2019). For victims/survivors who do not have the necessary documents to apply for UC, or whose ex-partner is disputing their entitlement to the UC, the wait for payment could be extended to ten weeks (Howard, 2019; Trussel Trust, 2019). An advance on a payment can be requested to help pay for refuge and other essentials, however, this needs to be repaid and often results in immediate debt for victims/survivors as they do not have the necessary funds to finance repayments alongside other costs of living (Howard, 2019). This debt might also be adding to the coerced debt victims/survivors discover at the point of separation, making the prospect of financial recovery and independence appear impossible. Under these circumstances, victims/survivors often make the difficult decision to return to their abusive partner to be able to provide essentials for themselves and their children (SEA, 2022).

The options and financial support available to separate are worse for women with NRPF (McKechnie, 2019). Migrant women are among some of the most vulnerable to EA due to their forced dependence on their partners for accommodation and income, the risk of sexual and labour exploitations and the possibility of deportation (Price and Spencer, 2015). However, changes to benefits have restricted access to financial and housing support, including housing benefits for refuge accommodation (McKechnie, 2019). Given that housing benefit can pay for up to 89% of the weekly refuge costs, removing access to this vital resource creates a significant barrier to accessing safe accommodation for migrant women and their children (Smith and Miles, 2017). Furthermore, research with victims/survivors with NRPF has found that many refugees refused women access because they knew they would not be reimbursed from public funds (Anitha, 2010). Therefore, the deliberate removal of access to support by the UK Government and the cuts to public services leave victims/survivors with NRPF to decide between deportation, destitution or remaining with an abusive partner (Engender, 2016; Price and Spencer, 2015). Immigration remains a devolved matter and as a result, Scottish Government finds itself unable to extend support through social security to this highly vulnerable group of victims/survivors.

3.8.2.3 Exemptions for Victims/Survivors

Some social security changes have taken DA into account and have incorporated mitigations or exemptions for victims/survivors, examples of this include splitting UC payments to circumvent the single household payment, discussed above, and what is referred to as the ‘rape clause’ (Howard, 2019). This exemption applies to the two-child limit of the Child Tax Credit and can be invoked if a child was conceived as a result of sexual assault or coercion (Scottish Women’s Aid and Rape Crisis Scotland, 2017). Notably, the exemption only applies to a third or subsequent child, not the first two children that a victim/survivor might have (Scottish Women’s Aid and Rape Crisis Scotland, 2017). It also does not apply if the victim/survivor is living with the abusive partner. To be considered for either of the exemptions, the onus is on the victim/survivor to disclose and provide evidence of the abuse and in the instance of the rape clause, prove that their child was born of rape (Scottish Women’s Aid and Rape Crisis Scotland, 2017). Given the lack of self-identification, shame and stigma associated with experiencing abuse and the low disclosure rates highlighted in *Chapter One*, the eligibility criteria for the exemptions have presented themselves as unacceptable, unworkable and far from the principles of fairness and dignity, the Scottish Government hoped to enshrine in its social

security system. The need to disclose and evidence abuse to unlock some financial support can therefore act as an additional barrier to victims/survivors separating from an abusive partner.

In addition to the issues around self-disclosure, the exemptions also fail to consider the third parties which will receive the disclosures (Engender, 2016). Staff at a variety of services will need to be aware of the exemptions and require specialist training to identify, receive and respond to disclosures of DA appropriately (Howard, 2019; Howard & Skipp, 2018). Recent research indicates that due to the complexities of the new UC system and its varying eligibility criteria, there has been an increased demand among victims/survivors for professional support with their benefits application (Howard, 2019; Scottish Women's Aid, 2017). However, this need is arising at a time when support services are underfunded, understaffed, and struggling to provide essential services due to funding cuts (Engender, 2016; Scottish Women's Aid, 2017).

3.8.3 The Impact of Austerity on Support Services

Austerity measures and the changes to welfare reform have also impacted the services that provide vital support to victims/survivors such as specialist DA support, housing, legal aid, and benefits advice (Engender, 2016; Howard, 2019; Scottish Women's Aid, 2018). In a report measuring the impact of the funding cuts on DA services for women and children in Scotland, Scottish Women's Aid (2018) found that the cuts had been severe, with 86% of services operating with a minimal or standstill budget. Although the budgets have been reduced, the demand for services has steadily increased as the changes to welfare have led to a reduction in women's financial independence, leaving victims/survivors more vulnerable to EA and financial hardship (Engender, 2016; Scottish Women's Aid, 2018).

Support services have therefore experienced an unprecedented rise in demand whilst simultaneously being stripped of the resources they require to respond to and assist victims/survivors (Howard, 2019; Scottish Women's Aid, 2018). Funding cuts to DA services have resulted in months-long waiting lists for refuge placements - meaning victims/survivors in immediate danger are not able to access safety- and a reduction in outreach support and other vital services (Scottish Women's Aid, 2018). To cope with the restricted budgets, many services have been forced to make staff redundant and almost half of the Women's Aid services in Scotland have used their emergency financial reserves to

ensure they could provide essential services for victims/survivors (Scottish Women's Aid, 2018).

In addition to a reduction of services, due to the changes in welfare, practitioners find themselves restricted in the practical support they can provide. Ever-changing policies, complex application processes and the new stringent eligibility criteria mean that many victims/survivors in desperate need of financial assistance are often not eligible for social security. In the case of migrant women with NRPF, often no further advice or support can be made available as not all services have the resources to offer such assistance. For those victims/survivors who are eligible for benefits, the months-long waiting period for payments and the inadequate income available can result in continued/renewed financial hardship as opposed to financial recovery and stability (Howard, 2019).

This conundrum has led some researchers to argue that cuts to benefits and services add an additional experience of violence for victims/survivors (Ishkanian, 2014; Sanders-McDonagh et al., 2016). Based on this, victims/survivors experience EA at the hands of their (ex)partners (micro) and then by the state (macro), through policies and systems which fail to protect and provide adequate support for women who have experienced abuse. The shortages and cuts to vital specialist DA services (meso), resulting in limited resources to support victims/survivors, adds an additional barrier for women who are seeking to separate and rebuild their lives away from abuse.

3.9 Conclusion

This chapter has conceptualised EA as a distinct form of DA and provided a working definition for this thesis. It has highlighted how the various forms of economically abusive tactics result in the depletion of economic resources and erosion of financial stability. The consequences of EA are wide-ranging and long-lasting, especially as many victims/survivors experience continued abuse after they have physically separated from their abusive partner. EA, therefore, results in victims/survivors' economic dependency on their abusive partners for day-to-day survival and creates a direct barrier for women who seek to separate from their abusive partners. Despite these significant consequences, EA remains largely unidentified and unaddressed by victims/survivors and support workers alike – keeping women trapped and experiencing abuse for longer.

Victims/survivors often rely on the social security system to gain some independent income, however, this chapter has examined how this 'safety net' is diminishing due to cuts and changes over the last decade. Instead of providing much-needed assistance to escape and rebuild their lives, social security policies are exacerbating the economic insecurity of victims/survivors. As a result, women who are seeking to separate from abusive partners are left with few opportunities to maximise their financial viability to live independently. Currently, there is a gap in the literature relating to the support victims/survivors receive regarding EA and the financial strategies they deploy to separate. Therefore, to fully understand a victim/survivor's 'careful calculus' (Hamby, 2013) and the financial barriers they encounter in their process of leaving, an in-depth analysis of how macro-level policies influence micro-level financial planning is required. The next chapter introduces the conceptual framework chosen to explore women's financial decision-making to separate and the support they seek and receive relating to their separation process.

Chapter 4: Conceptual Framework

4.1 Introduction

The critical review of the existing literature across the previous two chapters has demonstrated that domestic abuse (DA) is a complex and pervasive global issue with devastating consequences for victims/survivors, their families, and their wider communities. It has defined and conceptualised economic abuse (EA) as a detrimental form of DA which erodes victims/survivors' economic and financial resources and entraps them with their abusive partners due to a lack of resources to separate (Adams et al., 2008; Postmus, 2012). Despite these consequences and the long-standing knowledge that resources, financial and otherwise, are required to facilitate separation, EA and its impacts have remained understudied and misunderstood- this includes the financial protective strategies victims/survivors engage in and the financial support they seek and receive concerning separation and to help rebuild their lives. These challenges highlight the need to understand how EA is identified, both by victims/survivors and practitioners, responded to and the support currently available. This is a gap in the literature which this study aims to address.

As discussed in *Chapter Two*, a variety of theories and models have arisen to help explore help-seeking in the context of DA with the 'Theory of help-seeking' (Liang et al., 2005) being a prominent theory utilised to investigate victims/survivors' help-seeking processes. The theory emphasises individual and interpersonal factors, including problem identification, perceived need for support, disclosure to interpersonal networks and barriers to seeking support (Liang et al., 2005). However, in *Chapter Two* it has been argued that this theory does not explicitly highlight the role of structural or systemic factors affecting victims/survivors' help-seeking behaviours. The focus of the model is based on victims/survivors' cognitive decision-making relating to seeking support, without accounting for how sociocultural and system structures influence the process (Lelaurain et al., 2017; Waller et al., 2022). However, as illustrated in *Chapters Two and Three*, in the context of DA and EA, an understanding and inclusion of sociocultural processes are crucial to respond effectively to victims/survivors and in the fight to eradicate men's violence against women (VAW). Furthermore, according to Liang et al.'s model (2005), help-seeking is completed with the identification of appropriate services and barriers to access. However, it does not account for the interpersonal negotiations which occur with

professionals to obtain or enact support and the context in which these negotiations take place. This research therefore proposes an alternative model, entitled ‘candidacy’ (Dixon-Woods et al., 2006) to address these gaps and contribute to the paucity of literature about the support sought and received for EA. The candidacy framework (Dixon-Woods et al., 2006) incorporates both individual and sociocultural factors in the help-seeking process, and unlike Liang et al.’s model (2005), emphasises the interaction between individual and structural factors throughout. By recognising and incorporating the interplay between individual and structural factors into their construct, the candidacy framework offers a more contextually nuanced perspective that is particularly relevant in the context of DA.

As discussed in *Chapter Two*, this research is informed by a feminist theoretical perspective, which views DA as a cause and consequence of gender inequality within our society. The qualitative methods, detailed in *Chapter Five*, will foreground women’s lived experiences of EA, whilst the candidacy framework will allow me to explore the role of finances in victims/survivors’ identification of abuse, their need/desire to separate, their decisions to seek or delay support and the support offered by professionals. Considering the complex interplay of individual, social, and structural factors, candidacy offers insight into how individuals perceive and navigate support systems and the barriers they encounter in accessing support. Through its focus on interactions at the micro, meso and macro levels, candidacy compliments the feminist theoretical framework by acknowledging that experiences and decision-making do not occur in a vacuum but are informed by a wider structural context which must be taken into consideration to fully understand the options available to victims/survivors attempting to separate (Heise, 1998).

Before examining the methodological approach of this research in *Chapter Five*, this chapter will provide an overview of candidacy as a conceptual framework, its strengths and limitations, its applicability to DA, and how it was utilised to develop the research questions for this study.

4.2 The Candidacy Framework

The concept and framework of ‘candidacy’ were developed by Dixon-Woods et al. (2006) to draw attention to the mechanisms structuring inequalities in healthcare access, and for individuals who have identified themselves in need of services, specifically healthcare utilisation. The framework was developed to counter the existing discourse of ‘access’ to

healthcare, which focused on data about service utilisation, such as number of consultations, but failed to capture the complex processes and barriers involved in navigating care and which structure inequalities in access to care (Hudson et al., 2016; van der Boor & White, 2020). In this approach, ‘barriers to access’, such as individual, social, and economic factors that inhibit access to healthcare (McCulloch-Melnyk, 1998) were commonly viewed from the professionals’ perspective as opposed to the lived experience of service users (D’Ambruso, 2010; Sword, 1999). Furthermore, the focus on service utilisation failed to account for individuals who identified themselves as candidates for support but did not seek or were refused services (van der Boor & White, 2020), resulting in a gap in understanding of inequalities, barriers, and facilitators to access for different individuals to help inform better health outcomes for all (Hudson et al., 2016).

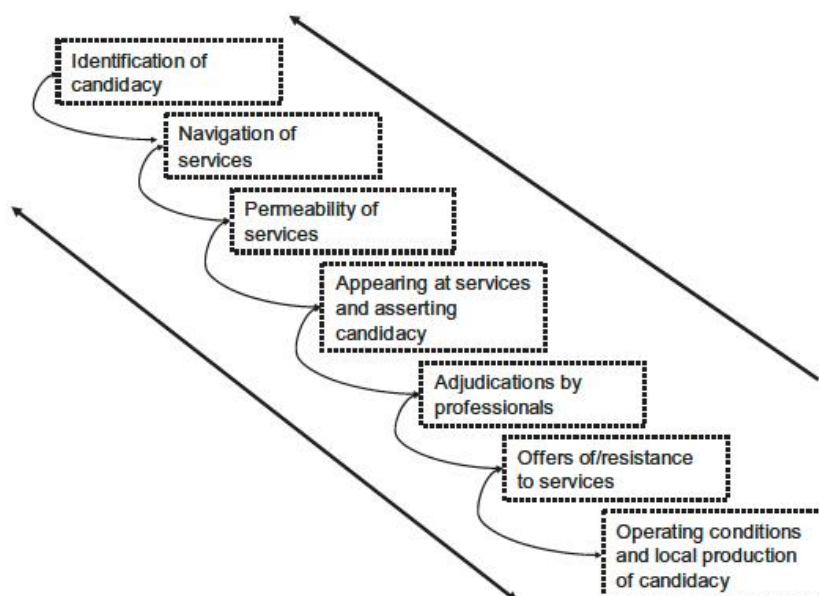
Described by Dixon-Woods et al. (2006, p.6) as a “dynamic and contingent process”, beginning with the person’s self-identification of their symptoms and themselves as an eligible and deserving ‘candidate’ for service utilisation. The framework highlights how a person’s ‘candidacy’, or their eligibility for a particular service or treatment, is constantly interpreted, sustained, or diminished through negotiations between the candidate and service providers. Central to the framework is the recognition that these micro-level interactions take place within, and are informed by, a wider social and political context identified as ‘operating conditions’ in the framework. In so doing, Dixon-Woods et al. (2006) highlight that a person’s access to, and utilisation of, healthcare services are influenced by micro (the candidate themselves and their socioeconomic context), meso (service providers and services) and macro-level (social and political context) factors, which are all interdependent and must be taken into consideration when exploring uptake or rejection of candidacies and services.

To represent this, the candidacy framework consists of seven distinct but overlapping dimensions which construct an individual’s ‘candidacy journey’, each of which will be explored in turn: 1) identification of candidacy; 2) navigation; 3) permeability of services; 4) appearing at services and asserting candidacy; 5) adjudication by professionals; 6) offers of/resistance to services and; 7) operating conditions and the local production of candidacy (Dixon-Woods et al., 2006) (Figure 4). The initial step explores how individuals recognise and interpret their health problems to determine the seriousness of their symptoms and whether to seek medical support. The individual’s perception of their health status and the need for medical intervention is shaped by the interconnectedness of their symptoms,

personal experiences as well as cultural beliefs and social norms (Dixon-Woods et al., 2006).

If the individual perceives their condition, and themselves, to be a legitimate 'candidate' for support, then this is followed by a navigation of services to attend. This step investigates how individuals navigate the healthcare systems and how 'permeable' or accessible these systems are. This includes factors such as knowledge of available services, financial and economic resources, transportation, and geographical location (Dixon-Woods et al., 2006). It also considers the role of informal support and social networks in assisting individuals with the help-seeking process (Dixon-Woods et al., 2006). Once service(s) have been identified, the framework captures the work required by the candidate to appear and assert their need for the service, including their communication style, power dynamics, cultural alignment, trust in the service and professional and their "ability to present credibly" (Dixon-Woods et al., 2006, p.6). This assertion is followed by the adjudication or appraisal from the professional from whom support is sought. Once more, this decision is negotiated between the individual and the professional and is shaped by the professional's social and cultural context, including their perception of the candidate, their beliefs and whether they consider the candidate deserving of intervention (Dixon-Woods et al., 2006). The authors highlight that there is potential for socially disadvantaged candidates to be viewed less favourably by professionals and for this to result in a negative response and inhibits offers of support and potential further help-seeking (Dixon-Woods et al., 2006). The candidacy journey can therefore culminate in an offer, or rejection, of support by the professional and subsequently with the candidate accepting or resisting any support extended to them.

In recognising 'resistance to offers' Dixon-Woods et al. (2006) dispel previously held beliefs that non-uptake of support was a direct result of not being offered support, however, the framework highlights that candidates may refuse support based on a variety of intersecting individual, cultural and societal factors. This is further informed by the final step of the framework which incorporates factors that influence decisions about the uptake of offers, further service provision (e.g. available resources to address candidacy) and the relationship developed between the candidate and the professional (Dixon-Woods et al., 2006). Candidacy, therefore, offers a means for understanding individual behaviours and decision-making within socially constructed influences and how these interactions can sustain or diminish a person's candidacy for support (Klassen et al., 2008).



Stages of candidacy	Description of stages
Identification of candidacy	Process by which individuals come to view themselves as legitimate candidates for particular services
Navigation of services	Knowing how to make contact with appropriate services in relation to identified candidacy
Permeability of services	Includes the level of explicit and implicit gate-keeping within a service and the complexity of its referral systems; in addition it refers the 'cultural alignment' between users and services
Appearing at services and asserting candidacy	The work that individuals must do to assert their candidacy in an interaction with a health care professional
Adjudication by professionals	Candidacy as expressed by service-users is validated or otherwise by healthcare professionals and this influences subsequent offers of services
Offers of, resistance to, services	Emphasizes that follow-up services may be appropriately or inappropriately offered and that these may or may not be acted upon by service-users
Operating conditions and local production of candidacy	This incorporates factors that influence decisions about subsequent service provision (e.g. the resources available for addressing candidacy) and the kinds of contingent relationships that develop between professionals and service-users over a number of encounters)

Figure 4. *Negotiating the candidacy journey through health services (Mackenzie et al., 2013, p.809) - extrapolated from Dixon-Woods et al. (2006).*

The value of candidacy as a conceptual framework for understanding complex processes in seeking and obtaining care has been increasingly recognised and a substantive body of literature on candidacy has now developed (Bristow et al., 2011; Garrett et al., 2012; Klassen et al., 2008; Koehn, 2009; Kovandžić et al., 2011; Liberati et al., 2022; Mackenzie et al., 2013; Mackenzie et al., 2015, Mackenzie et al., 2019; Novek and Menec, 2021; van der Boor and White, 2020). The framework has overwhelmingly been utilised

for its designed purpose - to explore the healthcare experiences of different disadvantaged populations (Chinn et al., 2016; van der Boor and White, 2020) with exceptions discussed in Section 4.3. It has, for example, been applied to research with elder minority ethnic communities (Koehn, 2009), persons with long-term health conditions (Hunter et al., 2013; Klassen et al., 2008), persons with disabilities (Chinn et al., 2016), asthma in British Southeast Asian children (Hudson et al., 2016) and groups experiencing socio-economic deprivation (Mackenzie et al., 2011; van der Boor and White, 2020).

Findings from this body of literature affirm the framework as a useful lens through which to systematically explore access to, and utilisation of, healthcare services and to better understand the various barriers that different candidates encounter throughout their journeys. Mackenzie et al. (2013) highlight that a significant strength of the framework is its recognition that seeking support is a process, often carried out over a long time, hence the term ‘candidacy journey’, as opposed to a singular event. Furthermore, conceptualising it as a process makes visible the amount of ‘work’ involved from the individual and how the negotiations at each stage can derail the candidacy journey (Mackenzie et al., 2013). It reinvents the individual as an active participant in their healthcare-seeking process rather than a passive one without autonomy or agency.

Another strength of the framework is its consideration of the contexts in which these negotiations occur and how they can be constrained or enhanced by factors at the “individual, sociocultural, professional, organisational, structural and material” levels (Chinn et al., 2016, p.572). Through the recognition that each of these factors can form barriers and facilitators to healthcare access, the framework can have important policy implications and inform the development of strategies to help improve healthcare systems and reduce disparities in access to care (Dixon-Woods et al., 2006). The framework, therefore, offers a holistic, patient-centred approach which emphasises the individual’s experiences, perceptions, priorities and needs and the considerable efforts required to navigate and negotiate health services (Hudson et al., 2016).

Having described the candidacy concept and framework and discussed its applicability and strengths, the following section explores some of the critiques of the framework.

4.2.1 Limitations

While candidacy provides valuable insight into healthcare-seeking behaviour, it is not without limitations. First, the framework was initially developed in the context of the UK's National Health Service (NHS), and therefore its generalisability to other healthcare systems may be limited (Dixon-Woods et al., 2006). Factors such as national health insurance, or a lack thereof, and the need to pay for access to services differ across countries and could potentially affect the framework's applicability and must be accounted for when deploying the framework outwith the UK setting. As this study is UK-based and focused on a variety of services, including healthcare, the framework was deemed applicable and relevant.

Second, in their study on access to mental health services, Kovandzic et al. (2011) highlight that some conditions can reduce agency and self-esteem and thereby create barriers to the self-identification of candidacy and navigation of services. In these instances, the individual struggles to conceptualise their symptoms as a mental health issue and as a result do not seek support. Kovandzic et al. term this experience "silent suffering" (2011, p.768). The authors argue that this occurs because of a misalignment between the person's general understanding of the condition and their perception of their own symptoms. The candidacy journey can therefore be compromised at the first stage of the process. This is particularly relevant to this study as the literature explored in *Chapters Two and Three* outlined how women often do not conceptualise their experiences as abusive nor themselves as victims/survivors. It is therefore pertinent to understand how victims/survivors come to view themselves as someone experiencing abuse and the subsequent navigation of services for that candidacy, especially where candidacy is masked by the condition itself or, in relation to DA, by the perpetrator.

Third, although the framework considers individual, social, and structural-level factors as barriers and facilitators of access, Mackenzie et al. (2011) and D'Ambruoso et al. (2010) conclude that the framework needs more direct engagement with and consideration for wider material and policy drivers that affect health service access, utilisation and uptake of offers. Through their expansion of the framework's applicability beyond health services, Mackenzie et al. (2013, 2015) argue that the framework does not go far enough to recognise and consider how these factors permeate and affect each stage of the journey. The authors, therefore, argue that 'operating conditions and local productions of candidacy' does not constitute a final step in the candidacy journey but instead inform

every interaction, negotiation, and decision at every stage. Based on their findings, D'Ambruso et al. (2010) even suggest a reverse reading of the framework to help inform how local conditions of systems and services (operating conditions) affect the permeability of chosen services and the adjudication by professionals. The need to consider operating conditions within and throughout every step of the framework is captured by Mackenzie et al. (2013) extrapolation of the original framework presented above (Figure 4). In so doing, both sets of authors argue that to comprehensively understand the barriers and facilitators in access to care/services, greater attention needs to be paid to the broader socioeconomic and political drivers shaping healthcare-seeking behaviour throughout.

Despite these limitations, candidacy is found to be congruent with people's experiences of access to and utilisation of healthcare services. As a result, none call for an overhaul of the framework but suggest refinements to deepen the concept to allow for an in-depth investigation of the individualised nature of a person's experiences with services and how these could be enhanced. The following section explores the body of literature which has applied candidacy to explore access and utilisation across a wider range of public services; a literature which contains several useful refinements of the framework.

4.3 Candidacy Beyond Healthcare

Work by Mackenzie et al. (2013) tested the framework's applicability beyond healthcare services. In an interpretive literature review of public services relating to DA, higher education and environmental services, Mackenzie et al. (2013) concluded that there were high levels of congruence between candidacy and the selected literature. Through their exploration of candidacy beyond the healthcare setting, Mackenzie et al. (2013) suggest three overarching refinements to deepen the concept and extend its applicability to a variety of candidacies and public services.

The first refinement relates to the recognition of *multiple candidacies*, which was also raised as a concern by Klassen et al. (2008). Mackenzie et al. (2013, 2015) and Klassen et al. (2008) argue that every individual has multiple, and perhaps competing identities and characteristics, which can conflict or oppose the identification of one's candidacy and their subsequent journey through public services. An example of this is a woman's identity as a 'good partner' or a 'good mother' conflicting with her candidacy as a victim/survivor, where children might be removed from her care if she discloses abuse (Mackenzie et al.,

2013, p.814). Multiple identities and candidacies can therefore impede and constrain the candidacy journey.

The lack of consideration for the significance of ‘identity’ in the original construct was also highlighted by Macdonald et al. (2016). The authors found that sense of self, and how it is perceived, accepted, or challenged in interactions with others is crucial to the framework, as a candidate may reject support if they feel threatened, stereotyped or as if moral judgements about them are made by the service providers. This is particularly relevant for the candidacy of victims/survivors, who experience shame and stigma from their abusive partner as well as from society, which places the blame for abuse on the victim as opposed to the perpetrator (Women’s Aid, 2022). If victims/survivors fear that they will be judged or blamed by the professionals they seek support from, then this creates an immediate barrier in the candidacy process and one which can have life-threatening consequences. This is especially pertinent regarding the police and the broader legal system for minoritised groups – particularly BME (Barrett et al., 2014) and LGBTQ (Pickles, 2020) communities who mistrust the police due to historic persecution, prejudice, and ill-treatment against them.

In addition to multiple candidacies, Mackenzie et al. (2013) second suggestion highlights that some candidacies must be considered within a hierarchical system. Drawing on the higher education literature, Mackenzie et al. (2013) suggest that institutions, such as universities, are patterned by class, leaving individuals from non-traditional or lower socio-economic backgrounds constrained in their assertion of candidacy for higher education. Building upon this argument of macro-level constraints, the third refinement by Mackenzie et al. (2013) suggests that greater attention must be paid to the role that national policies and problem definitions play in identifying and sustaining candidacies. Policies and problem definitions are directly responsible for creating the context in which the interactions for help-seeking take place and as a result, an individual’s identification of their candidacy for accessing and negotiating services is culturally, professionally, and structurally constructed. This leads Mackenzie et al. (2013) to argue that more attention must be paid to how macro-level factors, such as policy, affect the micro and meso levels of candidacy in which they are enacted.

With the inclusion of these refinements to deepen the framework, Mackenzie et al. (2013) conclude that candidacy can be utilised beyond healthcare services to provide a valuable lens through which to examine an individual’s identification of their need for intervention

and their subsequent journey through public services. In later works, Mackenzie and colleagues (2015, 2019) expand the framework further by focusing specifically on its applicability to victims/survivors of DA.

4.4 Candidacy and Domestic Abuse

Building upon their work on applying candidacy beyond healthcare, Mackenzie et al. (2015) undertook a critical literature synthesis to understand victims/survivors' help-seeking, service utilisation and the responses they receive from practitioners. Services examined included health services, criminal and civil proceedings, welfare benefits and women's refuges (Mackenzie et al., 2015). As result of their earlier work, which highlighted the need to consider multiple, and often conflicting candidacies, the authors combined candidacy with the concept of intersectionality (Crenshaw, 1991) to further investigate how candidacies are shaped by ethnicity, poverty, and gender. In alignment with their earlier critique of the framework, Mackenzie et al. (2015) argue that the structured nature of victims/survivors' experiences is not fully understood by practitioners and as a result valuable opportunities for disclosure and intervention are missed. This is elaborated upon in a further piece of research which examines victims/survivors' candidacy journeys with their general practitioners (GPs) (Mackenzie et al., 2019). Both works demonstrate that candidacy resonates with victims/survivors' experiences in service access and utilisation, however, they also highlight new aspects of candidacy that must be considered when working with victims/survivors. Taken in order of the framework these challenges are discussed below.

First, the self-identification and disclosure of abuse are not straightforward for victims/survivors. As highlighted in *Chapters Two and Three*, coercive control conceals abuse and subsequently a victim/survivor's ability to identify their experience as abusive. Furthermore, emotional, and psychologically abusive tactics, such as gaslighting and victim-blaming, result in lowered self-esteem and confidence and often leave victims/survivors feeling responsible for the abuse. As a result, self-identification poses a significant challenge to the candidacy process. Mackenzie et al. (2019) highlight that when victims/survivors do recognise abuse, they are met with active resistance from their abusive partners - this takes the form of downplaying or manipulating the symptoms of abuse. In their work exploring victims/survivors' interactions with their GPs, this led to what the authors called "diversionary disclosures", where women presented symptoms

relating to the abuse - such as mental health-related issues – but not the abuse itself (Mackenzie et al. 2019, p.1172). This was often the result of perpetrators' direct interference with disclosures, such as intimidating the victims/survivors or being physically present at appointments. These behaviours left the authors to conclude that victims/survivors' candidacy is "under constant surveillance" and the dangers which arise from this must be understood by support services as every disclosure could be life-threatening (Mackenzie et al. 2019, p.1167).

Regarding the navigating and permeability of services, both pieces of work highlight that victims/survivors seek support from a variety of services due to the multi-faceted consequences of DA (Mackenzie et al., 2015). Therefore, planning a journey through services constitutes a significant drain on resources, in particular, financial resources (Grossman et al., 2010; Humphreys and Thiara, 2003). However, this is not explored further in either article. Seeking support from a variety of services also means that victims/survivors must assert their candidacy on numerous occasions and to persons who may not be DA specialists. The literature synthesis revealed that practitioners who are not specialists in DA, such as GPs or housing services, lack awareness of the dynamics of DA and fail to acknowledge the limited space for action that women may have to act and the risks associated with disclosure (Mackenzie et al., 2015). Failure by professionals to provide adequate space and support for disclosures, or who fail to 'read between the lines', can shut down candidacy by closing off potential opportunities for support.

Due to the stigma and shame associated with experiencing DA, Mackenzie et al. (2019) found that the victims/survivors interviewed were very cognisant of how they might be perceived and judged by their GPs when disclosing abuse. This finding relates closely to the critique of the framework regarding the lack of consideration of identity when people assert their candidacies. In the instance of victims/survivors, Mackenzie et al. (2019, p.1168) argue that adjudications are made and offers of support extended if the professionals perceive the woman to be "the right kind of victim". Factors which can make it easier or harder to extend support include the nature of disclosure, other presenting issues - such as drink or drug addiction- and the victims/survivors' readiness to leave her abusive partner (Mackenzie et al., 2019). Leaving the perpetrator is often prioritised by professionals to try to alleviate the impact of abuse, however, if a woman fears that this might compromise her or her children's safety then leaving is not a viable option and support might be declined. *Chapters Two and Three* discussed how victims/survivors are at the highest risk of being murdered by their partner when attempting to leave and

immediately after separation (Hamby, 2013; Humphreys and Thiara, 2013). Therefore, every disclosure women make to services is potentially a life-threatening one and a decision which is reached after careful examination of the cost and benefits of leaving (Hamby, 2013; Humphreys and Thiara, 2003; Petersen et al., 2005). The failure to understand the dynamics of coercive control, the dangers associated with leaving, and the resources required to leave, such as finances and housing, can result in the suppression of candidacy for someone who is in legitimate need of support. It can also lead to further stigmatisation of the victim/survivor as ‘weak’ for returning to the abusive partner or as an ‘unworthy’ candidate for services (Mackenzie et al., 2015).

The conceptualisation of the ‘right kind of victim’, also relates to the last feature of candidacy, that of ‘operating conditions’ or the organisational and contextual factors that influence patient-service interactions. Expanding on their previous critique of the lack of consideration for the structural factors at every stage of the framework, Mackenzie et al. (2019) draw particular attention to the need to explore the policy context in which candidacies are negotiated. Policies shape everything from problem definition of DA to the resources available to support victims/survivors, such as emergency funding for temporary accommodation. As explored in *Chapter One*, despite ground-breaking legislation criminalising coercive control, DA is still conceptualised as physical or sexual abuse, with many support services not trained to identify other forms of DA- including EA. This becomes particularly problematic when victims/survivors themselves are not able to identify their candidacies due to perpetrator interference, dynamics of coercive control or because their experiences are not reflected in social and political discourses. All these factors can create a disconnect between the victim/survivor’s candidacy, the professional’s recognition and perception of that candidacy and subsequent offers or rejection of support (Garcia-Moreno, 2002). Mackenzie et al. (2015) therefore conclude that further work needs to be undertaken to develop a more nuanced understanding of victims/survivors’ experiences, the structural constraints they encounter and the policy context in which their negotiations with service providers occur.

Expanding on candidacy, this thesis seeks to incorporate women’s experiences of EA and separation within a broader structural context to make sense of the identification of this form of abuse, responses to it and the corresponding support available. This holds particular importance in terms of understanding the structures and processes that currently exist which produce and increase women’s vulnerability to EA. In the following section, I

will outline how the concept and framework were applied to meet the aims and objectives of this thesis and inform the development of the research questions.

4.5 The Use of Candidacy in this Research

As outlined in *Chapter Three*, at present there is no conceptual or theoretical framework which captures the various complexities of victims/survivors' experiences of EA, its role in separating, and the support women seek and receive to help mitigate its impact. Candidacy, discussed throughout this chapter, offers a structured and comprehensive means to investigate the experiences of women subject to EA to gain powerful analytical insight into their journeys to and through support services and the challenges they face when seeking help to separate. While a recent research project has utilised candidacy to explore victims/survivors' discourse around interactions with their GPs (Mackenzie et al., 2019), this study differs from and extends the analysis in several ways. First, experiences of EA are central to my study. The distinctive features of EA, such as the depletion of financial resources, warrant specific attention, especially given their critical role in victims/survivors' ability to identify abuse and seek support to help facilitate separation. Second, while Mackenzie et al. (2019) place focus specifically on GPs in the context of healthcare settings, this study extends analysis towards a broader range of services that victims/survivor's access for support. Third, although candidacy highlights the significance of the interactions and 'negotiations' of candidacy between candidate and service provider, professionals remain under-represented in candidacy research thus far (Mackenzie et al., 2011; van der Boor & White, 2020). Through the inclusion of focus groups with a range of practitioners, this research will deepen the understanding of the candidacy journey by providing insight from those who deliver services to victims/survivors. Finally, restrictions to social security benefits have had significant impacts on women and the financial support practitioners can provide to victims/survivors. This study explicitly acknowledges and incorporates the significance of the structural contexts that shape victims/survivors' candidacy journeys at every stage and informs the support practitioners can provide.

Conceptualising and analysing victims/survivors' experiences through candidacy can provide greater insight into the barriers victims/survivors encounter, the protective strategies they deploy, and the support systems available. By recognising that EA often intersects with other forms of abuse and directly affects women's abilities to separate, candidacy allows for a more holistic understanding of victims/survivors' journeys and the

challenges they encounter. This, in turn, can help identify the need for awareness raising, gaps in services, and the importance of tailored support for victims/survivors. Candidacy, therefore, provides a structured and comprehensive framework for understanding how the dynamics and complexities of EA influence victims/survivors' journeys to and through support and to address the aims and objectives of this research:

Aims

1. To examine and document women's experiences of EA and the impact this has on their ability to leave an abusive partner.
2. To explore how EA is understood and conceptualised by professionals and how this impacts the support and advice available to victims/survivors.
3. To explore how financial safety nets are constructed at the policy and practice levels to help generate recommendations for improvement.

Objectives

- To expand empirically based understanding of how women experience, perceive and interpret economic abuse and how it impacts separation from abusive partners;
- To explore how intersecting vulnerabilities shape experiences of economic abuse, help-seeking and life post-separation;
- To examine the effectiveness of social security benefits in assisting victims/survivors to regain financial independence to separate and rebuild;
- To capture empirical data from victims/survivors *and* support workers to better understand pathways to and through support services;
- To test the applicability of the concept and framework of candidacy with victims/survivors seeking and receiving support for economic abuse, and;
- To synthesise the research findings to develop practical recommendations for policymakers, service providers, and community organisations to enhance awareness, prevention, and responses to economic abuse.

Development of Research Questions

Informed by the literature explored in *Chapters Two* and *Three* detailing victims/survivors' experiences of DA, separation, and help-seeking, I used candidacy to develop research questions reflective of each step of the process of separation and beyond (Table 2). Starting with victims/survivors' experiences of EA (*symptoms*) and how they perceive and identify these experiences, including their need to separate. With finances having been identified as

central to the separation process, the follow-up question interrogates the role of finances in the women’s identified candidacy to separate. This is followed by the support victims/survivors seek regarding finances and separation and the barriers they encounter in accessing services. The fourth question relates to professionals’ understanding of EA and their responses to disclosures from victims/survivors. All questions interrogate the wider policy frameworks, specifically social security, due to its perceived ability to provide a financial ‘safety net’ for victims/survivors.

Table 2 Candidacy Framework Applied to Research Questions

Research Questions	Candidacy Framework Steps
<p>1a. What is the nature of economic abuse experienced by female victims/survivors in Scotland?</p> <p>1b. How does household income impact women’s experiences of economic abuse and separation?</p> <p>1c. How do women identify and conceptualise this form of abuse?</p>	<p>1. Self-identification of candidacy</p> <p>7. Operating conditions</p>
<p>2a. How, and to what extent, do questions of financial viability influence women’s decisions to separate from an abusive partner?</p> <p>2b. What, if any, financial strategies do victims/survivors deploy to maximise financial viability to separate?</p>	<p>1. Self-identification of candidacy</p> <p>2. Navigation of services</p> <p>3. Permeability of services</p> <p>7. Operating conditions</p>
<p>3a. What sort of advice/support do women seek concerning finances as part of safety planning?</p> <p>3b. What are the barriers and facilitators for women to engage with support services?</p>	<p>2. Navigation of services</p> <p>3. Permeability of services</p> <p>4. Appearing at services and asserting candidacy</p> <p>5. Adjudication by professionals</p> <p>6. Offers of/resistance to support</p> <p>7. Operating conditions</p>
<p>4a. How do support workers currently conceptualise and respond to disclosures of economic abuse?</p> <p>4b. How does the current response address risk and safety throughout the separation process and beyond?</p>	<p>5. Adjudication by professionals</p> <p>6. Offers of/resistance to support</p> <p>7. Operating conditions</p>

4c. What financial support can be offered and who is eligible to receive it?	
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Based on the discussion above about the lack of emphasis relating to structural factors at every step of the candidacy journey, Step 7, ‘operating conditions and local production of candidacy’, was woven through every research question. Although not explicitly stated within every question, it was considered throughout to better understand how micro-level interactions and negotiations were informed and shaped by wider structural determinants. For example, how/if a victim/survivor comes to identify and understand EA, is very much dependent on policy and legislative framings of EA, and who can be a victim/survivor of it. The same applies to support workers’ conceptualisation, response to and resources available for supporting victims/survivors of EA.

The following chapter describes the research design developed to achieve the aims and objectives of this research, the methodological framework, the methods employed, and the approach to data analysis.

Chapter 5: Research Design and Methods

5.1 Introduction

This chapter focuses on the methodological and theoretical underpinnings of the thesis and its practical implementation. The feminist methodological approach to this study is discussed, in addition to the methods selected for fieldwork. Sampling and recruitment strategies utilised for each aspect of the fieldwork are discussed, before providing an overview of the analytical processes used to distil the learning from the data. In line with my feminist approach to methodology, I have included a distinct section on reflexivity, outlining my position as a researcher and the opportunities and challenges I encountered throughout this research process. This is followed by an exploration of the ethical considerations relating to the safety and support of all participants, including myself. The chapter concludes with a brief outline of the dissemination of data outcomes.

5.2 Methodological Framework

As the previous chapters have demonstrated, domestic abuse (DA), in all its forms, is a complex social problem spanning social, cultural, political, legal, and economic systems and requires a cohesive systems response to end Violence-against-Women (VAW) and girls. Although there are patterns and themes relating to the experience and perpetration of DA, victims/survivors' individual experiences of DA will differ based on their distinct social, cultural and life contexts. Therefore, in a study of human beings and human behaviours focusing on topics as personal and emotive as DA, this thesis takes a feminist, interpretivist epistemological stance to examine these varied truths in an ethical, participant-centred approach.

The objectives of this study were to obtain a deeper understanding of victims/survivors' individual actions, perspectives and decisions relating to economic abuse (EA) and separation. An interpretivist stance was therefore taken to recognise and respect individual lived experiences, decisions, and actions. The ontological approach to this study complements the interpretivist epistemology by agreeing that what constitutes 'truth' and 'reality' varies between individuals and is constantly created through the interpretations and actions of people in their day-to-day lives (Becker et al., 2012). A social constructionist approach is concerned with "the ways in which knowledge is historically

situated and embedded in cultural values in practices” (Galbin, 2014, p.89). This approach highlights that meaning is socially constructed through people and their various encounters and is always fluid and dynamic (Gergen and Gergen, 2012), resulting in the creation of multiple perceptions of what is ‘real’. Social constructionism, therefore, complements the concept and framework of candidacy deployed throughout this study. Candidacy acknowledges that navigating support is a dynamic and negotiated process at every stage of the candidacy journey (Mackenzie et al., 2019). From an individual’s identification of the need for support, the adjudication from professionals to the social and political context in which these negotiations take place, the candidacy process and the negotiations within it have the ability to shape an individual’s beliefs and actions. What is perhaps overlooked in candidacy to date is the position of ‘power’ of those present in the negotiations. Feminist research places power at the centre of its investigations, therefore by adopting a feminist interpretivist approach for this study, power, and gender, become critical components for examining women’s lived experiences of EA and their journey through separation. Woman-centred, political, reflexive and with a critical lens that examines experiences through gender inequality and power, a feminist approach offers the most effective means by which to investigate EA and forms the methodological basis of this study.

5.2.1 Feminist Methodological Approach

Operating on the basis that there is no single, unified feminist methodology, I consulted feminist works which explore the dominant features and aims of feminist research to inform the methodological approach to my study (Lee & Stanko, 2003; Oakley, 1981, 2000; Ramazanoglu and Holland, 2002; Skinner et al. 2005, 2012). Feminist research is conducted by a range of traditions including, radical, liberal, Black, Marxist, and socialist feminist studies, but aspects of research aims and methodology are common to all (Ackerly and True, 2010; Skinner et al., 2005). In a review of methodology, feminism, and VAW, Skinner et al. (2005) identify seven principles they believe to be inherent in feminist research (Table 3).

Skinner and colleagues state that gender and gender inequality are “at the heart of most feminist research on gender violence” (2005, p.10). As outlined throughout, my study is concerned with EA and its implications for female victims/survivors. My understanding of EA, and DA more widely, is shaped by feminist theory, outlined in *Chapters Two* and *Three*, which positions VAW as a cause and consequence of gender inequality. Therefore,

in adherence with the first principle, this study is woman-centred and viewed through a lens of gender inequality at every stage of the process (Skinner et al., 2005).

Table 3 Principles of Feminist Research (Skinner et al., 2005)

Principle	Description
1. Focus on gender and gender inequality	Recognising that violence against women is a cause and consequence of gender inequality with research grounded in women's experiences.
2. Addressing power dynamics between researcher and 'researched'	Acknowledging and critically examining power dynamics related to gender, race, class, and other intersecting identities to understand how they shape research processes and outcomes.
3. Enabling women's voice and other marginalised groups	Recognizing the importance of including women's voices and perspectives in the research process by actively. Actively seeking to empower research participants, particularly women and marginalized groups, through participatory approaches that involve co-creation of knowledge and respect for diverse perspectives.
4. Importance of politically active and emancipatory research	Committing to challenging systems of oppression, with the aim of producing knowledge that contributes to positive social change and advances the rights and well-being of women and other marginalized groups.
5. Reflexivity and self-awareness	Engaging in reflexivity and self-awareness by critically examining one's own social location, biases, and privileges, and reflecting on how these factors influence the research process and outcomes.
6. Emotional and physical wellbeing of researcher and 'researched'	Prioritising ethical considerations, including informed consent, confidentiality, and the protection of participants' rights and well-being, while recognizing the potential for harm and seeking to minimise risks for the researcher and 'researched'.
7. Selection of research tools	Research methods chosen help reflect the experiences of women and children instead of distorting them.

Throughout this chapter, I will highlight how each of the principles were operationalised in this study, commencing with the exploration of the two methods, semi-structured focus groups with practitioners and narrative interviews with victims/survivors in the following section.

5.3 Methods

This thesis is concerned with three main areas: 1) victims/survivors' lived experience of EA and the role of finances in their decision to separate; 2) advice and support related to

finances provided by practitioners; 3) the role of social security in the separation process and beyond. To fully explore these issues, it was essential to speak to victims/survivors themselves, as well as practitioners with experience in providing help to women accessing support across Scotland. In line with principle seven (Skinner et al., 2005), the selection of research tools, it was important to consider which methods were best placed to capture and represent the voices of the participants. With this in mind, I utilised a qualitative, multi-method approach to address the research questions, aims and objectives outlined in *Chapters One* and *Four*. The flexibility of qualitative research methods enables the gathering of data within, and across, both participant groups. Based on this, focus groups with practitioners and one-to-one narrative interviews with victims/survivors were identified as the most suitable methods.

Despite being identified as high-risk, due to their geographical isolation and limited access to support services, victims/survivors in rural areas are often forgotten or excluded from research on VAW (DeKeseredy et al., 2016). An important part of my research process was therefore to conduct interviews and focus groups across urban, rural, and remote Scotland to contribute to emerging literature which seeks to remedy this (DeKeseredy et al., 2009) and to help enable rural women's voices that are often marginalised (Principle Three). The fieldwork was conducted over seven months (March 2019-October 2019) and I travelled to all locations for the interviews and focus groups, except for the focus group in Inverness, which was conducted over the telephone due to time constraints. Attending the focus groups and interviews in person further informed my project as it allowed me to contextualise the experiences of both victim/survivor and practitioners by observing the distances between neighbouring towns and available services as well as their accessibility. Travelling to the interview locations aided in addressing power dynamics between the researcher and the 'researched' (Principle Two) as participants were able to remain in familiar and comfortable surroundings as opposed to the university setting.

Although seeking the perspectives of victims/survivors in this research was a priority, due to practical considerations, focus groups with practitioners took place before the interviews. Practitioners became vital in helping me recruit women for the interviews by including my request for participation in their respective newsletters, communicating details of the study via word-of-mouth to service users, and sharing my contact details on social media platforms (Twitter and Facebook). For these reasons, the focus groups are discussed before the narrative interviews with the victims/survivors.

The following section outlines the suitability of both methods, the development of the interview schedules, recruitment of participants and issues of generalisability.

5.3.1 Focus Groups with Practitioners

Over the seven months of my fieldwork, I conducted 11 focus groups with 51 practitioners across Scotland (Appendix 2). Focus groups are considered conducive to sensitive research topics such as DA (Wilkinson, 1998) and are commonly deployed in feminist sociological research.

I had initially considered conducting focus groups with staff from one service at a time, instead of focus groups comprised of representatives from different services, however, this approach was rejected at the recruitment stage as various interested participants outlined how this would create staffing issues within the service (e.g. no staff to operate helplines or attend to service users) and would yield a low participation rate. Research on DA and support services indicates that services that victims/survivors utilise can operate as separate planets in the same universe (Hester, 2011). As such, different services working with victims/survivors can have varying objectives and strategies which do not always align and at times even contradict one another. To gain a more nuanced understanding of the services available to victims/survivors and how these services reinforce or contradict one another, I determined it would be of value to have service providers interact and discuss their approaches openly to explore commonalities and gaps (Wilkinson, 1998). The focus group method, therefore, allowed practitioners to co-construct the support landscape available to victims/survivors and identify commonalities, advantages, disadvantages, and challenges that exist within. Views on finances were discussed through semi-structured questions to understand the role of finances within the wider context of DA, support, and social security policy (Appendix 3).

Focus groups ranged in size from two to a maximum of 10 participants to allow for an in-depth exploration of different practitioners' perspectives of supporting victims/survivors (Holloway & Galvin, 2016). The groups were structured based on geographical area and consisted of a selection of service providers from different services which support victims/survivors, predominantly domestic abuse specialist services, solicitors, and benefits advisors.

i) Recruitment

The practicalities of arranging focus groups are often underestimated (Holloway & Galvin, 2016). As I was seeking a geographical spread of practitioners and conducting the focus groups during working hours, the coordination of multiple diaries and finding a suitable location for all participants proved challenging throughout. Purposive sampling was utilised to ensure participants had relevant experiences concerning the research questions (Bryman, 2016). I utilised existing personal contacts, contacts within women's support organisations, as well as contacts through the collaborating organisation, Scottish Women's Aid, to recruit focus-group participants.

Participants were initially approached in person or by email, where I shared the details of my research and what participation would involve. Once the practitioner had displayed interest in the research, they received the participant information sheet and consent form. Using snowball sampling, I asked practitioners to recommend other contacts who might be interested in contributing to the focus groups. Snowball sampling is a participant recruitment technique where research participants nominate other potential participants to partake in the study (Bryman, 2016). This technique proved successful, and most of the practitioners were recruited utilising this approach. Disadvantages included the length of time it took to recruit participants, as referrals were dependent on other people, and a potential increase in diversity bias as participants were unlikely to recommend individuals or services with whom they have a bad relationship (Clark et al., 2021). To try to mitigate this, I continued to recruit practitioners on my own, as outlined above, as well as accept recommendations from other participants.

ii) Practitioner Participants

Participants were active in a variety of professions, including DA support workers, solicitors, benefits experts, money and debt advisors, housing officers and local council representatives. All except two participants were frontline service providers who had direct, face-to-face contact with victims/survivors. Two participants provided second-tier advice and were purposely included due to their detailed knowledge of the benefits system to help me explore my research objective relating to victims/survivors' use of benefits.

Although participants introduced themselves and their organisations at the start of the focus groups, it was agreed that they and their organisations' identities would be kept

anonymous in the write-up of the thesis. Given the level of anonymity provided, the participants engaged openly with one another, resulting in frank and rich discussions exploring challenges faced by the victims/survivors as well as the practitioners, critical examination of current support available and recommendations to address them.

I wanted to ensure that I captured experiences and service provisions available across all of Scotland, including rural and remote locations. Living in more remote locations such as the Scottish Highlands and Islands has its own set of challenges for daily life, but it can also affect how DA is perpetrated, experienced, and responded to (Adler, 1996). To capture the experiences of more remote service providers, I applied for ethical permission to conduct 'webinars' with the practitioners who were not able to physically attend a focus group. For my purposes, a 'webinar' constituted an online focus group hosted over the conferencing platform Skype. Webinars were utilised for focus groups in Argyll and Bute and the Highlands. For the Argyll and Bute focus group, I drove to Lochgilphead to meet with three practitioners in person and a further six practitioners joined the focus group via Skype. The Highland focus group was done entirely via Skype due to only two practitioners agreeing to participate and the difficulty for me to access their location. As my fieldwork took place before COVID-19 - and our skills of remote and online working - the online focus groups were less engaging and lacked the conversational spirit that the face-to-face groups had benefitted from. Lack of available eye contact, participants speaking over each other and technical difficulties, resulted in fragmented monologues as opposed to a vivid discussion. Despite these shortcomings, important data relating to remote regions were captured, allowing my findings to contribute to the small body of literature exploring EA in rural and more remote areas.

On average, each session lasted between 1.5 to 2.5 hours and was dependent on the size of the group. All focus groups were audio-recorded for verbatim transcription (Section 5.6). After the ninth focus group, I felt that a good geographical spread of Scotland had been achieved and noticed the onset of repetition and redundancy in the data obtained, also known as data saturation (Faulkner and Trotter, 2017). Focus groups 10 and 11 did not produce new ideas or deeper insight than the previous groups (Mason, 2010) and I, therefore, considered this phase of my fieldwork to be complete.

5.3.2 Semi-Structured Narrative Interviews with Victims/Survivors

The second phase of the fieldwork intended to provide more insight into women's experiences of EA, the role of finances in the separation process and the support sought and received concerning physical separation. To fully explore these issues, it was essential to speak to women themselves to capture their experiences of EA, support-seeking and the financial strategies deployed. In contrast to phase one, focus groups with victims/survivors were rejected due to the sensitive nature of the topic (Lee, 1993) and to allow each woman's experience to be explored in-depth and privately. Furthermore, an aim of my research was to capture a variety of lived experiences, including from an under-researched group of victims/survivors - those who have not engaged with support services (Atkinson and Flint, 2001; Hamby, 2013). I was cognisant that if I recruited such participants that their interaction with me could mark their first disclosure of abuse and that this needed to be done in a private one-to-one setting as opposed to a group. These considerations are in line with principles seven (appropriate methods) and six, prioritisation of the emotional and physical wellbeing of participants.

I conducted semi-structured narrative interviews with 30 women across Scotland. Narrative interviews emphasise personal discourse and are a means to capture complex data, focusing on how participants make sense of their lived experiences and sense of self through the stories they share (Woodiwiss et al., 2017). They are considered conducive to sensitive research topics such as abuse and in line with the feminist approach of this research lend themselves to amplifying the voices of often marginalised groups (Ramazanoglu and Holland, 2002; Skinner et al., 2005). Furthermore, the second principle states the distinction between the researcher and the 'researched' should be minimised to reduce any power imbalances that may exist (Skinner et al., 2005). Through the use of semi-structured narrative interviews, I aimed to ensure that all participants had the opportunity to guide the dialogue and explore their thoughts and feelings as opposed to adhering to a stringent interview schedule which I was in charge of (DeJonckheere & Vaughn, 2019). I attempted to reduce further power imbalances by clearly stating that participants were in charge of their session and that I, and the conversation, would be led by them. In doing so, I hoped that I was enabling participants' voices to help reveal what was important to them within their experiences, rather than responding to predetermined questions (principle three). Each participant was valued equally, and their experiences were considered a reflection of their reality and truth.

All but one interview were held in person ($n=29$), with one interview conducted via telephone due to the participants' remote location and timing of the fieldwork, which left me unable to travel to interview her. Based on my review of the literature in *Chapter Three*, I was aware that EA is still under-explored and that victims/survivors might not be accustomed to speaking about this form of abuse. Therefore, to ensure the overall aim of the research was borne in mind throughout, I developed an interview schedule (Appendix 4) with seven questions relating to finances, separation and seeking support. However, this was used mostly as a thematic guide as opposed to rigid questioning, with most of the participants content to relay their experiences in vast detail once prompted to do so without further guidance. In line with the feminist ethical principles of this research, no direct questions about abuse were included. This was done to minimise the re-traumatisation of any participants and allowed them to be in control of their disclosures and the level of detail they provided. However, it is significant to highlight that despite not being prompted to do so all interviewees discussed various forms of abuse and how these coincided with the EA they experienced. On occasion, I would ask follow-up questions that were not part of the interview schedule to seek clarification or further detail from the participant (Bryman, 2016), however, aside from this, the interviewee controlled the content and pace of the interview (Anderson and Kirkpatrick, 2016).

i) Recruitment

Practitioners: Through my volunteer work with DA support services, I was aware of the challenges related to the recruitment of victims/survivors to participate in research. These include but are not limited to; the level of 'gatekeeping' deployed by support services as well as 'research fatigue' experienced by victims/survivors who are consistently consulted for research (Clark, 2008). To ameliorate these challenges, I purposely conducted focus groups with practitioners as the first phase of my fieldwork to establish rapport with professionals who could aid with recruitment. As a result, most of the victims/survivors ($n=26$) were recruited through DA services across Scotland by practitioners employing the, aforementioned, snowball technique.

Recruiting participants through support services minimised the emotional and psychological impact that revisiting traumatic events could have on participants (O'Brien et al., 2007) as they had already experienced support and the interviews did not mark their first disclosures (principle six). Additionally, if the participants chose to do so, the interviews were conducted at the services which referred them, adding an element of comfort, familiarity, and safety for the participant (principles two and six). Support

workers kindly agreed to stay on site to assist the victim/survivor in case additional support was required during or after the interview. Practitioners shared the information sheet (Appendix 5) and consent form (Appendix 6) with prospective participants. I revisited the forms with each victim/survivor at the time of the interview and answered any outstanding questions before obtaining the participants' written consent to participate and commence interviewing.

Self-referrals: In addition to referrals from practitioners, I was contacted over Twitter by four women who had heard about my research via word of mouth or my social media accounts. I re-directed the contacts to my official university email and approached the women with caution to ensure that participants were physically safe and able to contribute without any risks to themselves, their children or myself (principle six). Three of the women had not utilised support services and I was keen to capture their experiences as little is known about victims/survivors who separate and rebuild their lives without the assistance of support services (Hamby, 2013). In adherence with principle three, enabling the voices of marginalised groups, the inclusion of these women allowed me to explore, and contribute to, a greatly understudied area of research.

ii) Victim/Survivor Participants

This research included victims/survivors from across Scotland, with demographics of the participants generally reflective of the wider nationality, socio-economic background, and education levels of their locations. In line with feminist ethics, the safety and anonymity of my participants were paramount (principle six). I therefore deliberately limited the amount of personal information I collected from the victims/survivors to protect their anonymity. With informed consent, I collected just enough information to provide a description of the sample. There was a spread across socioeconomic backgrounds with participants self-identifying as low ($n=9$) and middle to high income ($n=21$). The mean age of participants was between 30- 40 years; 27 participants had children; 18 were in employment; three were retired; 21 received benefits. Most of the participants were white British with three women from Southeast Asian backgrounds and one Eastern European. Five of the participants were migrant women, two of whom joined their husbands in Scotland on spousal visas. I tried to recruit more women from Black and Minority Ethnic (BAME) backgrounds to gain insight into this under-researched population, however, this proved challenging throughout the seven months of fieldwork due to a very low response rate from BAME organisations. The small sample of BAME women is a limitation of this study

and requires further research. Further limitations of this study will be explored thoroughly in *Chapter Nine*.

5.3.3 Development of Interview Schedules

Interview and focus group schedules (Appendices 3, 4) were developed utilising what was learned from the literature review and the gaps identified within this, along with candidacy to help elicit “rich but focused” data (Schoenberg and Ravdal, 2000, p.63). *Chapter Four* outlined the suitability of candidacy as a conceptual and analytical framework to help meet the aim and objectives and in answering the research questions. It was therefore important for the framework to be woven throughout interview schedules. For ease, and to avoid extensive questioning, I collapsed the candidacy framework by combining the following steps to help generate my interview questions (Table 4)

Table 4 Collapsed Candidacy Framework

Description	Candidacy step
Identification of candidacy	1,7
Navigation and permeability of services	2,3,7
Appearing at services, asserting candidacy, adjudication and offers of/resistance to services	4,5,6,7
Operating conditions and local productions	7

These categories were then utilised to map candidacy onto victims/survivors and staff experiences to develop questions relating to each step of the candidacy framework (Appendix 7). The final step ‘operating conditions’, such as resources and policy drivers, were considered at every stage of the journey and questions relating to this were developed in the ‘policy’ column of Appendix 7. This approach allowed me to pose questions across the micro, meso and macro-level spheres for all participants, such as their experiences of EA or in responding to EA, how EA is perceived by victims/survivors, professionals and at the policy level, and the support available or enacted. This approach generated 7 thematic questions for the victims/survivors' schedule (Appendix 4) and 21 for the focus groups (Appendix 3). The discrepancy in the number of questions is reflective of the narrative interviews conducted with the victims/survivors and a more granular inspection in the focus groups of support that is available for different women and the impact that policies have on the provision of services.

5.3.4 Sampling and Generalisability

As highlighted throughout this section, purposive sampling was utilised to ensure the experiences of those participating in the focus groups and interviews had relevant experiences to address the research questions (Robinson, 2014). The research questions relate primarily to a specific population, women who have experienced EA, and how this shaped their separation process, including the help sought and provided from services. Based on the literature in *Chapter Three*, I felt confident that recruiting women who had experienced DA, would yield a high percentage of participants who had experienced EA as part of it - this proved correct, with all interview participants having experienced one or more forms of EA. The research focused specifically on female victims/survivors of DA perpetrated by a male partner to allow for questions relating to wider structural factors such as gender inequality, power, and money to be investigated (principle one). In the interest of participant safety, only women who had physically left the relationship were asked to participate (principle six). Beyond these considerations, the sampling strategy remained deliberately broad to increase the potential for diversity among the participants including geographical location, ethnicity, socioeconomic background, age, and immigration status (Ritchie et al. 2003). In this study, diversity was desirable to explore women's experiences based on their individual characteristics as well as explore common themes and patterns arising from a cross-section of victims/survivors *despite* their differences (principle three). The sampling strategy and methods deployed give rise to a crucial question relating to the generalisability of my findings.

As outlined throughout, this study was guided by feminist principles and did not set out to produce or uncover concrete truths which can be applied universally (Harraway, 1988). Given the methodological and epistemological stance of this research, I believe that individuals construct their own subjective realities, and these are shaped by internal and external factors which must be taken into consideration. I, therefore, sought empirical data from in-depth explorations of individual lived experiences of EA from victims/survivors and those who support them (Hoyle and Sanders, 2000) and the role of finances in their journey through separation. Whilst these experiences provide insight and perspectives, they do not necessarily form a scientific basis upon which generalisations about *all* victims/survivors can be made (Bryman, 2016). Therefore, representational generalisation was not sought in this study.

However, the in-depth exploration of EA from the perspectives of different participants viewed through the lens of candidacy - which aims to explore individual behaviours within wider micro, meso and macro contexts - could suggest theoretical patterns that speak to the "...underlying social processes and structures that form part of the context of, or explanation for, behaviours, beliefs and experiences." (Ritchie, 2013, p.353). In addition to this theoretical generalisation, there is also the possibility for inferential generalisation (Lewis, 2014) or *transferability*. Tracy (2010, p.845) states that the transferability of qualitative research is achieved when: "readers feel as though the story of the research overlaps with their own situation, and they intuitively transfer the research to their own action". However, as the definition of transferability suggests, it is for others to establish this connection and therefore, wider inferences are not for me to presume, and this study makes no claim to be representative of any broader populations or individual's experiences.

The following section discusses the practice of reflexivity and how it was carried out throughout the research process.

5.4 Reflexivity and the Research Process

As discussed above, although there is no single feminist methodology, there are elements that feminist researchers generally agree should be taken into consideration, including the 'social and political positioning of the researcher' (Ackerly and True, 2010, p.22-23). Principle five of Skinner et al.'s (2005) feminist methodology relates to the practice of reflexivity, which considers the effects of power relations within the research, the ethical judgements made and accountability for the knowledge produced (Skinner et al., 2005, p.15). Reflexivity is also an integral component of the candidacy framework (detailed in *Chapter Four*), which encourages researchers to reflect on their own identities, biases, and positions of power during the research process.

The following section discusses my positionality as a researcher and introduces and details the fieldwork diary (Section 5.4.2) utilised throughout this research to assist with my reflexive practice.

5.4.1 The Personal and the Professional

The study of VAW is considered one of the most sensitive areas of research that feminists are engaged in (Skinner et al., 2005). As a result, the wellbeing of the participants and researcher is considered paramount and close attention is paid to causing no further harm or re-traumatisation. To achieve this, feminist researchers are encouraged to reflect on their own positionality relative to their research participants (Ackerly and True, 2010) and to look beyond external factors which shape the research relationship to recognise and acknowledge the values, attitudes and beliefs which have shaped the entire research design and every interaction arising from it.

As a feminist researcher, I aimed to minimise the power imbalance between the participants and myself as much as possible (principle-three) (Skinner et al., 2005). One feminist perspective argues that women, both as interviewers and interviewees, “share a subordinate structural position by virtue of their gender” (Finch, 1984, p.76), which can aid in shared identification and rapport throughout the research process. Identifying as a woman was a similarity shared between myself and all the victims/survivors, however, this alone did not necessitate a shared experience of oppression or discrimination. As a migrant to the UK, my experience of being a woman in Scotland did not align with any of the women interviewed - the majority of whom were white British. In contrast, my privileges as a white, English-speaking migrant became readily apparent whilst interviewing migrant women from BAME backgrounds who had encountered countless acts of discrimination and systemic barriers to living in the UK.

It was during the victim/survivor recruitment stage that my nationality interfered with the research process in unexpected ways and laid bare power differentials I had not considered nor accounted for in my research design. A support worker referred a potential participant, but the woman wanted to speak on the phone before agreeing to participate. The woman was a Polish national and my surname, which is Polish, had caused her some alarm. Throughout the conversation, she tried to determine where my family was from and if we had any mutual connections. I am German-American, with no connection to Poland nor do I consider myself or my heritage to be Polish. Despite my assurances, the woman declined to participate due to her concern over my background and, as a result, her safety within her community.

This interaction was a challenge I had not anticipated and served as a reminder of my positionality as a researcher and as a person, and how factors outwith my control impact participation and disclosures - particularly factors which I had not considered. It also illustrated the continued fear victims/survivors live with and the personal risks and effort it takes to participate in research.

It is experiences like this, as well as the literature, that establish just how paramount trust is for each interview (Skinner et al., 2005). As stated in the previous section, most of the women interviewed were referred through their support workers. DA support workers spend a significant amount of time with the victims/survivors they are supporting, therefore, having a worker 'vouch' for me was an effective way to establish rapport with interview participants. To be more visible to participants and gain trust, I also attended several specialist support service group meetings to meet and spend time with potential participants before conducting the interview. Participants could choose the location of the interview, the time and whether the interviews were audio recorded or not.

Ultimately, I wanted participants to be at ease as I knew I was asking a great deal of them emotionally (principle six). In pursuit of a more egalitarian approach to research, I felt an obligation to be open and honest with the participants by answering any questions they had, personal or research-related, throughout the process and having more of a conversation with them as opposed to a participant monologue (principle two). Oakley (1981) argues that the willingness to answer questions underpins a sense of reciprocity in the research relationship. As a result of this approach, the findings are the result of participatory dialogue with each interview participant.

5.4.1.1 The Privilege and the Responsibility

Due to this reflexive feminist approach, underpinned by trust and reciprocity, I felt a huge burden of responsibility towards the victims/survivors and their experiences. These women had volunteered their time and had willingly relayed some of the worst experiences of their lives to a stranger with a recording device. It has been a privilege to sit down with each woman and be entrusted with her experience. The third principle states the importance of "enabling the voices of women and other marginalised groups to be heard and their experiences valued" (Skinner et al., 2005, p.12). In addition to the selection of methods that would allow each participant to feel heard and valued, I also took great care to facilitate interviews which were trauma-informed to reduce re-traumatisation by causing

unnecessary distress. This entailed enabling safe participation by interviewing the victims/survivors in locations of their choosing, most commonly at DA services that the participant was familiar with and that was inclusive and welcoming; having open-ended conversational questions, with the interviewees guiding the conversation based on what they perceived as important (Wilson et al., 2015). It also included allowing room for pauses and silences, no direct questions about the abuse, and no questions which could be perceived as judgmental or reproduce stigma and/or stereotypes relating to DA (Wilson et al., 2015).

The pressure to ‘get it right’ and represent them and do their experiences justice has felt immense throughout this entire process. Ironically, at times it has been the only thing that has kept me going. Whenever I have felt dismayed or overwhelmed by the research process, I would think of the 30 women who shared their experiences with me in hopes of being heard, and this would encourage me to keep writing.

The issue of representing research participants’ contributions is common and relates back to the power dynamics in the research process (principle two) with Brooks (2014, p.99) stating that the power of the researcher “...is most evident in the interpretation and presentation of findings”. I have, therefore, included (sometimes lengthy) verbatim extracts from interviews and focus groups to let the voices and perspectives of all participants be heard. However, I am mindful that it is ultimately my conceptualisation of their experiences, viewed through a specific methodological and personal lens, that are presented in this thesis.

5.4.2 Fieldwork Diary

In keeping with my feminist reflexive research practices, I kept a comprehensive reflective fieldwork diary, using a notebook, which I carried with me throughout the fieldwork. I began writing in the diary shortly before commencing my fieldwork, describing worries and areas of concern for conducting interviews and focus groups and stopped after I had completed my data analysis. As Meyer & Willis (2019, p.579) note, journaling throughout fieldwork “does not in itself result in reflexive practice, but journaling can facilitate reflexivity.” I, therefore, utilised my fieldwork diary to critically reflect on my positionality with every research encounter and the power dynamics which might have resulted from this (principles two and five). Entries entailed comments about how each session went as well as describing difficult, unexpected, or uncomfortable emotions that

arose for me. This was followed by posing multiple questions for myself, or my supervisors, relating to these emotions and what learnings could be taken into subsequent interviews.

In alignment with Skinner et al., (2005) I found that research on DA is difficult and emotional work, as the following excerpt from my diary illustrates:

I just finished my 23rd interview and it was by far the hardest one I've done. I expected the first few to be hard but this one was *hard*. Everything she told me felt so raw and her emotions were right at the surface the whole time. When she talked about the abuse of her daughter you could just feel the pain she was still in. That this had happened to her on her watch. That the man she loved, the father of her child, *did that*. Perhaps it's because the separation was just 1.5 years ago, whereas the others have been gone for longer, that it was so emotional. Although she described all the same things the other 22 women have, her experience just *feels worse*. I feel bad for having interviewed her. I feel bad for making her talk about it again. (Fieldwork diary, 9th October 2019).

After difficult interviews, such as the one described above, I sought support from friends who are active in the DA sector, to help me process some of my own thoughts and emotions. This was done without revealing any identifying information about the participants and focused exclusively on my wellbeing and coping with difficult information (principle six). This will be further elaborated on in the Ethics and Risk section below.

I used my fieldwork diary to write case summaries after completing each interview and focus group. This gave me space to collect my thoughts and feelings after each interaction and a chance to connect with the emotions of my participants before having to analyse their experiences through an altogether different lens. In addition to personal thoughts, feelings, observations, and questions, I also utilised my diary entries to highlight patterns and themes arising from the case summaries. This acted as an initial analysis of the data and helped shape the coding framework discussed in the next section.

5.5 Analysis

As outlined in *Chapter Four*, candidacy was utilised as a conceptual and analytical basis for this study. The analysis of the empirical data collected through focus groups and interviews was conducted through a three-stage process; 1) fieldwork diary, 2) transcription, and 3) coding, which will be discussed in turn below.

5.5.1 Phase 1: Fieldwork Diary

The dominant approach to analysis and coding of the fieldwork data was thematic and began with entries into my fieldwork diary. After each focus group and interview, I took around 30 minutes to reflect on the session and make notes in my diary. Entries included, but were not limited to, initial thoughts on the session, questions raised that required further investigation to increase my understanding of the context, and notes on discussions that I found interesting, unusual, or contradictory. I also paid close attention to key messages conveyed by the participants through repetition and language used to ascertain what messages/themes really mattered to my participants. As the extract from my fieldwork diary below illustrates, this exercise allowed me to begin processing the data and conduct some initial analysis.

Today I conducted interviews seven and eight back-to-back. All of the women really focus on money after the relationship's ended. It's a bit frustrating since the focus is on money during the relationship and when they leave - makes me feel like I'm getting this all wrong. I don't know if it's because money didn't actually matter during the relationship, because there were so many other forms of abuse going on? Because they are all in the midst of difficult financial situations after leaving their partner? Is it both? Some have left decades ago! Difficulty bouncing back financially and continued financial abuse keep coming up over and over again... (Fieldwork diary, 20th August 2019)

After facilitating several focus groups and interviews, themes and patterns began to emerge from the data, these were highlighted in the fieldwork diary and entered into the data analysis software NVIVO as preliminary nodes for future coding. In addition to themes which emerged inductively from the interview/focus group schedules, I developed a set of 13 predetermined codes relating to my four research questions (i.e. *decision to separate, strategies for saving, help sought*) and the seven stages of candidacy. Utilising the 13 codes, a very simple analytical framework was drawn up to use as a starting point for analysis (Appendix 8) once interviews had been transcribed.

5.5.2 Phase 2: Transcription

At the start of my fieldwork in March 2019, I was also undertaking a three-month placement at the Royal Bank of Scotland where I was researching the awareness and understanding of EA amongst their staff. The full-time internship, in addition to travelling for fieldwork, meant that it was not feasible for me to transcribe the focus groups and interviews immediately after they had taken place. Therefore, most of the transcribing took

place after the internship was completed (July 2019) to allow me time and space- mentally, physically, and emotionally- to focus on and process my fieldwork. Furthermore, as the research aims and objectives of the internship were similar to my academic work, I felt it would be best to separate the two as much as possible to avoid conflating data obtained from the internship with that from my fieldwork.

Due to the high number of interviews ($n=30$), I requested professional support to transcribe eight interviews. I first sought permission from my supervisory team and then put forward an amendment to the University's Ethics Committee for approval. Due to the costs of professional transcription, I selected eight of the shorter recordings to be transcribed. Once approval was obtained, I contacted the eight participants whose interviews had been selected to obtain their consent. All eight agreed to professional transcription. The audio recordings did not contain the victim/survivor's name and participants were guaranteed complete anonymity by me and the transcriber to protect their identities.

All focus groups and interviews (bar one) were audio recorded and deleted once coding was completed. The first victim/survivor did not consent to audio recording, and I took diligent notes throughout the interview instead. Before transcribing, I listened to the recordings two to three times. This was the result of the time that had elapsed between conducting the focus groups/interviews and transcribing as well as the richness of the data produced by the participants, with focus groups and interviews lasting anywhere from 60 to 150 minutes. Therefore, listening to the recordings allowed me to re-familiarise myself with the participants' narratives (Braun & Clarke, 2006) as well as my initial thoughts from my fieldwork diary.

I utilised an amended version of the Jefferson (1984, 1985) transcription convention to transcribe verbatim. This approach allowed me to record pauses, speech irregularities, regional dialects, slang, and laughter, as well as non-lexical vocabulary such as 'umm' and silences. Qualitative researchers maintain that there is meaning to be obtained from silences (Bengtsson & Fynbo, 2018), in particular when exploring a topic as sensitive as DA, where participants are making in-the-moment decisions about the extent and nature of their disclosures to the researcher. I, therefore, tried to strike a balance between accurately representing the participants' contributions, including their own words, pauses, and nuances and not bogging down the transcripts with complex annotations.

Throughout transcribing, I kept detailed notes and commentary in my fieldwork diary (turned analysis) notebook and cross-referenced themes and patterns which had already arisen at the fieldwork stage. The cross-referencing, along with the recording of prominent themes and patterns emerging at the transcription phase, was the basis for my preliminary coding framework in NVivo.

5.5.3 Phase 3: Coding

Coding and analysis took a ‘coding up’ and ‘coding down’ approach (Gilbert, 1992, p.227), with all codes being added to NVivo for better oversight. As outlined above, coding up identified themes relating to my predetermined codes from my research questions and the seven candidacy stages, which, together yielded 13 predetermined codes. A colour-coding system was developed for those codes and all transcripts were analysed line-by-line and initially coded manually (Appendix 8). This process was relatively straightforward as the interview schedules had been designed to specifically ask about finances and help-seeking during the separation process and it was easy to identify those themes in participants’ answers, even with the participants leading the conversation.

However, as stated above, due to the rich discussions generated by practitioners and the victims/survivors’ willingness to share detailed narratives of their experiences, the 13 deductive codes did not suffice in capturing all of the information. Therefore, in line with my feminist approach, I was keen not to take women’s experiences and try to force them into ‘neat’, pre-determined categories but let the women tell their stories and allow for themes to emerge inductively and honour those contributions. The coding down, therefore, involved several close readings of the transcripts and led to the discovery of new perspectives with each reading. As a result, data were inductively coded to additional themes such as *life before abuse*, *Brexit*, and *post-separation economic abuse*. What emerged from this approach, was a complex picture of women who, despite all their resilience, encountered multiple and continuous individual and structural barriers to financial recovery after their experiences of DA. Through the use of narrative interviews with victims/survivors and focus groups with an array of practitioners, the data reflect individual perspectives as well as reflections on support available to help identify apparent gaps and recommendations for improvements.

I mapped the findings, from the mixed coding and analysis, onto the different stages of candidacy (*Chapter Four*) and have presented this across the following three findings

chapters. *Chapter Six* explores the lived experience of EA, the process of self-identification of abuse, how this is shaped by social and political constructions of DA, and the role of finances in the decision to physically separate. It also illustrates the significance of the women's informal networks to whom they disclosed abuse and asked for support before navigating formal support services. *Chapter Seven* focuses on the nature and process of help-seeking for EA from victims/survivors and practitioner perspectives and how the women's candidacies are negotiated at every step of the process. Lastly, emerging from the inductive coding, *Chapter Eight* explored how candidacy as victims/survivors is continued and perpetrated via post-separation EA.

5.6 Ethics and Risk

This study involved the participation of women who might be perceived as vulnerable according to the university's ethical guidelines. As victims/survivors of domestic and EA, the participants experienced both private and institutional forms of abuse. Based on this, ethical implications for their participation were carefully considered before embarking on fieldwork and ethical approval was obtained from the University of Glasgow's College of Social Science Ethics Committee.

5.6.1 Informed Consent

It was essential that all participants were made fully aware of the purpose of the study, what participation involved and how the data would be utilised - in particular about anonymity and confidentiality for the victims/survivors. Given the sensitive nature of the topics that were covered in interviews and focus groups, particular attention was given to the wording of the participant information sheet (Appendix 5) and consent form (Appendix 6) to avoid language which could be perceived as stigmatising or offensive to victims/survivors or practitioners.

Upon first contact, usually via email, I introduced myself to the participants and stated the purpose of the research. This was followed by the participant information sheet and consent form after the person had shown interest in participating. All participants were informed that they could contact me at any point if they had questions or if further clarifications were needed. Paper copies of the information sheet and consent form were given to all participants of the focus groups. Interview participants only received hard

copies of research information if the woman in question declared it was safe to do so to not jeopardise her safety (principle six). I restated the information on the participant information sheets and consent forms before commencing focus groups and interviews. Participants were given the option to 'opt-out' of participating after the information had been verbally imparted. Following this, written consent was obtained. I took great care to assure all participants that participation in the research was entirely voluntary and that participants could refuse to discuss any issues that they found upsetting and could terminate the interview/ focus group at any time.

I was diligent in explaining the purpose of the audio recording and assuring that consent had been given by all participants to be audio recorded. Participants were assured that the audio recording was for transcription purposes only and a guarantee of anonymity was given to each participant. Direct and indirect attribution of quotes and comments in the write-up of the research findings was avoided by using pseudonyms, as well as generalised place names and other potentially identifiable characteristics such as names of support services or support workers. All audio recordings were transcribed verbatim and erased after transcription. Transcripts were stored in a locked cabinet on university premises and my password-protected laptop.

5.6.2 Anonymity

As stated above, a guarantee of anonymity was given to each participant. For the focus groups with practitioners, every participant was asked to keep the content of the discussion confidential and respect the contributions of other practitioners. Anonymity for the practitioners could not be guaranteed during the focus groups as many of them knew and worked closely with one another. However, I guaranteed anonymity to practitioners for the analysis and write-up of data. This was done to allow practitioners to speak more freely about their roles and what they perceived as issues, shortcomings and potentially even failures of the processes they partake in without worrying about any potentially negative consequences from their employer. Focus group participants are referred to by Focus Group (FG) and participant number (P) throughout the finding's chapters - for example, participant three in the first focus group is FG1 P3.

All interview participants were asked to select a pseudonym for analysis and write up of the data. I let the participants select their pseudonyms to avoid the risk of selecting a name that might have a connection to the participant through which she could then be identified.

Additionally, bearing in mind the feminist approach of this study, choosing a pseudonym for a victim/survivor could be interpreted as another form of control over the participants, which I was keen to avoid. Victims/survivors are referred to by their pseudonyms throughout the finding's chapters. Italicised words in quotes indicate emphasis added by the participant.

5.6.3 Risks to Participants and the Researcher

Principle six, the wellbeing of the researcher and participants, accepts that researching VAW is emotionally difficult work, and presents ongoing emotional and practical challenges for both the researcher and the 'researched' (Skinner et al., 2005, p.15).

The safety of participants and researchers is therefore paramount in research investigating DA (Ellsberg & Heise, 2005; Skinner et al., 2005). If carried out poorly, there is potential that participation in research could endanger the physical safety of participants and researchers from the abusive partner as retaliation for contributing to the research (Ellsberg & Heise, 2005). This was not a concern for participants in the focus groups but was for the victims/survivors participating in the interviews. To reduce this risk, only victims/survivors who were physically separated from their perpetrators were asked to participate in the interviews. Purposive sampling for interview participants was undertaken to ensure all participants were over the age of 18 and in a physically safe environment to participate in the research. Additionally, to provide interview participants with an emotionally and physically safe space, all but three interviews were conducted at the premises of support organisations that the participants were familiar with. Conducting the interviews in familiar surroundings also served to ensure participants' access to support workers during and after the research if needed. Contact details of a variety of support organisations were taken to interviews and offered to participants who felt they might need additional support.

I was also aware of the emotional impact listening to others' traumatic experiences might have on my well-being. Although I have been active in VAW research for several years, there are still some accounts of abuse that remain difficult to hear and process. Over the years, I have developed a strong support network with colleagues experienced in DA work who were available for emotional support and guidance and whom I drew on for support after several of the interviews. Additionally, through the collaborative nature of this research with Scottish Women's Aid, I had access to professional support workers throughout the entire research experience.

5.6.4 Confidentiality and Disclosures

This research was designed to guarantee that participants could contribute their experiences freely based on the following: 1) that the information obtained from them will be utilised for research purposes only; 2) that access to the data will be restricted; and 3) that their identity will not be linked to any information they provide. Lack of confidentiality could place victims/survivors of DA at risk of further harm from their former partner, as discussed above, and could impact the care women received if they shared negative experiences as service users (Ellsberg & Heise, 2005). Similarly, practitioners from support services who shared bad practices or negative experiences could face repercussions from senior staff if identified. To avoid any such scenarios, confidentiality was built into this research design and adhered to as best as possible given the circumstances of the research.

Given the sensitive nature of the research topic, I recognised the possibility that participants might disclose information that would require the notification of outside services. Both, the interview and focus group participants were made aware of my responsibility to report any disclosures relating to abuses that constitute a crime in the UK or the safety and wellbeing of the research participants or of their children. This limitation of confidentiality was clearly discussed with all participants before obtaining written consent for participation. To minimise the risk of any identifying information being revealed, the names of participants, their children, dependants, staff, and services referred to during the fieldwork were all removed during transcription.

5.7 Dissemination of Findings

In line with principles three and four, I wanted to enable and amplify the voices of my participants to achieve three key aims, which were: raise awareness of EA, help shape support for victims/survivors, and influence policy approaches and outcomes. Therefore, to make my findings as practical and accessible as possible for all, the outputs from this study will be threefold; 1) this formal academic thesis with plans to publish subsequent academic articles, 2) a summary report, written and presented in an accessible format, to be utilised by non-academic audiences, and 3) a visual resource for victims/survivors and practitioners reflecting post-separation economic power and control as experienced by my research participants. As discussed in the introduction, the resource (Appendix 1) has

already been designed and is in circulation. It is an adaptation of the Duluth Power and Control Wheel (1984) and gained official approval from the DAIP in 2021. In line with Duluth's requirements, the resource was developed in close collaboration with 12 of the 30 victims/survivors who wished to participate in its production. Thanks to its publication on DAIP's website the resource is currently in use internationally.

The development of the Post-Separation Economic Abuse Wheel closely connects to the fourth principle which highlights the importance of research being "politically active or emancipatory" by amplifying women's voices to practitioners (Skinner et al., 2005, p.14). Many of the victims/survivors expressed the hope that their experiences would be heard, validated, and spark political action to address EA. I believe the production of the wheel has achieved this. Additionally, as a former policy officer, I know that the focus groups helped reframed EA for the practitioners who participated by asking them to re-evaluate their policies, approaches and practices and consider the experiences of the victims/survivors they support. Lastly, as outlined in the introduction, this research was done in collaboration with Scottish Women's Aid (SWA), the leading DA charity in Scotland. With SWA's involvement and the political platform available to them, it is hoped that the findings will be utilised for policy and practice in Scotland.

5.8 Conclusion

In this chapter, I have presented the methodological underpinnings of this study and the overall research design. This chapter also outlined my feminist approach to research, including feminist principles (Skinner et al., 2005), which I have sought to incorporate throughout the study and are reflected in the methods chosen, the facilitation of fieldwork and the analysis of the data. I have outlined my practice of reflexivity during the research process to assure I was aware of my own positionality throughout and focused on amplifying the voices of my participants. The chapter concludes with the ethical considerations relating to this research and the dissemination of the findings.

The second half of this thesis goes on to present the findings from the fieldwork across three chapters. *Chapter Six* explores the women's experiences of EA and the role of finances in their decision to separate from their abusive partners. In *Chapter Seven*, the victims/survivors' narratives of seeking support are joined by those of the practitioners from the focus groups to outline the challenges to separating and the financial advice and

assistance currently available to them. Following on from this, *Chapter Eight* outlines the women's continued experience of EA despite their physical separation from their partners.

Chapter 6: Experiences of Economic Abuse and Financial Strategies

6.1 Introduction

This is the first of three findings chapters and focuses solely on the narratives of women with lived experiences of economic abuse (EA). The literature highlights that lack of finances constitutes a serious barrier to separation and is one of the main reasons victims/survivors are forced to return to their perpetrators after attempting to separate (Anderson et al., 2003; Barnett, 2000; Wuest & Merritt-Gray, 1999). Despite this, there is a paucity of literature relating to women's experiences of EA and the financial safety strategies they undertake to mitigate its impact and to separate (Johnson et al., 2022). As stated in *Chapter One*, the first aim of this thesis is therefore to examine and document women's experiences of EA and the impact this has on their decision and ability to leave an abusive partner. This chapter addresses the first aim.

As detailed in *Chapter Four*, I utilise the concept and framework of 'candidacy' (Dixon-Woods et al., 2006) to explore the aims, objectives, and research questions of this thesis. This chapter is concerned with the first stage of the candidacy framework, the 'identification of candidacy' or the self-identification of the problem for which support is sought. As touched upon in *Chapters Two* and *Four*, and as will be explored in greater detail throughout this chapter, self-identification of abuse is riddled with complexities. Through coercive control, abusive partners can simultaneously perpetrate and conceal abuse against the victims/survivors (Stark, 2007). This is combined with interpersonal and sociocultural messaging about what behaviours constitute 'abuse' and are deserving of intervention and support. This can result in women not identifying their experiences as abusive (Liang et al., 2005). As discussed in *Chapters Two* and *Three*, physical abuse features most prominently in these discourses, with EA remaining hidden (Postmus et al., 2012; Sharp-Jeffs, 2015, 2022).

Consistent with this, the majority of my participants identified their need to separate from their abusive partner before their self-identification as victims/survivors. Therefore, although the abuse was the underlying cause for their separation, their identification as 'victims/survivors' or someone experiencing abuse often happened retrospectively in the

later stages of their candidacy journeys. I consider this a ‘lag in identification’ - a key finding of this thesis. This lag is continuous and present for the victims/survivors and those in their immediate networks, the professionals from whom they seek support, structural processes and institutions and will therefore be explored across all three findings chapters. In keeping with the framework, I will utilise the term ‘candidacy as victims/survivors’ to describe the participants’ identification of their need for support and their journeys through help-seeking across the thesis. Although the participants identified this candidacy retrospectively, the term helps differentiate their journeys to and through support services from women who also identify their need to separate from their partners but whose journeys are not constrained by EA.

I begin this chapter by establishing the women’s financial security prior to experiencing EA before outlining the dynamics of the coercive control they were subjected to by their abusive partners. This helps situate their experiences of EA and illustrates the context in which they conduct protective strategies, financial and otherwise, to safeguard themselves and their children. I then move on to explore the women’s lived experiences of EA by utilising and expanding upon Adams et al.’s (2019) categorisations of EA introduced in *Chapter Three*. This is followed by a discussion of the financial strategies the participants deployed to survive throughout their relationships and reveals their immediate networks as vital in this process. Following this, I explore the women’s decisions to separate from their abusive partners, the role of money in this decision-making process and the financial strategies they deployed to increase their financial viability.

6.2 Economic Security Before the Relationship

Reflecting on the literature discussed in *Chapters Two* and *Three*, very few studies explore the lives and financial security of victims/survivors before experiencing DA (Corrie, 2016), and instead, detail the consequences and losses to demonstrate the impact of abuse. Yet, throughout the interviews, the participants consistently compared their financial security and independence before meeting their abusive partners with the continued financial hardship they experienced since separating. Central to these discussions were their employment, housing, and the ability to provide for themselves and their children.

Consistent with findings from Corrie (2016), apart from four participants, the women were in paid work, or had been employed before meeting their abusive partners, with some, such

as Sam and Ellie, describing a long-standing history of employment and financial stability:

I'd have been 20 when I went into the Civil Service, and it was a very well-paid job. So, I had been very independent, I had always had money, I'd had savings since I was, you know, a teenager. (Sam)

I always worked. Although I didn't seek out a career, I was very fortunate. I always worked, I always had work. I enjoyed my work, I had a good salary, I had a company car - which I did not appreciate *one ounce* the way I should have. I had my own flat... (Ellie)

In addition to their employment, participants identified their housing as another important economic feature of their lives. Given the variety of socioeconomic backgrounds among the participants, the type of housing varied, with some having lived in social housing, others in privately rented accommodation and several having purchased their properties with financial assistance from their families and mortgages. For many participants, securing and independently managing their homes represented a significant personal and social achievement.

I had a three-bedroom house, it wasn't in the best state of repair, you know, I bought it quite early on. I come from, umm, a family that...umm...a broken family anyway... So having my own house was quite important for me. (Lisa)

As outlined in *Chapters Two and Three*, domestic abuse (DA) is a key driver of women's homelessness, and this was reflected by the participants as the majority went on to experience homelessness because they had left their homes to obtain safety (Anderson et al., 2003; Bostock et al., 2009; Hamby, 2013). Housing, as will be explored across all findings chapters, is one of the key variables in the women's 'careful calculus' to leave and a continuous conduit for EA long after that separation has occurred.

Notably, only two of the women stated that they had struggled with debts they held before meeting their partners. This stood in direct contrast to the participants' realities at the time of the interviews, where nearly all women had or were attempting to manage the coerced debt they had inherited because of EA. Similarly, only nine of the women made use of social security benefits (henceforth 'benefits') before their relationships. Although some of the participants mentioned struggling financially due to existing debt, low incomes, or the use of benefits, overwhelmingly, the women painted a picture of economic security and managing financially, and in some instances even thriving:

I was single, I didn't really have very much problems. I had a full-time job, I had savings, I had a life, I had a house. Pleased myself basically. (Lisa)

I guess 'cause I had always been financially independent, money was a *big* thing. And for me to be able to say, '*I can buy this*'...I always enjoyed that. (Tina)

As Lisa and Tina's quotes highlight, the women made a direct connection between their economic security and the agency and independence they enjoyed as a result of it. For many of the women, this economic security and agency was robust and achieved over a lengthy period, often years. It is essential to consider just how a robust position like this can be undone and leave victims/survivors unable to fully recover financially. The following section draws on the narratives of the victims/survivors to explore how their agency and autonomy were diminished through coercive control by their partners before exploring the women's experiences of EA.

6.3. Experiences and Impact of Coercive Control

Evidence of Stark's (2007) conceptualisation of coercive control was explicit in the interviews and the focus groups, illustrated in the ways that abusive partners effectively wore away at the women's self-confidence, agency, and independence, isolated them from their family and friends, whilst gradually and meticulously introducing, and then increasing, levels of abuse into their relationship. These tactics culminated in an environment of constant fear, vigilance, and as Stark (2007) highlights, complete entrapment of the victims/survivors.

All except four women who took part in this research had experienced physical abuse, including, but not limited to, slaps, punches and kicks to the face and body, attempted suffocation, strangulation, burns, and beatings so severe that they resulted in hospitalisation. In each case, the women's narratives indicated that the objective of the physical violence was rarely to inflict bodily harm, but instead, was intricately interwoven with emotional and psychological abuse to disorient the victims/survivors, instil fear and command compliance (Stark, 2007). Consistent with Stark's coercive control theory (2007), the women were adamant that physical abuse was not the primary form of abuse they experienced, with many describing the continuous emotional and psychological abuse as the worst aspects of their experiences:

It's more the emotional and psychological. The psychological is horrible when they get inside your head and make you believe that you're ugly and that you are worthless and that you're not, that you're almost having to justify your life. (Daisy)

Within the environment their abusive partners had created, the mere threat of violence was often enough to have the women comply with coercive demands. The power of threats, both spoken and unspoken, and the resulting adjustment in behaviour was best demonstrated by Joy who describes her ex-husband's power over her as one of "complete domination":

Over the years I got more and more subjugated to the point of...everything had to be his way, he was *very regimented* and rigid about things and he had his own...you know, mechanics of living... he would go for his second visit in the bathroom in the morning, well if I happened to be there he was *agitated* and I mean...over the years I learned to get *off the loo halfway through* just so *he* could be in there. That's how bad it was. (Joy)

The impact that living in these circumstances had on the women was apparent, evidenced by victims/survivors sharing their experiences of inexplicable cruelty, deprivation, and subjugation that they had endured from their partners. For some, the impact of the abuse was so all-encompassing that they believed the only way to escape their abusive partners was to commit suicide.

[...] I was starting to then think about...killing myself. How can I get me and my kids away? [.....] things were so bad...the things he was saying and doing I thought, 'I'm gonnae end up dead - he's gonnae kill me and then what are the kids gonnae do?'. So it was either that or..... *I do it*. The only way to get me and my kids safe is to kill me and them. Umm, and I thought, as a *mother*, that is something you should *never ever* say...(Maya)

It is within this context that victims/survivors are subjected to EA. The following section explores the victims/survivors' experiences of this often-overlooked form of abuse, which occurs in and amongst the other forms of coercive control and is designed to intensify the victims/survivors' dependency on their abusive partner by eroding their financial resources and economic self-sufficiency.

6.4 Experiences of Economic Abuse

Apart from one participant, all the women in this research experienced EA throughout their relationships. In line with the literature explored in *Chapter Three*, the victims/survivors

consistently referred to the physical, verbal, and emotional abuse that was intricately interwoven with their experience of EA (Adams et al., 2008; Postmus et al., 2012a, 2016; Sharp, 2008, 2015; Singh, 2021; Stylianou, 2018a). This revealed a complex picture of overlapping forms of abuse which served to increase women's dependency on their abusive partner whilst simultaneously concealing their experiences of abuse. This is significant because it illustrates the lived experience of victims/survivors and how compliance with their abusive partners' demands is often the safest option. This section utilises and expands upon the three criteria of EA outlined in *Chapter Three* by Adams et al. (2019): economic sabotage, restriction, and exploitation, to explore how the abusive partners eroded the women's economic resources and security, culminating in their complete dependence on their abusive partners for day-to-day survival. The section then explores the financial strategies victims/survivors engaged in to survive and how they began to 'test' disclosing the abuse to those in their immediate networks.

6.4.1 Economic Sabotage

6.4.1.1 Appropriation of Housing

Many of the women noted that their relationships progressed rapidly over a short space of time and often entailed their partners encouraging the joining of assets and households early on.

He eventually moved in with me after only a couple of months of dating, and umm, he proposed two months after that. He moved into my house and proposed to me two months later! We'd only met in the spring! And then...it all kind of changed from there. Pretty much instantly...within a matter of a *week*. (Rose)

...he wanted to move the relationship on and he wanted to buy a house together. I'd saved up a bit of money, and I got some help from my parents as well, and put a £25,000 deposit into this house with *him*. [...] I thought because we had bought this ourselves that he would kind of *treasure it* [...] At that point he became violent with *me* as well, he punched, kicked, choked, umm...spat at me, umm.....lots of other things. (Amy)

Rose and Amy's experiences of joining households are consistent with the literature explored in *Chapter Two*, which highlights that moving in together is an effective way to isolate the victims/survivors from their support networks to introduce, or in Amy's case escalate and direct the abuse towards the women (Stark, 2007). However, going beyond the literature, the women's narratives suggest that joining households can in itself be a form of coercion, with several now considering it the first form of EA they experienced.

Actually, when I look back...umm...I was sort of manipulated into moving in with him... umm...and the abuse started almost straight away...so we moved in together and three months later I tried to kill myself. (Elenor)

In addition to the emotional pressure of moving in together, the women highlighted how their financial and economic resources were exploited to help facilitate the move and create long-lasting financial ties to the abusive partner. Similar to Amy and Elenor, many described investing their life savings, borrowing money from their parents, as well as compromising the homes they had secured for themselves before the relationship to set up a joint home with their partners. In the case of my participants, the abusive partners rarely contributed to the merging or acquisition of the property and instead exploited the women's existing housing and financial resources.

So, he moved in with me and then we sold my flat and bought our first home. And all *my money* from the flat was in the deposit [...] I knew that's *our* house and I've worked all my life. *My flat* paid for *that house*. (Elizabeth)

[...] the original house we had *was mine* and always *was mine*, moving into this house [a newly bought house] he literally classed it as *his house* and switched, just like a light switch from dark to...so when we moved into that house things just took a dive. (Lisa)

As a result, many of the women found themselves with depleted savings, borrowed money from their families which required repayment and were no longer in charge of managing their property, something, as outlined above, the women had taken great pride in before their relationships. After joining households, abusive partners commonly insisted on their names being added to the property's title deeds, thereby gaining equal rights to the property despite making no financial contributions to its acquisition. As will be explored across the next two chapters, this act has a profound impact on the women's ability to leave due to all their financial resources being tied up in an asset which is partially owned by the abusive partner. The joining of households was therefore often the first form of EA the women experienced and acted as a conduit for further forms of abuse as well as abuse post-separation. The maintenance and financing of the shared homes became even more difficult for the women as their abusive partners began to introduce further forms of EA, such as sabotaging the women's employment.

6.4.1.2 Employment Sabotage

As outlined at the start of this chapter, all except four of the women were employed at the time they met their partners. Some of the women, such as Ruby and Rani, were prohibited from seeking employment by their partners, however, most were permitted to work and were able to maintain their employment throughout their relationships, overwhelmingly because this gave their abusive partners access to their income. The women who were employed or tried to seek employment discussed how their partners constantly attempted to sabotage their employment as a reminder of who was in control. Consistent with the literature, this took the form of denying or destroying applications, threats, or fear of an escalation of abuse, to physical assaults resulting in the women's inability to attend work (Postmus et al., 2016).

[.....] because I was scared of him I couldn't say no to him. I tried to explain to him, I can't take two weeks off work and he was shouting at me and screaming. I was so worried that he was going to get violent with me that it was just easier to back down completely and go [on holiday]. I prioritised him over my job and I got fired because of that. Umm, because I couldn't say no to him, because he couldn't accept that I couldn't take two weeks off work. (Amy)

Some perpetrators, and even their extended families, would appear at the women's work to humiliate and interrogate them. Instead of this resulting in offers of support for the victim/survivor from their employer, it often resulted in disciplinary action and if occurring over an extended period left the women feeling as if they had no choice but to terminate their employment. Sofia's husband refused to work for the duration of their marriage and he and his extended family held Sofia responsible for providing for the entire family. In line with the literature discussed in *Chapter Three* (Chowbey, 2017; Singh, 2022), Sofia's example illustrates how the abuse and control over her finances were not just perpetrated by her intimate partner but also his extended family, a reality which is currently not conceptualised as DA in Scots law but had an equally devastating impact on victims/survivors.

My father-in-law ended up turning up at my workplace, demanding to speak to my boss, wondering why I hadn't been paid the commission...Me working, them controlling all my wages, any bonuses. They were taking decisions on how to use that money and how to invest it. (Sofia)

The paradox of interfering with the family's only source of income highlights how abusive partners will often engage in behaviours that fundamentally do not benefit them, solely to

intensify their power and control over their partners. This point was evidenced by Sofia, who ultimately had to terminate her employment due to her husband's family's continued harassment at her work and his physical assaults on her the night before she had to attend work:

I had to resort to benefits. Even the benefits, he would control that. Child benefit would go into *his* bank account. I was never allowed to have more than five, max 10 pounds when I went out. So, he controlled all the finances. Umm, even shopping, he had to go with me. (Sofia)

Therefore, although Sofia's unemployment did not benefit the family financially, it did allow her husband to remove whatever autonomy and agency Sofia's employment had provided her with and replace that with increased isolation and full control over the finances and Sofia.

6.4.1.3 *Pregnancy as Economic Sabotage*

Consistent with the literature (Cook, 2008), although abuse was present throughout the duration of the women's relationships, many noted an escalation during their pregnancies and immediately after giving birth. Perpetrators were able to exploit the physical and social isolation affiliated with becoming a new mother, as well as the reduction, or lack, of income the women received during their maternity leave. Furthermore, when the women sought to re-enter employment after their leave, they were met with a lack of affordable childcare - a systemic issue that many families struggle with, but abusive partners exploited.

When I said I might get a job, he said, 'Well that's *ok*. Get a job but just remember, I only earn minimum wage *on paper*. So, I won't be paying the childcare costs, you'll have to pay half of them'. And I said, 'but if you're earning 135,000 pounds a year plus, you're not going to pay a bit more childcare than I would?'. So, he wasn't going to do that, and I felt deterred from getting a job because I thought, 'what is the point?'. (Tina)

Tina's quote reveals how her husband was potentially committing tax fraud by not disclosing his entire income 'on paper' and how abusive partners were able to exploit structural gender inequalities such as reduced maternity pay, difficulty re-entering the workforce as well as lack of affordable childcare to exacerbate the women's financial insecurity. Without any income of their own and now having to provide for themselves as well as their children, the women's financial dependency on their abusive partners

increased.

The financial implications associated with pregnancy led several women to conceptualise their pregnancies as an additional form of economic sabotage, which is currently not explored in the EA literature. Through coercive control abusive partners can control the women's autonomy and agency over their bodies, access to and use of contraception, and their ability to consent to sex. Reproductive coercion as a form of coercive control has only recently been recognised (Miller et al., 2010; Moore et al., 2010) with some researchers suggesting a connection between its perpetration and financial consequences (Grace and Anderson, 2018). However, the women's narratives suggest that perhaps it could be considered a form of economic sabotage, evidenced by how pregnancies led to further isolation, financial vulnerability, and an increased financial dependency on the perpetrator. Sofia, introduced above, a mother of five and a victim of child marriage and familial abuse, described her pregnancies as 'coerced' - intended to sabotage her educational and professional opportunities which would have allowed her to secure an independent income to provide for herself and her children:

I realised that there was nearly a year and a half to two-year gap between all my children. That's how I saw a pattern. Right around that time I was wanting to go to college, access courses...he constantly prevented me and tied me down with children. (Sofia)

Given these circumstances, many of the women reluctantly revealed that although they loved their children, their children had increased their financial vulnerability and presented the abusive partner with further opportunities to gain full control over the finances and by extension, the women, and their children. Several participants had hoped that the arrival of a child would mark a new beginning in their relationships and that their partners would cease being abusive on account of the child. However, these hopes quickly vanished as the abuse continued, and in some instances intensified, leaving the women responsible for their own safety and that of their children. Isolated from family and friends, fearful of their partners, and with limited economic and financial resources at their disposal, many of the women believed that the arrival of their child(ren) had solidified their entrapment:

I remember driving back in the car [after giving birth] feeling even more depressed and even more trapped because I thought...I really can't get out now. You know, this should be the happiest moment of my life and...it's the worst moment of my life. (Amy)

The abusive partner's ability to exacerbate the women's financial insecurities upon

pregnancy draws attention to wider structural gender inequalities women are confronted with throughout their pregnancies and upon becoming mothers (Taylor et al., 2021). Without confidence that they and their children could be financially supported through relevant benefits or their ability to re-enter the workforce as well as manage the costs of childcare on their own, the prospect of being a single mother was highly undesirable. Women were therefore left to choose between experiencing continued abuse, but hopefully having their children provided for, or trying to survive on their own. Their narratives reveal that the state, and the lack of support afforded to them, made the decision for them as all the women remained with their abusive partners after the birth of their children and were subjected to further abuse. It illustrates how macro-level decisions at the policy level shape the everyday lives of victims/survivors and of their careful calculus.

6.4.2 Economic Restriction

None of the victims/survivors mentioned any initial discussions they might have had with their partners regarding financial responsibility or how financial contributions were to be managed between the couple. On the contrary, despite most participants being in employment, many of them revealed that they reverted to what could be considered traditional gender roles relating to money - where the man was the head of the household and therefore in control of the finances (Annesley & Bennett, 2011).

He was very old-fashioned, he loved being the breadwinner [.....] So, I think it was a case of, as far as he was concerned, he worked hard, he earned the money, so it was his to spend. (Sam)

The incremental takeover of finances and all financial decision-making was therefore initially concealed by a mixture of gendered roles and a pretext of working towards a shared life together. However, over time and in combination with the sustained course of coercive control, the victims/survivors' reality became having no access and no control over their finances; it was what they considered to be 'normal'. This held true across the group of participants, regardless of their socio-economic or cultural backgrounds and whether they were employed throughout their relationships or not.

See, I worked all my life. My salary went into a joint account but then my husband would put it into a building society account on the pretext that we were saving up to get our married quarters and buy our own house. So, all *my salary* went towards buying our own house. Then he gave me £4 a week for housekeeping and that was right from '66 [1966] till about the 80s. (Sarah)

Similar to Sarah, many of the women who were in employment or in receipt of benefits were forced to transfer their incomes to their partner's sole account or the couples' joint account and were then prohibited from accessing those funds. The context of constant coercion, threats, fear, and escalation of other forms of abuse that the women had grown accustomed to, resulted in them rarely challenging their lack of access and control over money. In Elizabeth's case, she and her husband were both employed and earned what she described as 'good salaries', however, her husband's control over her and the family finances left her paralysed with fear of accessing her own funds.

I remember standing in Primark buying a T-shirt for myself and one was £3 and the other £4 and I couldn't make up my mind cause I thought, 'I'll get the cheap one, but I like the £4 one, but then I need to tell him it was £4 and I could have got one for £3'. And I think back and I think to myself that is just absolutely *worn down, worn down, worn down* and *frightened* to spend £4 when you've got £5000 in the bank. Just ridiculous. (Elizabeth)

It is examples such as Elizabeth's that reveal why identification of this form of abuse is so complex. Elizabeth had her own income and had access to a joint account that contained a substantial amount of money. Despite of this, Elizabeth found herself unable to purchase an item of clothing out of fear of repercussions from her husband. Elizabeth's experience was consistent across the group, with participants reiterating that it was not a lack of available funds that made their partners restrict and control their access to money, but the perceived intention of exerting power and control over the victims/survivors through finances. As Daisy explained: "I could've understood if he didn't have it [money]. If he didn't have it, that wouldn't have been an issue, it was the fact that you were made to beg for it." (Daisy).

As Daisy's quote indicates, many of the women were forced by their partners to beg for money to buy food, clothing, transport to work or essential items for their children. This occurred even in instances where the women were the higher earners in their relationship.

I would give *him* money when my wages got paid, it would go into the bank account, and he would pocket that, and I would have *nothing*. So would then have to go and beg for money so that I would be able to go shopping and provide for my family. (Maya)

In addition to begging, many of the women, similar to Sarah above, explained being given an allowance by their partner either as a result of their begging or their compliance with

other coercive demands. Several of the women disclosed that these demands could often be sexual in nature, which they felt coerced to comply with as Mary described in detail:

If I'm absolutely honest, it was the sexual abuse that became intolerable, because I didn't learn to call it rape till three years after I came out of the marriage. But I was feeling raped every time. So, it actually became a currency, sex had become a currency. [...] by that time the relationship had become one of barter, and for every little bit of help that I got, I had to give something back. And by and large, that had become sex. But the goalposts kept moving. (Mary)

Mary's graphic description illustrates how different forms of abuse overlap and reinforce each other, in her case, where rape is utilised as a tool to exert economic restriction over her.

Whether through acts of coercion, threats, physical or sexual abuse, all of the women who had received an allowance from their partners highlighted how these were rarely given consistently and were usually insufficient:

I get £70-80 a week and I must buy petrol, I must pay for the food in school for my kids, and I must buy all food for the family for one week. That was terrible cause it was not enough. And, umm, he has a lot of money, he earns £2,500 every month, so he keep this money for himself. (Ilona)

Being placed on a strict allowance, regardless of the women's personal or household income, therefore reduced the women's autonomy and increased their dependency on their partners, leaving them unable to afford essentials without being granted permission. For some, it resulted in forgoing meals or other essential items to provide for their children instead. The tightly controlled finances contributed to the women's lack of self-confidence, inhibiting them from believing in their ability to survive on their own despite having done so successfully before their relationships.

To ameliorate these circumstances and provide essentials, some of the women revealed how they secretly used credit cards and loans, "There was times where I didn't have enough money to buy milk or nappies, so the Marks and Spencer's card got used for buying the milk" (Hazel). This coping strategy is one acknowledged by Hamby (2013). Within the context of ongoing EA, it provided an immediate solution to one obstacle, however, with no access to money for repayments, using this strategy quickly gave rise to debt and another financial vulnerability the perpetrators were able to exploit.

There are two key observations to make at this point. The first relates to the candidacy framework. Mary's quote touches on the women's 'lag' in the identification of their candidacies as victims/survivors of DA, evidenced by how she did not view the sexual abuse as rape until years after separating from her husband. The second observation relates to Hamby's (2013) 'careful calculus'. The coercive control victims/survivors were subjected to resulted in them living in constant fear of their partners whilst simultaneously trying to predict and mitigate the unpredictable to avoid the escalation of abuse. It is within this context that Hamby (2013) outlines that victims/survivors conduct their 'careful calculus' through engaging in a variety of protective strategies to keep themselves and their children safe. These strategies are readily observed in Elizabeth's refusal to buy a T-shirt, Maya's begging for money, Hazel's use of credit cards and, although counterintuitive, Mary's sexual assaults to obtain money and provide for her children. Both the lag in identification of abuse and the women's careful calculus are present throughout their experiences.

6.4.3 Economic Exploitation

6.4.3.1 *Refusal to Contribute*

Closely intertwined with controlling all economic and financial resources was the perpetrator's refusal to contribute toward household expenses and the costs of living (Sharp-Jeffs, 2015b). Refusal to contribute was experienced by participants across all socio-economic backgrounds. Tina, whose husband earned up to £135,000 annually, forced her to support herself and their two young children through the savings she had acquired from the sale of the property she owned before her marriage and her redundancy package:

So, for the first two and half years of my kids' lives, umm, he did not give me a single penny. So, I spent about £30,000, I spent my savings, and then it was just obvious that this was *not correct*. He would come home with £1000 suits, and he would say, '*Oh look!* Look at me, do you like it?'. You know, put them on and parade about in them and I would sit and think, 'I've just been living in charity shops'. (Tina)

Similar to Tina's experience, women across the group disclosed how they and their children were made to live in poverty, whilst their partners spent money on themselves or sent money home to their parents - a common form of economic exploitation among the participants from BAME backgrounds (Singh, 2021). Rabia, who was prohibited from

leaving her flat, explained how most of her husband's income was sent to his family in Pakistan - leaving her and her two children without access to funds for food and other necessities:

He says 'I have no money for you. I have money only for *my family*'. So, he's earning and he no thinking his childrens and his childrens needs. [...] He says he no money because he has to send back to Pakistan. So, lots of things I miss for my childrens. But I can't do, I can't buy, I have no money, he has control over all the house things. (Rabia)

Rabia's quote highlights the complex interplay of economic and emotional abuse, which culminated in her being unable to provide for her children and made her feel unworthy as a wife and mother. It is through examples such as Rabia's and Tina's that the insidious nature of coercive control and its impact becomes apparent. The perpetrators were able to take the false narratives they had created around the women being 'bad mothers' or unworthy partners and spouses and turned them into reality through continued emotional and psychological abuse and withholding of funds. By turning false narratives into supposed realities, over time, the only version of themselves the women believed in was that of the perpetrators. This had the desired effect of concealing the women's candidacies as victims/survivors by making the women feel as if they were deserving of the abuse or not experiencing any abuse at all.

6.4.3.2 Complete Responsibility for Finances

In contrast to the victims/survivors who had no control or access to economic or financial resources, were the women who had been made solely responsible for the management of all finances within the relationship (Singh, 2021). Although fewer victims/survivors experienced this, their narratives revealed a spectrum of EA, ranging from having no control or access to economic and financial resources to having sole control – something which is under-explored in the literature (Adams et al., 2008). Their combined narratives suggests that regardless of where their experiences sat on this spectrum, the impact and consequences were equally devastating.

Insisting that the victims/survivors be solely responsible for all bills, credit cards, loans and costs of living was closely linked to the perpetrator's refusal to contribute as they would either refuse to make any contributions towards the costs or pay sporadically. This often resulted in financial difficulty for the victims/survivors as they struggled to manage the

living costs:

We had a lot of debt which had been run up and he always left me...in control of the finances so that any mistakes were *mine*...umm, he would not pay bills, he would not set up direct debits, he would not *do anything*. (Martha)

I remember thinking, if we missed a bill or something needing doing and I hadnae done it then yeah, it was this realisation that yeah, that was *my fault*. Because *everything's my fault because I do everything. I am responsible for everything*. I cannae think of anything that he took responsibility for. (Elizabeth)

Martha and Elizabeth's examples further highlight the close connection between the emotional and economic abuse they experienced and how these mutually reinforced each other to substantiate the perpetrator's narratives of the women as incompetent. Furthermore, by insisting that the victims/survivors are in full control of the finances, the abuse, and therefore the women's identification of it, were concealed. It also opened the women up to counterclaims from their partners, who alleged that the women were, in fact, the perpetrators of abuse as they were in full control of the household finances. The threat of revealing this to the authorities was often enough to assure that the victims/survivors continued to comply with other coercive demands.

6.4.3.3 Coerced Debt: *What's Yours is Mine but the Debt is all Yours*

As touched upon in the previous section, several of the victims/survivors began to accumulate debt when they resorted to using credit cards, loans or borrowing money from family to mitigate the EA they were experiencing. In line with the literature (Adams et al., 2008; Littwin, 2012; Postmus et al., 2012, 2016; Sharp, 2008, 2015), the women also shared how their partners would accumulate debt, with and sometimes without the victims/survivor's knowledge, to decrease the women's economic security and deepen the financial link to the perpetrator:

He amassed *huge* amounts of debt, what I think are *huge* amounts of debt, about £64,000 worth of debt, in the latter years of our relationship. (Myla)

As time went on he'd get a credit card, but what I didn't know is that he would get me a credit card in my name and *he* would use it. So immediately I'm a joint partner with the credit card but I didn't know about the credit card. And at the time of separation, I think there must have been 20 [cards]. Just all with like £500 limits and all the rest of it. (Martha)

Martha's experience was common across the group and touches on the greater systems

failure relating to banking processes and the ease of fraudulent applications which the perpetrators were able to exploit. It also illustrates how perpetrators were able to hide the abuse by intercepting and keeping financial information secret from the victims/survivors. Therefore, many of the women did not find out about the debts, whether sole or joint, until they attempted to separate or after separation. For others, the debt was revealed to them as an active threat, deterring them from disclosing the abuse and acting as a direct barrier to separation:

He told me if I reported anything to the police he will stop paying his loan in Poland.
(Ilona)

When I said that I couldn't live with him anymore, he was like, 'well, you're gonna always be stuck with me for life because we've got this amount of debt and you need to help pay it'. So, that was the most terrifying thing in my life was even thinking about having to be with this man and having to deal with him *because we are in debt*.
(Alison)

Coerced debt - whether built up by the victims/survivors to survive, coerced by the perpetrator or fraudulently taken out in the victims/survivors' name - therefore had serious short and long-term consequences for the women (Adams et al., 2008; Littwin, 2012). In its immediacy, it prevented the victims/survivors from separating from their abusive partners, however, in the long term, it could impact their credit reports and lead to bankruptcy (discussed in *Chapter Eight*). Both outcomes are highly undesirable and representative of only a fraction of the variables the women had to consider in their 'careful calculus' once they had identified the need/desire to physically separate from their abusive partners. The following section outlines the financial strategies the women undertook throughout their relationships to mitigate the impacts of EA.

6.4.4 Financial Strategies to Survive

As highlighted in *Chapters Two and Three*, despite the recognition of the relationship between DA and financial insecurity, and the impact that a lack of resources can have on a victims/survivor's ability to separate, few studies have focused specifically on the financial safety planning strategies that women undertake (Hamby, 2013; Johnson et al., 2022; Voth Schrag et al., 2020). Consistent with the limited literature, research participants highlighted how they engaged in a variety of financial safety planning strategies throughout their relationships, to mitigate the EA and to provide for themselves and their children, as well as when considering separation. The execution of these strategies was highly dependent on

the forms of abuse the women experienced and the subsequent space for action this afforded them. Lack of access to finances, close surveillance, physical abuse, and constant fear of repercussions were just a few of the variables the women had to take into consideration to deploy financial strategies. Leading some, such as Daisy to explain that they did not have the required space for action to engage in any strategies:

Where would you hide it? They would find it. And...but then...what would be the outcome if he found that money? I could have never ever done that...I could have never... (Daisy)

Faced with these challenges, many of the women disclosed living without essentials, such as food, clothing, and toiletries, with some forced to decide between feeding themselves or their children - all to avoid an escalation of abuse from their partners. In line with this, the majority of the women revealed that they engaged in financial safety strategies throughout their relationships to maximise their financial viability for day-to-day survival and not to facilitate separation.

I was taking out £10 a month and keeping it in my locker at work. Not that that was going to help me leaving but just because, you know, it would never have gotten to enough...I think I had like £200. It was nothing that I could do anything with... (Elizabeth)

It could be something really silly like, you take £20 because he'd be full of it [alcohol] and he'd drop money, so I'd take it. I'd hide it. Like in somewhere silly like inside the kids' sock drawer. I've hid money behind fires, under jumpers, in amongst the bread-places you know they're no gonnae go. (Shannon)

For several of the victims/survivors borrowing or receiving money from family members became a key financial strategy to maximise their financial viability throughout their relationships.

When my dad was alive he would give me about £150 a month for the kids. I spent it on the kids but he [her partner] *never ever* knew about that. (Shannon)

My mum and dad slipped me money that he didn't know about, or I would phone my mum and I would just say to her, 'I've got no money, I can't do *this*, I can't do *that*'. I would pretend that he was working away and that he wasn't able to get to a bank or something. All the usual things that you do to cover up your embarrassment. And my mum would never question it because she wouldn't want to embarrass me. (Daisy)

Despite the victims/survivors engaging in constant financial strategies to survive, none of them recognised their experiences around finances as abusive - resulting in what I have

introduced as a ‘lag’ in their identification of EA. Although there were lags in the identification, or admission, of other forms of abuse, the women were actively disclosing aspects of the EA to people in their immediate networks to obtain financial assistance. Crucially, neither the women nor those financially supporting them explicitly questioned their consistent lack of money or identified it as a form of abuse. The lag is significant because as outlined in the introduction of this chapter, the ‘identification of candidacy’ (Dixon-Woods et al., 2006) is the first step of the candidacy framework and informs all subsequent stages of the framework. Moreover, a key finding from this research is that the lag relating to EA is continued throughout the women’s entire candidacy journeys to separate by victims/survivors, their immediate networks, professionals from whom they sought support (*Chapter Seven*) and institutions they are entangled in post-separation (*Chapter Eight*). A further finding relates to the women ‘testing’ or disclosing their suspected candidacies as victims/survivors with those in their immediate networks before seeking formal support. The process and the outcomes of their disclosures are discussed next.

6.4.5 ‘Testing Candidacies’: Disclosing Abuse to Family and Friends

As with the women’s experiences of coercive control, narratives of disclosure to those in their immediate network were equally complex with disclosures varying from woman to woman, contingent on internal perceptions and values as well as external social and cultural expectations (Lelaurain et al., 2017; Liang et al., 2005; Mackenzie et al., 2019). Some of the women had disclosed aspects of the abuse multiple times to family and close friends, whilst others only disclosed after identifying their need to separate and when further support was required. In contrast, many women were reluctant to divulge any of their experiences to family or friends. Consistent with the literature on disclosures, this was often underpinned by feelings of shame and, for some, societal expectations, and fear of judgement (Anderson et al., 2003; Cattaneo & DeLoveh, 2008; Lelaurain et al., 2017; Liang, 2005).

I suppose I always knew it was abusive. And you know, when it’s a *second marriage*...probably more than the first, you want to *fix it*. You want to be the *fixer*. Because let’s face it, it’s the *second marriage* and how could you *possibly*, you can’t *possibly* be separated *twice* and divorced *twice*...(Martha)

In line with Mackenzie et al.’s (2013) findings concerning ‘multiple candidacies’, Martha illustrates how the fear of being judged for her second ‘failed’ marriage was a strong

incentive to not disclose the abuse she had endured to anyone. This resulted in her navigating the entire separation process on her own and at great personal cost. Rose also spoke about the shame she felt in admitting to herself, let alone anyone else, that her marriage of only nine months had ‘failed’. However, for Rose, an additional barrier to disclosing was the self-identification of her experience as abusive: “I didn’t know at the time it was abusive, I just thought...this is just the way he is. This is the way it’s gonna be and it was just normal to me.” (Rose).

Although most women, like Rose, did not consider their experiences abusive whilst with their partners, the narratives around disclosure reveal that most had a sense that something was ‘wrong’ within their relationships. These feelings were often concealed by further emotional abuse from the abusive partner, and as Ilona highlights, threats relating to any potential help-seeking. Ilona phoning her friend and the other women’s disclosures to those in their immediate networks, therefore, acted as an opportunity for the women to ‘test’ their candidacies as someone experiencing abuse, to separate, or both and to look for guidance:

I phoned my friend and I just tell her my story, what he has said to my kids and that. And I phoned to her because I need some support, that somebody must tell me just go to report because I’ve been not sure if I must go or not, umm, or if somebody will believe me. Because my husband told me every day if I report anything to anywhere nobody will believe me because I am a liar. (Ilona)

Although Dixon-Woods et al. (2006) highlight that candidacy is a continually negotiated process between the person seeking support, social circles and service providers, the idea of ‘testing’ candidacy with immediate networks before navigating services is not addressed. However, the women’s experiences of disclosing abuse with their family and friends illustrated that this was a crucial step in their process, as responses to disclosures influenced their decisions to seek further support. While several women, such as Ilona, were met with support and encouragement to separate, many detailed how their disclosures to family and close friends resulted in further suppression of their candidacies.

I knew it [the abuse] was happening, but every time I spoke to somebody it was like they would go, ‘Oh, you know what, it’s just the way men are’. (Alison)

I told everything to my father and my mother except when my husband, umm...you know...sexually abused me. I didn’t told everything. My family is very traditional...He [her father] slapped me many times so, at that time I decided that this is not safe, so I had to leave. They [parents] felt like I bring too much shame by ending my marriage. (Rani)

My mum and I have an incredible relationship but she asked me if he had ever laid a hand on me and I said, 'yes'. And she said that 'I had made my bed and I could lie in it'. [...] Yea, not great. I was like 'oh ok!' and so I went back [to the perpetrator]. (Elenor)

Due to the rejection of their disclosures, Alison and Elenor returned to their abusive partners and were subjected to continued abuse until the next incident arose which led them to question their experiences and whether they should leave and/or seek support. In contrast, the physical abuse Rani experienced from her father in response to her disclosure, was the physical incident which confirmed her decision to separate as she realised no support would be provided from anyone in her immediate family. The responses the victims/survivors received to their initial disclosures, therefore, had the power to either enhance or suppress their candidacies, including shaping their perceptions of whether they were the 'right kind' of candidate for support (Mackenzie et al., 2019). For example, in the absence of physical abuse, many did not identify as being at risk from their partners or deserving of intervention. This inadvertently created a hierarchy of abuse by the victims/survivors, as well as those in their immediate networks, where physical abuse warranted action, but other forms, such as EA, went unrecognised or were considered less 'severe' or harmful (Lelaurain et al., 2017; Sharp-Jeffs, 2022).

In instances where their disclosures were rejected, many of the women discontinued their bids for support as they did not believe themselves or their experiences to be worthy of assistance. These women returned to their abusive partners and often did not continue their candidacy journeys until a serious escalation of physical abuse or other crisis points. The next sections explore the women's identification to separate and the role of finances within this process.

6.5 Money and the Decision to Separate

This final section will discuss the women's identification of their need to separate, the role of money in this decision, and the financial strategies they deployed to prepare for the separation process. In so doing, this section contributes to answering research questions 2a and 2b:

2a. How, and to what extent, do questions of financial viability influence women's decisions to separate from an abusive partner?

2b. What, if any, financial strategies do victims/survivors deploy to maximise financial viability to separate?

The questions are only partially addressed because, as will be explored throughout the subsequent findings' chapters, women's financial safety strategies do not end with separation.

6.5.1 Identification to Separate

The literature discussed in *Chapter Two* outlined that there are personal, social, and cultural barriers victims/survivors face to separate from an abusive partner (Heise, 1998; Kelly, 1999). Consistent with the literature, the women described a complex and often lengthy separation process that began with a pivotal moment in which the women realised that their relationship was unresolvable, and action was required (Hamby, 2013; Kelly et al., 1999; Liang et al., 2005). This realisation marked the women's identification of their need to separate and was often brought on by an act of physical abuse or threat thereof:

I went on a night out with people from my work and I come back...*that's* when I knew because...the abuse that I took, it was *hellish*. It was frightening, umm, I got battered stupid, I got raped and I just, I couldn't do it. I thought...I already felt dead and I thought, 'I need to get out of here for my ki-for *me- and* for my kids'. (Maya)

He came home and he was drunk and he put his hands round my throat and I thought, '*Enough!* I've had enough! I want you to leave!' So, it wasn't a process of for weeks thinking, 'I'm gonna do this, I'm gonna do this'. It was just a spur of the moment, '*Right, I want you out now, I've had enough!*'. (Hazel)

Maya and Hazel's quotes touch upon the variation in the women's experiences of separation. Some, such as Hazel, were able to identify their candidacies for separation and left or were able to make their partners leave instantaneously. However, it was more common for the women to share Maya's experience where there was a passage of time between their identification to separate and the actual act of doing so, "Me leaving, took two years to get out of that house." (Alison).

In addition to an escalation of physical abuse, the women cited their children, and the need

to protect them, as a further catalyst for separation. This stood in contrast to the women's earlier assertions about their pregnancies which had left them feeling dependent on the perpetrator and therefore trapped in their relationships. Consistent with Mackenzie et al. (2015), the narratives of the women who were mothers wavered between conceptualising their children either as barriers or incentives for separation. Therefore, for many, the deciding factor to separate for their children was the emotional realisation that their partner's behaviour was not going to change and that it could be directed or escalate toward their children. Amy's daughter was only three days old when her husband collected them from the hospital. She describes how, after struggling to install their daughter's car seat, her husband grew increasingly irate, swearing and kicking the seat and verbally abusing her, "I was petrified because that [behaviour] usually meant that he would attack me". Holding her newborn daughter in the hospital car park, Amy realised that her marriage was irreparable and that her new role as mother required her to safeguard her daughter:

I thought, 'he's not *changed*, he's *not going to change*. He is going to stay violent, he will always *be violent*'. I looked at my daughter and she was so innocent, small and fragile, and umm... I just thought I can't let her... be brought up in *this situation*. It was like I could see the abuse for what it *really was* and I couldn't see that before. (Amy)

Before this incident, Amy, like most of the women in this research, stayed in her relationship motivated by the hope that her partner would change and that the relationship could work. As one support worker summarised, "Most of the women I work with didn't want the relationship to end, they just wanted the abuse to stop." (FG2 P1). However, all of the women reached a turning point in their relationships where physical catalysts intersected with emotional epiphanies about their partner's continued abusive behaviour toward them or their children and the need to alter this trajectory - if not for themselves than for the safety and wellbeing of their children.

I looked at my youngest and said, 'You're *not living this life*. You are *not fucking living this life*.' And then see, that way I'm thinkin' is, if I don't learn from the mistakes I made with my two oldest, what kind of mother am I? (Shannon)

Although these realisations were pivotal in each woman's life, they only marked the starting point of the women's journeys for separation. What followed were complex and often lengthy processes during which more barriers than solutions presented themselves in the women's 'careful calculus' (Hamby, 2013) to safely disentangle themselves from their abusive partners. The following section explores the financial considerations within the

decision to separate.

6.5.2 Finances and the Decision to Separate

Some of the most conflicting and convoluted messaging came from the victims/survivors' discussions about the role of money in their identifications to separate and the constructions of their ability to do so. This complexity is best illustrated by Jane who initially denied that money acted as a barrier to separating, but proceeded to list all the financial concerns she had about life post-separation:

I thought about leaving but I never thought of, 'how am I gonnae?' ...you do, aye, you do...one of the reasons, what did hold me, what kept me staying with him was...'I have nowhere to go' and also 'how would I cope - financially with my kids'? So, it is one of the reasons to stay but it's not one of the reasons to leave, if you know what I mean? It's...you just want to get out. (Jane)

Jane's description of money being a reason to stay with an abusive partner, but not one of the reasons to leave was consistent among the participants, with none citing finances or EA as the cause for their separation. Instead, in line with Jane's assessment, the women conceptualised the lack of finances as a barrier to separation and an ongoing concern for immediate and long-term survival once away from their abusive partner.

With concerns raised about housing and the wellbeing of their children, it was evident that although money was a significant factor and central to many of the women's concerns, it was often just one of the many variables the women had to consider in their safety planning for separation. Shannon highlighted her thinking process around leaving and the financial, emotional, psychological and structural variables that featured in her 'careful calculus' and how these had previously resulted in the termination of her attempt to separate on numerous occasions:

Obviously, I finally left but over the years I did attempt it but it's like you open the door and there's a brick wall cause there's a million questions. How am I gonnae? What happens if he finds me? What am I gonnae do for money? Cause you're havin' to leave your job. Is the kids gonnae hate me? And that's what draws you back in and you shut the door. (Shannon)

Similarly, Maya's worries about finances and being able to manage were informed by her numerous attempts to separate from her abusive partner, all of which were unsuccessful

due to her continued fear about her lack of finances once she had exited the relationship. Later in her interview, Maya revealed that it was not just the immediate finances which kept her returning to her partner but the coercive control and his narrative of her being unable to manage without him - a narrative that he was able to turn into a reality by removing all her income from her:

...we had split up so many times before that....and I always went back because I thought, again, *money*. I thought I couldn't manage...but really...I was...I just couldn't see *past him*. Because you have got *nothing*. (Maya)

Similar to Maya, women expressed having 'nothing' or feelings about being unable to manage financially, despite many of them being in employment, earning higher salaries than their partners or receiving financial support from their families. These perceptions and feelings are indicative of the coercive control the women had been subjected to and the impact the continued abuse had on their self-esteem, self-worth and their ability to look beyond the version of themselves their partners had constructed. However, as the quotes illustrate, the power this had over the women's decision to separate could not be discounted as all expressed worries about their ability to provide for themselves and their children. The following section explores the financial strategies women engaged in preparation to separate.

6.5.3 Financial Strategies to Commence Separation

Dependent on their space for action and the identification of their need for finances to separate, several of the women shared how they deployed a range of financial strategies involving money and other resources to increase their financial independence. One of the most common strategies was hiding small amounts of money that they had obtained from work, "I was squirrelling it all away, you know, putting it into savings, trying to keep it away from him, really" (Lisa), secretly borrowed from friends and family, "I was borrowing it off neighbours" (MaKayla) or were forced to take from their children's savings:

I would raid the kids' piggy banks when it was really bad, d'you know what I mean? Or I'd go 'have you got a fiver or what you got in your bank?' and I would raid my kids' banks. So everything I've taken out my kids' banks to get us away, I've put back now. (Maya)

Some of the women were able to secretly open their own bank accounts to hide money and start budgeting for essentials post-separation:

We broke up but I was still living in the house and that's when I got everything sorted. I had my own money, and I opened my own bank account and everything. (Alison)

A year before I left, I had actually gone to the bank, and I had opened an account in my name with a standing order from the joint account on payday. So, on payday, there was standing order for the whole month's bills came off the joint account and into my account, so at least I knew all the bills were paid. (Sam)

Speaking to the nature of EA's manipulation of *all* economic resources, several of the women's financial strategies involved obtaining copies of vital personal documents that had been withheld, such as account information, passports, and national insurance numbers. Daisy, quoted above, enlisted her mother in obtaining this information due to continued fear of her partner. Similarly, Ilona's quote illustrates the practical, emotional, and ethical considerations many of the women had about going behind their partner's backs to obtain documents and information which is rightfully theirs.

He had left his financial folder at the bottom of his wardrobe, and I was so scared that I couldn't do anything about it but my mum went while he was at work and photocopied everything in that file and put it all neatly back. So, when I went to the lawyer, I was able to say, 'account number, policy number...' and the lawyer can't use everything from that folder but certainly it would leave him wondering where we got the information from. (Daisy)

I've got all important information as well. A woman doesn't keep information about her husband, but I've been clever, because I copy all documentation before he leaves the home. I mean the passport, the national insurance number, the P60, so I've got all information. (Ilona)

Unlike other victims/survivors, due to Ilona's employment, she was uniquely aware of the application requirements for benefits, the amount she was entitled to, and the fact that her benefits payments would be frozen for up to six weeks whilst she applied as a new household. As a result, Ilona made concerted efforts to obtain personal documents and save money from her employment before commencing physical separation: "It was two or three months ago I started saving money. I've not got a lot, but I've got this money before I decided to report anything to the police" (Ilona). Unfortunately, as outlined in *Chapter Three*, under Universal Credit (UC), financial planning whilst living with an abusive partner is no longer available to victims/survivors as claimants can only apply *after* separating (Howard, 2019; Howard & Skipp, 2018). This policy approach, therefore, removes victims/survivors' ability to gain some financial independence and security before

undertaking the very dangerous decision to separate and illustrates how macro-level factors influence every stage of the candidacy journey. Considering these changes, as well as factors outlined above, most described separating with few financial resources.

6.5.4 Calculated Risk: When Money Ceases to Matter

Regardless of the women's experiences of DA, including the various forms of EA they had been subjected to, it was evident that money, or the lack thereof, was a serious consideration for all the victims/survivors as they began to contemplate their decision to separate and how they would manage financially outside of their relationship.

So, umm, I am scared about that [finances] because when I'm calculating, that's mortgage, council tax, three kids at home. I must pay *my bills, his debts*...It's near £1,400 every month. It's a lot! So I've been scared, how do I do that? (Ilona)

I know a lot of it for me was the financial side because I knew I couldn't keep my house, I couldn't even be independent on my salary alone. And at that point, it's bad enough, you're having to leave your home and, and you know, you've got kids...without having to worry about 'how will I manage?'. (Sam)

Ilona and Sam's quotes address individual-level concerns relating to money but also the women's awareness of the loss they would experience by separating, including the potential loss of their homes. The quotes also display a lack of faith in the support available to them from systems such as housing, tax services, benefits and child support which would allow them to manage financially as single, working mothers. These concerns allude to the structural and political context within which the women navigated their separation - contexts in which many of the women preferred to remain with the perpetrator rather than exit the relationship and enter a world where support, financial and otherwise, was not guaranteed. These constraints will be addressed in subsequent findings chapters as they continued to inhibit the women's candidacy journeys and were often conductors of further financial harm.

Despite the convoluted messages around the role of finances in the victims/survivors' construction of their ability to separate, it became evident from the women's narratives that finances were always a concern, however, at some point, they ceased to act as a barrier to separation, usually after increased concerns relating to their and their children's physical safety:

It's really strange because actually, the finances became completely irrelevant to me because it didn't matter. All I knew was if I didn't get away from this man, I was going to die. I just couldn't stay with this anymore [...] the finances felt incidental. I didn't *care* if we ended up living in a hut at the bottom of someone's garden - it would be better for my children if I wasn't with this man. (Mary)

Yeah, the fact that I had nothing didn't come into it. I just wanted the kids and me to be safe. I wanted to be in a safe place, and I wanted to know that I was making the right decision to leave. All thoughts of how we would financially cope were sidelined. It was more about, well, I need to radically change the future for us and not look back. But yeah, I knew I had nothing by that point. (Myla)

The women's narratives about money as a constant concern but ceasing to matter as a barrier marks a significant step in their candidacy journeys as they shift from conceptualising leaving to facilitating it. With a lag in identifying the EA as well as their candidacies suppressed by those closest to them, some of the women went on to seek assistance from formal support services to help facilitate their separation. The advice they sought and received and the impact the adjudication by practitioners had on their candidacy journeys is the focus of the next chapter.

6.7 Conclusion

This chapter has conceptualised EA as a routine part of a complex matrix of ongoing forms of abuse, designed to gain complete power and control over a victim/survivor's life. As outlined at the start of the chapter, most of the participants started in positions of economic security and stability, however, abusive partners were able to meticulously restrict, sabotage and exploit the economic resources and left the women in a position where their pursuit for safety and survival became increasingly difficult to navigate. In particular, the findings in this chapter indicate that victims/survivors are tenacious and exercise the limited agency available to maximise their financial viability for daily survival. In so doing, this chapter has answered the following research questions:

1a. What is the nature of economic abuse experienced by female victims/survivors in Scotland?

1b. How does household income impact women's experiences of economic abuse and separation?

1c. How do women identify and conceptualise this form of abuse?

2a. How, and to what extent, do questions of financial viability influence women's decisions to separate from an abusive partner?

2b. What, if any, financial strategies do victims/survivors deploy to maximise financial viability to separate?

Although it has contributed toward answering 2b, as this chapter suggests, financial strategies to separate are continuous and will therefore be addressed throughout all three findings chapters.

The participant's accounts underscored the importance of economic resources, including money, in their decision to separate. Housing, employment, access to money and their ability to afford costs of living once separated from their abusive were all carefully considered with several of the participants being able to engage in financial safety strategies to commence/facilitate the separation process. Despite economic resources acting as a significant barrier to separation, the collective narratives revealed that the women reached a point in which separation was inevitable, whether resources had been secured or not.

Given the women's experiences and the impact of the abuse on them and their children throughout the relationship, it is interesting that for most their self-identification as victims/survivors did not precede separation. This is an important finding and connects with some of the literature discussed in *Chapters Two* and *Four*, which highlighted that self-identification of abuse is stymied by the perpetrator (Cavanagh, 2003; Mackenzie et al., 2019), the women's desire for self-preservation of their multiple, and sometimes conflicting, identities as partners, wives, and mothers (Mackenzie et al., 2015), and sociocultural influences such as DA definitions in policies (Liang et al., 2005).

This 'lag in identification' of EA was present with the women as well as trusted people in their immediate networks with whom they tested their candidacy before seeking formal support. This 'testing' of their candidacies as victims/survivors or to separate suggests a crucial expansion to the candidacy framework (Dixon-Woods et al., 2006), as the narratives revealed that experiences of abuse often go unrecognised or suppressed by those closest to the victims/survivors and impact victims/survivors' candidacy journeys. This chapter, therefore, indicates a need to consider the social awareness of EA and its impact on victims/survivors throughout the relationship, at the point of separation and beyond. Recognition of EA by the victims/survivors and those in their immediate networks could

result in early identification of abuse and lead to victims/survivors seeking support and safety sooner.

With the participants having left, or in the process of leaving, the following chapter deploys the remaining steps of the candidacy framework to investigate the women's journeys to and through support services. It explores the role of support services in identifying and responding to EA and the financial assistance available to victims/survivors to help regain financial security and independence.

Chapter 7: Seeking Support for Economic Abuse Throughout Separation

7. 1 Introduction

The previous chapter highlighted how women experienced a lag in the identification of economic abuse (EA) as well as a rejection of their disclosures to family and friends as they tested their candidacies as victims/survivors. Meanwhile, the literature highlights that EA, and its consequences, are at worst misunderstood or ignored by those who provide support to victims/survivors and at best become secondary within wider safety planning frameworks (Christy et al., 2022; Sharp, 2008). This is demonstrated in the tools utilised to assess risk, which are centred around physical abuse, with few acknowledgements of the relationship between economic security and physical safety (Sharp-Jeffs, 2022; Ulbrick, 2019). Furthermore, as discussed in *Chapter Three*, the social security system which was once utilised as a financial ‘safety net’ for women fleeing abuse, has been eroded through austerity measures over the last decade (Howard, 2019; Women’s Aid, 2019). With no real tangible alternatives for financial support in place, victims/survivors have therefore been progressively stripped of the vital financial support required to separate and rebuild their lives. Therefore, although it is widely accepted that the separation process constitutes one of the most dangerous times for victims/survivors (Refuge, 2017) and that economic and financial resources are required to facilitate separation (Anderson et al., 2003; Hamby, 2013; Howard and Skipp, 2015), little is known about financial safety planning and the advice provided to victims/survivors, especially in the absence of benefits.

One of the aims of this thesis was therefore to explore the financial advice and support victims/survivors sought and received concerning separation. This chapter presents data gathered from the interviews with victims/survivors and the focus groups with practitioners. This has allowed the following research questions to be addressed:

- 3a. What sort of advice/support do women seek concerning finances as part of safety planning?
- 3b. What are the barriers and facilitators for women to engage with support services?

4a. How do support workers currently conceptualise and respond to disclosures of economic abuse?

4b. How does the current response address risk and safety throughout the separation process and beyond?

4c. What financial support can be offered and who is eligible to receive it?

To answer these questions, this chapter continues to examine the women's candidacy journeys as victims/survivors whilst they seek to separate. As touched upon in the previous chapter, most of the women did not identify as victims/survivors of abuse, especially not EA, at the time they decided to separate or seek support. As a result, their navigation and use of services as well as their assertion of their candidacy –as victims/survivors to separate or both - is quite opaque as many struggled to ascertain why and for *what* exactly they were seeking support (Liang et al., 2005). Furthermore, their candidacy journeys were rarely linear, with women engaging with multiple services and service providers at various times, returning to abusive partners for safety and survival, and not being able to act on the support provided (Mackenzie et al., 2013). However, for ease of presenting the findings, the candidacy journey will be explored linearly, as outlined in the original framework, across the three findings chapters.

To explore their journeys, this chapter utilises the remaining five steps of the framework as combined in *Chapter Five*: (2) navigation and (3) permeability of services; (4) appearing at services and asserting candidacy and (5) adjudication by professionals and (6) offers/resistance to services. I changed the terms 'permeability' and 'adjudication' to 'access and barriers to services' and 'judgements' or 'assessment' by professionals to be more reflective of the participants' language to describe their experiences. Finally, consistent with Mackenzie et al. (2013; 2015), this chapter builds on the previous chapter in demonstrating that the seventh step of the framework - operating conditions and local production of candidacy- is not a final stage in the journey but informs and impacts upon all other stages. This can be observed throughout this chapter in the ways that social discourses, stigma and shame surround victims/survivors, policy definitions and responses which have not included EA, the restricted benefits system that shapes the financial support practitioners can provide, and victims/survivors' eligibility and structural implications for accepting that support.

Based on the candidacy framework, the findings in this chapter are organised into four

sections: navigating services and barriers to access; attending services and asking for help; offers of financial assistance; and the impact of the benefits system.

7.2 Navigating Services and Barriers to Access

Following on from what I considered the ‘testing of candidacy’ with their intimate support networks in *Chapter Six*, the women continued their candidacy journeys for support after having identified the need to separate from their partners. The following sections discuss steps two and three of the candidacy framework: navigation and permeability of services, commencing with the complexities in identifying services to attend.

7.2.1 Lack of Awareness of Appropriate Services

All of the women in this research had had contact with support services either before or after physically separating from their abusive partner. Over half of the participants ($n=19$) sought formal support from a variety of services before separating, whilst the others did not attend support services until after separating. Consistent with Dixon-Woods et al. (2006), the women described that navigating services was contingent on their awareness of available services, with many believing that no support existed:

I didn’t think there was anything. I just assumed that there was no help and that you had to just kind of make your way as best you could and do what you can and survive. But then I’d been doing that in my marriage anyway. I was doing everything I could to survive. (Mary)

I didn’t know where to turn. It’s not always obvious where you can go. (Myla)

Mary’s quote reflects many of the women’s experiences who, through the isolation and emotional abuse, had grown accustomed to relying solely on themselves. These feelings were often reinforced further by family or friends, such as Elenor’s mother introduced in *Chapter Six*, who had rejected the women’s disclosures of abuse and had offered no further form of support. As Hunter et al. (2013) highlighted, these initial interactions with immediate support networks, recursively inform a person’s candidacy journey for support. For Elenor, after her mother held her responsible for the abuse, she remained in the relationship and was subjected to further abuse for years. Elenor attempted to separate twice but refused to seek support from services on both occasions as she feared they too would hold her accountable – signifying the importance of the women testing their

candidacies with their inner circles and the influence these responses had on the women's lives (Dixon-Woods et al., 2006).

Beyond a lack of awareness of available services, and prior negative experiences relating to disclosure, other reasons given for not seeking support included a lack of trust and fear of services, inability to speak English, and the removal of the partner by the police before seeking support had been possible. The removal of the partner could inadvertently lead to increased abuse upon their return and stall the victims/survivors' attempts to separate. It is therefore crucial to bear in mind the careful calculus that victims/survivors make throughout their candidacy journeys and how some of their protective strategies could be viewed as contradictory.

Although a lack of awareness of services was consistent across the women, some persevered with navigating available support whilst others separated without approaching any services. The victims/survivors who continued to navigate services were vague in their descriptions of how they became aware of services. When Alison was asked about how she knew to contact Women's Aid, despite not identifying as someone who was experiencing abuse, she stated: "I think it's just one of those things you know about anyway, isn't it? You just hear about Women's Aid and stuff..." (Alison). General knowledge of Women's Aid is a testament to the importance, and effectiveness, of public DA campaigns which raise awareness of abuse and signpost to specialist support. This was further confirmed by some women who became aware of services through chance encounters with advertisements for specialist DA organisations: "I went to the bathroom and there were these pull-off numbers for Women's Aid, and I'd just taken it and shoved it in my bra" (Tabatha). For others, their informal networks acted as signposts to broader support services: MaKayla's aunt, to whom she had first disclosed and who had also experienced DA, advised her to seek support from Women's Aid, while Ilona's friend encouraged her to report the abuse to the police. Juxtaposed with the participants who had negative responses to their disclosures, the positive narratives illustrated the significance of immediate networks in acknowledging and believing the women's experiences of abuse as well as signposting and encouraging them to make use of available services (Dixon-Woods et al., 2006; Liang et al., 2005).

7.2.1.1 Identifying Appropriate Services

In addition to the lack of awareness of available services, participants in the interviews and

focus groups discussed the complexities of identifying ‘appropriate’ services; a challenge that was also highlighted by Dixon-Woods et al. (2006) regarding accessing health services. As discussed throughout *Chapter Six*, the victims/survivors encountered various challenges to their self-identification as someone who was experiencing DA, including their abusive partner, societal messaging prioritising physical abuse, as well as a rejection of their experience by family and friends. As a result, most of the women had identified their need to leave, however, had not necessarily conceptualised their partners’ behaviours as abusive or themselves as someone experiencing abuse - especially EA, which had stripped them of the resources required to facilitate separation (Sharp, 2008; 2015). The lag in identification added an additional barrier to navigating services, as most of the participants did not know how to present their experiences nor identify relevant services that could help address all their needs. Shannon vocalised what many of the other women only hinted at, that the situation they found themselves in was fraught with complexities and the task of identifying an appropriate service for support appeared hopeless, if not impossible, “Nae money, nae pals, nae hope, depression, me goin’ hungry so the weans can eat - who’d you turn te fae that? Where’d ye start?”.

The areas for which Shannon required support resonated across the participants and provided insight into why many of the support workers described their services as a ‘one-stop-shop’, where they can attempt to assist the women with their various support needs or make referrals to other specialist services:

I think people quite often come to us because we can tell them a little bit about everything, we can cover housing, benefits, and debt and...child contact, to a non-lawyer degree, you know...things are very rarely straightforward in these cases. (FG3 P2)

Support workers in the focus groups agreed with the victims/survivors about the difficulties in locating appropriate services. Many discussed how their services were largely unknown to the wider population due to the lack of need to access them. One support worker summarised the conundrum as: “You don’t know about Women’s Aid until you *need* to know about Women’s Aid and that’s a bit of a difficulty” (FG5 P1). Support workers who worked for specialist DA services stated that the majority of women reached their services through referrals from other services, such as social work and the police, as opposed to self-referrals. Therefore, consistent with the literature in *Chapters Two* and *Three* (Feder et al., 2006; SafeLives, 2020; Sharp-Jeffs, 2015), this indicated that specialist services best placed to assist victims/survivors are often not the first point of contact for

those seeking support.

This was further supported by the women's discussions about the services they did attend, which, except for Women's Aid, varied across socio-economic backgrounds. Women from higher income backgrounds spoke about contacting solicitors, accountants, and private therapists - all of which require finances to attend - whereas women from lower socio-economic backgrounds more commonly approached free services such as GP surgeries, advice centres, local councils, and DA charities (Cattaneo & DeLoveh, 2008). This divide between services was addressed by Dixon-Woods and colleagues through their construct of 'permeability' which refers to "the ease with which people can use services", in relation to health services (2006, p.6). In alignment with their findings, the victims/survivors' narratives in this research suggested that the more financial resources required to attend a service, the less likely women from lower socio-economic backgrounds were to consider the service. As a result, the women navigated and attended a variety of services, not all of which were staffed by professionals with expertise in DA and could therefore create a further lag in the identification of, and support for, abuse.

The participants' discussion about navigating services, therefore, highlighted how navigation is intrinsically linked with barriers such as a lack of awareness of available services, appropriate services for their competing needs, as well as socio-economic constraints (Liang et al., 2005; Lelaurain et al., 2017; Cattaneo & DeLoveh, 2008). The women's journeys for support were dependent on the needs they had identified for themselves and their children but also on the ease of accessing those services once identified. The following section details the barriers women encountered to accessing services.

7.2.2 Barriers to Accessing Services

Practitioners across the focus groups acknowledged that almost anything could, and often did, act as a barrier for victims/survivors attempting to access support, with concerns about physical safety for themselves and their children being central and ongoing (Heron & Eisma, 2020). The majority of the advocates worked for organisations that do not require referrals into their services and nearly all operated 'drop-in', as well as over-the-phone support. Therefore, based on their organisations' commitments to making their services as accessible as possible, the support workers believed it was

external, as opposed to internal organisational barriers, that complicated victims/survivors' access to their services: "I would say that the gatekeepers are not within our service but as soon as we start to do the work and do the advocacy - you find the gatekeepers" (FG2 P4). As a result, the support workers focused their discussion on practical barriers such as finances, geographical location, and travel. Practitioners from rural communities regarded a lack of transportation, "You can't walk to a bus stop, there's a bus like once a week" (FG11 P2) and no access to cash – a consequence of EA - as serious barriers which women had to overcome to attend their services.

I worked with a woman to get the bus fare. She lived in a rural place. The only money she had access to was *his penny jar*. Just daily, she would just take two or three out so he wouldn't realise, hide it and that's how she got her bus. (FG6 P5)

In contrast, the women did not discuss the financial costs of attending services or the lack of transport. This is not to suggest that they had not presented barriers for individual women, but more so that overcoming the lack of financial resources to attend services did not stand out among all the other barriers they encountered in this process. It might also indicate that due to the EA, women had grown accustomed to engaging in protective strategies relating to money and that this had become normalised (Hamby, 2013).

The paucity of discussion around finances and access to support stood in direct contrast to the victims/survivors' narratives of other real or 'perceived' barriers to accessing support. The term 'perceived barriers' is not utilised to discount the women's understanding, or fear, of potential barriers, but to distinguish barriers in services, such as referrals or lack of interpreters, from what the women believed or feared they would encounter *if* they sought support. With each disclosure being a potential risk to safety for the survivor and/or her children (Hamby, 2013), the women's concerns around the perceived consequences often had a more profound impact on their assessment to access services than many of the logistical barriers that the support workers discussed above. One such example was the physical location of services. The lack of access to, or existence of a local service, in particular in rural areas such as the Highlands and Islands or the Borders, was discussed by practitioners as being a significant barrier to accessing support (DeKeseredy et al., 2009, 2016). However, many participants focused on services which were 'too close for comfort' to attend, as opposed to services which required finances and transport. Several victims/survivors revealed that close proximity and ease of accessibility to services did not guarantee uptake, instead, they expressed concern about accessing their local services due to fear of being recognised by onlookers or support workers and the shame associated with

experiencing DA (Lelaurain et al., 2017). When asked why she chose to drive 45 minutes to attend a Women's Aid, instead of the one located a 15-minute walk from her residence, Tina replied, "Because the other mum I know works at the one in town". Unlike some of the other participants, Tina still possessed the economic resources (a vehicle and money for petrol) to make the 45-minute journey. However, similarly, Shannon who did not have the financial means to travel, also chose to attend a Women's Aid service which required a bus journey.

I knew I couldnae go to the one where we lived because...it was like *right there*, so I phoned a different location [...] I think it was the fear too that someone would have seen me go in there. It's like...it's too close, too risky. (Shannon)

The feelings around attending a local service, and the potential risk associated with doing so, are not barriers to access put in place by services but are representative of the social constructions of abuse that actively reinforce shame and stigma around DA and the attendance at specialist services (Lelaurain et al., 2017; Liang et al., 2005). Therefore, despite their awareness of the appropriate service, and its close geographical proximity, access to the service was compromised due to social constructions of stigma and shame surrounding DA and the very real possibility of further harm if their abusive partners found out about their help-seeking.

7.2.2.1 Perpetrators as Barriers to Support

In addition to the practical barriers outlined above, for many victims/survivors the foremost gatekeeper to services was their abusive partner (Anderson et al., 2003; Evans & Feder, 2015). Many of the women were threatened with an escalation of abuse if they sought support and for several those threats became a reality. After Tabatha's partner discovered that she had sought support from her GP for her deteriorating mental health - a consequence of the severe physical and psychological abuse she was experiencing - he retaliated by drugging and raping her. Tabatha describes the incident as "one of the most traumatic" of her relationship, compounded by the fact that it resulted in her becoming pregnant. Although Tabatha's example of retaliation for seeking support is one of the most severe, consistent with the literature, many described an escalation of all forms of abuse as they began to identify and act upon their need for support - leaving them to calculate once more if, amongst all other barriers, seeking support was worth the potential consequences.

In addition to an escalation or renewal of abuse, participants highlighted how perpetrators

presented practical barriers to accessing support through interfering with their employment, working in support services that the women needed to access, such as social work or housing associations, or sharing an employer with the victim/survivor – a common occurrence in rural areas where the council and the police are the largest employers:

We had a case where the perpetrator worked for the council and so did the victim. I was supporting the victim and that was just an absolute mess because she was in a situation, she worked for the social work team, and what he would do, he would contact managers and everything else - just an absolute mess. (FG2 P1)

He had a friend in the social work department that really scared me [...] He told me that he'd spoken to his friend in the social work department and that his friend was against me taking the children. He has friends in the police because they played football together [...]. (Alison)

By influencing and manipulating colleagues and friends within support services, abusive partners were able to simultaneously sabotage the women's employment, conceal abuse in plain sight and effectively create barriers to support and separation. Elizabeth, who worked alongside her husband in the criminal justice system, explained how her husband's senior position and popularity made her fear that her colleagues would not believe her if she disclosed to them and would support her husband instead. She was also fearful of her husband's connections with the police and the impact this could have on her employment, and with that, her ability to separate – making a direct connection between the need for finances to separate and how economic sabotage can create barriers to achieving this:

My wages were less than half of his because he was senior and I was part-time doing minimum hours [.....]. I remember I was petrified at work at anyone finding out about us separating because if my work plan got interfered with or refused then I couldnae have done it [separated]. And the gaffer, I felt was his pal, but in hindsight wasnae his pal. But that kind of total fear of somebody with power over what I do or what hours I worked... was dependent on me keeping the kids. (Elizabeth)

Through threats, escalation of abuse, interferences with employment and manipulation of people within services, perpetrators were able to successfully limit the women's space for action within their homes, their employment, and services, giving them what several of the participants described as an "omnipresence" which resulted in the need for constant vigilance from the women in all spheres of their lives. As a result, gathering information about support services and finding the time and space to attend them presented a significant challenge (Hamby, 2013). From colluding with family and friends and attending services during their work hours to constructing elaborate secret codes with their

children to contact services, the women detailed their strategies for obtaining some space to seek support to separate. As Maya details, their and their children's safety was always at the centre of protective strategies and were informed by an acute knowledge of how their partners might undermine their plans:

I wrote things in my diary that made it look like I was going out somewhere for meeting the girls for lunch and that was my time for just going away and just kind of be, even if it was just for an hour. So, that's when my plans came into play. When I had that hour of...just to do...the space to do it. So, it's coming up with a formula for yourself that you know that you're still gonna be safe and that you can then go to these agencies or whatever and the numbers are free and it's there...and it's...it's coming up with numbers and things like that on the phone because you know your phone is going to get looked through...it's having various safety things and everything else...(Maya)

It is through strategies such as Maya's, that the 'careful calculus' that victims/survivors constantly undertake is brought into focus. It highlights how every disclosure can be dangerous and potentially life-threatening and the importance of securing safe disclosures and responses from professionals (Hamby, 2013; Liang et al., 2005; Mackenzie et al., 2019). However, as the discussion on navigating services suggests, victims/survivors encounter a variety of professionals in their journeys for support, not all of whom are trained in recognising DA and supporting victims/survivors – resulting in a variety of responses for victims/survivors and on occasion further suppression of their experiences of abuse and their desire to separate. The following section discusses the women's encounters with support services and the subsequent judgements and offers of support from those professionals.

7.3 Attending Services for Support

As highlighted throughout, most of the women did not identify as someone experiencing DA throughout their relationships nor upon deciding to physically separate from their abusive partners. As a result, the women sought support, not necessarily to disclose abuse, but to receive practical advice around separation. Participants, therefore, described seeking support from solicitors, accountants, advice centres, and benefits advisors to learn more about their entitlements, as well as the practical and legal implications of separation – a cross section of which were represented by the practitioners in the focus groups.

It was like, how, how can we do this [separate]? What'll happen about the house?

[...] I didn't wanna leave the house cause I felt if I left the house, you know, I would never get back in. So, I wanted to know what my rights would be - what I would be entitled to. (Bryony)

Therefore, although participants presented conflicting views on the importance of finances in separation (*Chapter Six*), the majority actively sought advice relating to their economic resources before and post-separation. Crucially, many of the services they attended provided advice which was not dependent on the women's disclosures of abuse, which meant that the cause of their need to separate was often not identified or addressed by the professionals from whom they sought support. This resulted in a further lag in the women's identification of abuse as they navigated their way through support services.

Utilising steps four and five of the candidacy framework - appearing at services and asserting candidacy and adjudication from professionals- the following sections will discuss how the women's candidacies as victims/survivors were suppressed and/or enhanced by professionals and the impact this had on the women's continued journeys to separate or remain separated from their abusive partners.

7.3.1 Suppression of Recognition of Abuse by Professionals

A common thread woven throughout all interviews was the overwhelmingly negative experiences with disclosing abuse and seeking support from General Practitioners (GPs). In line with the literature (Feder et al., 2006; Garcia-Moreno, 2002; Heron & Eisma, 2020), the women commonly cited GP surgeries as the first service they approached for support for their physical and mental health and often did so whilst living with their partners. The GP as the first port of call was largely due to existing knowledge of the service, no cost of attendance, and familiarity with the process of presenting at the surgery. Notably, the women also did not associate attending a GP surgery with feelings of stigma or shame as mentioned with other services because they could attend the GPs for reasons not related to abuse. However, despite all the perceived benefits, and ease of access to their GPs, very few participants recalled meaningful offers of support from their GP, such as referrals to a specialist DA service. Rani was one of the only women who had a positive experience with her GP:

I got to doctor and umm, I said, 'I fall down', and he said, 'No it's not like that'. So...he said, 'Tell me what's happening with you'. So, I tell him everything, he give me the Amina Women's Aid number and he said 'you call [Amina] or you call Police'. So, I don't want call police because it's family relation so I call Amina. (Rani)

Ironically, Rani had had no intention of disclosing the abuse to her GP but attended the appointment to address a health-related concern. However, due to the visibility of bruising, Rani's GP proceeded with questioning until she disclosed. Although the referral provided Rani with the precise information required to get her specialist support, it was only made possible due to the visual consequence of the physical abuse she was experiencing, something which is not present for all victims/survivors and raises questions about health professionals' training in identifying and responding to DA beyond physical abuse.

Seeking support from the GP for physical and mental health concerns related to abuse, however not the abuse itself, was a common occurrence among the women. Regarding mental health disclosures specifically, Mackenzie et al. (2019, p.1171) consider these "diversionary disclosures", where the power of coercive control, including ongoing fear of the partner and questioning the realities of the abuse, prevents disclosures and instead results in the presentation of symptoms related to the abuse. Although there were no GPs in the focus groups, some practitioners touched on this difficult dynamic and suggested that often the approach lies somewhere in between disclosure from the victims/survivors and assumptions on behalf of the professionals.

We do see clients who have been abused and are thinking of leaving, although quite often you only get the sense that that's what the situation is as opposed to them actually ever explicitly telling you. (FG3 P2)

It is unclear from the interviews if full disclosures of the abuse were made to the GP and subsequently underplayed or if the women presented the GP with health consequences symptomatic of the abuse in the hope that these signs would be recognised (Heron & Eisma, 2020). However, most of the women who had approached their GPs for support stated that their disclosures were suppressed and offers of support entailed medication, usually anti-depressants, to address mental health difficulties they were experiencing as a result of abuse:

My GP knew about it and just threw medication at it. The only time she was good was when I had my breakdown, and she gave me *more medication*. (Di)

I made an appointment to go and see my GP because I'm thinking, '*I'm fucked, I'm done!*', and I was explaining that I can't sleep, I'm terrified, all these trauma symptoms that then became PTSD and the doctor gave me Temazepam. (Tabatha)

The suppression of their experiences by their GP and offers of support for symptoms related to their mental health confirmed beliefs that had been instilled by their abusive partner through emotional and psychological abuse - that no one would believe them and that they were in fact mentally 'unstable', as opposed to someone subjected to abuse (Lelaurain et al., 2017). The failure to recognise symptoms of abuse presented a missed opportunity for GPs to provide support and suppressed the women's candidacies as victims/survivors and for many terminated their journeys for support until an escalated incident with their partner. Therefore, although GPs were the service most women had knowledge of, and for which there were the fewest barriers to attend, their experiences of abuse were not acknowledged and contextualised until they reached a specialist DA service.

7.3.2 Identification of Abuse by Professionals

The majority of the women interviewed (26 out of 30) had attended a specialist DA service at some point throughout their separation journey. Consistent with research, the victims/survivors reached these services either through referrals by another service, such as social work or the police, or through self-referrals (SafeLives, 2020). For many, attending a specialist DA service marked the first time that a professional examined the wider context of their help-seeking and worked with them to identify, name, and explore the abuse that they were/ had been experiencing, which had ultimately led to their desire to separate. Therefore, although the women approached specialist DA services for general advice about housing, children's safety, benefits and legal rights, support workers reframed the women's understanding of their situation by placing abuse at the centre of it. This speaks once more to the lag in recognition of abuse whilst seeking support.

Sometimes they're like, 'No, I don't think the relationship is *that bad*'. And then you look at the wheel [Duluth Power and Control Wheel] and there's eight and then ten bits you go through and they say, 'Ok, that's a yes, that's a yes'. So, when they see it all mapped out on paper, they see how controlled they are. They look at it sometimes and say, '*That's my life! There, on paper right there!*'. (FG6 P5)

Victims/survivors and support workers alike referred to the use of tools, such as the 'Power and Control Wheel' (DAIP, 1984), introduced in *Chapter Two*, to help identify and contextualise their experiences of the different abusive tactics they were, or had been, subjected to. This allowed DA specialists to make women aware of harder-to-recognise forms of abuse, such as emotional or psychological abuse to develop an appropriate

support plan for each woman. As illustrated by the women's narratives relating to their GPs, the recognition of non-physical forms of abuse is often missed by professionals, and this exercise, therefore, bore particular significance for women who had not been physically assaulted by their partners. Bryony had sought support from a marriage counsellor and a solicitor before attending a women's support service, however, stated that she only became aware of the nature and extent of the abuse she was experiencing whilst working with her DA advocacy worker who showed her the 'Power and Control Wheel':

I think I looked at it and every single segment...every single segment was him and something he did. She [advocacy worker] obviously tapped into the fact that I, you know, needed some sort of support that I didn't have at that point. [...] So, yea, I think that's the point I really realised. (Bryony)

The identification and recognition of oneself as experiencing, or having experienced DA, were pivotal moments in each woman's narrative and subsequently their journeys to separate (Liang et al., 2005). For many, it finally validated an experience or a feeling that they previously could not make sense of, especially after having their disclosures to family and friends, and for some, to other professionals rejected. However, this validation also evoked difficult emotions as the women were now being considered 'victims' or 'survivors' of abuse, a label they associated with stigma and shame:

I don't know if you've come across that but it's a shame thing, the shame of being a victim and recognising that you're a victim and actually realising the position that you're in... (Elizabeth)

All the participants struggled with this classification and grappled with what this meant for their lives going forward, with women who had children equating being a victim/survivor of abuse with being 'bad mothers' and having failed to keep their children safe, whereas, in reality, they had done everything within their power to protect them. These feelings only intensified with the risk assessments that were conducted by practitioners to ascertain the degree of risk the women were experiencing to help inform safety planning and the potential need to involve other services, such as the police or children's services.

Practitioners had mixed feelings about risk assessments, with some praising the tools and their ability to safeguard victims/survivors, whilst others were more critical about the format, "It's so process driven, you're assessing everybody according to a risk assessment and according to a multi-agency model" (FG2 P1), and the outcome of the assessment, "There is a *huge amount of pressure* on somebody to take on board how you've assessed them" (FG2 P4). However, they agreed that although the assessments provided a holistic

picture of abuse required to safeguard victims/survivors, they prioritised physical abuse above all others, with EA, and its association with risk, absent from the assessment.

7.3.2.1 Continuing the Economic Abuse Lag: The Prioritisation of Physical Abuse

Support workers across the focus groups admitted to having varying degrees of knowledge and understanding of EA, with the majority stating that they had not received any specific training on EA. Their narratives revealed that EA was conceptualised differently across services and thereby shaped the subsequent support that was made available to victims/survivors, with one describing it as a “Postcode lottery - some do not have a clue and others are really good.” (FG9 P5). Overwhelmingly, there was a recognition by all practitioners that EA was closely interwoven with other forms of abuse, however, where some support workers made direct connections between economic safety and physical risk others conceptualised it as secondary or not related:

We’re really aware of the link between DA and financial abuse and that it comes up in risk assessment [.....] So, we know the links between financial abuse and serious physical harm and even murder. (FG9 P1)

I find that sometimes the more economic and financial stuff takes a back seat to other forms of DA that are going on, so physical, emotional...often my response has been around immediate safety. So, the other aspects of it can sometimes be to the wayside a little bit. (FG3 P4)

Quotes such as the ones above revealed a prioritisation of physical abuse and illustrated the various conceptualisations of EA that currently exist among some practitioners across Scotland. Overwhelmingly, the narratives indicated that despite of support workers’ awareness of EA, it was mostly constructed as secondary to other forms of DA (Butt, 2020; Howard & Skipp, 2015; Sharp-Jeffs, 2022). One support worker connected this to the risk assessment tool, the DASH-RIC, “There’s only one [question about finances] [.....] the specific question is, are there any financial issues? (FG9 P1), which does not encapsulate the gravity of EA.

These findings, although consistent with key issues explored in *Chapter Three* (Postmus, 2012; Sharp, 2008; Stylianou et al., 2013), which highlighted that until recently EA has not been conceptualised as a form of abuse, are surprising in light of Scotland’s longstanding views on all forms of VAW and the ground-breaking DA legislation which criminalises all forms of coercive and controlling behaviours (Domestic Abuse (Scotland) Act, 2018).

Therefore, although all tactics of abuse are taken into consideration at a policy and legislative level, some are conceptualised as relating to physical safety, however, EA is not. As one support worker explained, “Economic abuse, at face value, doesn’t scream risk” (FG9 P2). This was confirmed by women who had sought support related to EA but were denied any assistance: “I phoned my local domestic abuse charity to talk about what he was doing with my money and the woman told me, ‘This service is for women who are *actually* (emphasis added) in danger.’” (Ruth). Although these quotes are outliers in this research, they represent significant examples of how the prioritisation of physical abuse, due to its close association with risk, can act as a suppressant for women’s identification of EA and subsequently in seeking and receiving further appropriate support.

The narratives from the participants overwhelmingly indicate that the hierarchy of abuse, as constructed by support workers and legislation, resulted in a lag around the recognition of the EA they experienced. As such, EA was not viewed as an ongoing form of abuse that needed to be addressed, or safeguarded against in future, but as an immediate circumstantial barrier to physical separation or to remaining separated. As one support worker explained:

I always felt that the financial barriers were a bit of the elephant in the room. It’s almost as if they came secondary to the risk, and the physical abuse and all these things. In theory, if you identify them through the risk assessment, told women ‘*This is what you’re suffering*’, you know, *huge risk*, and then the emphasis is on them to take the initiative to leave [...]. If you’ve got financial issues or are being financially abused, that is actually quite a difficult option, and it can become quite clumsy and quite unworkable. (FG2 P4)

The question around finances, and subsequently the advice given, had become one of having economic resources to physically separate and remain separated, as opposed to recognising the lack of economic resources because of EA and safeguarding against further financial harm (*Chapter Eight*). Therefore, although money, or the lack thereof, was considered in safety planning and assisting women to separate, it featured, not because it had been recognised as a form of continuous abuse, but because financial resources are required to survive. This was particularly striking because practitioners readily outlined the continued economic and financial hardship which awaited victims/survivors long after physical separation had been achieved.

7.3.3 The Continued Losses of Separation

Following on from discussions around risk and risk assessments, practitioners provided as much practical information as possible about separation and its costs, financial and otherwise, to allow the women to make a well-informed decision about whether, and how, to progress with the separation process.

Sometimes when people are considering leaving, they ask, ‘what’s my financial situation gonnae be when I leave?’ And often the answer is ‘*quite bleak*’- people are gonnae be worse off. (FG3 P3)

As explored in *Chapter Two*, society as well as some professionals, place the onus on victims/survivors to leave the perpetrator to end the abuse (Murray, 2007), however, the economic resources required to separate are rarely considered within this discourse. The support workers were all too aware of the financial hardship victims/survivors were going to be subjected to through attempting to separate and the resilience required to proceed with their decision. Similar to the ‘Power and Control Wheel’ (DAIP, 1984) mentioned throughout, practitioners spoke of tools they utilised to illustrate the advantages and disadvantages of separation to the women they were supporting:

FG2 P2: You know that exercise ‘losses and gains’? You know, what would you lose if you leave and what might you gain? And the fact of the matter is that the losses are pretty much guaranteed and pretty much immediate, and the gains are *not guaranteed* and they’re *not* immediate.

FG2 P4: Yeah, and they’re long-term and they require more resilience and resources - personal resources.

There was a consensus that the losses usually included housing, employment, children’s schools, savings, income, and personal belongings. For some, such as Daisy, it also meant the loss of their children as they were forced to leave without them to access safety, “I had to leave my two children. I didn’t have anywhere to take them to”. For the women who moved to the UK on spousal visas, it could also include deportation. Support workers acknowledged that despite being victims of a crime and requiring financial support to separate and help rebuild their lives, victims/survivors’ separation journeys constituted an ongoing financial struggle for which very little structural financial support exists.

... with kind of the financial abuse and then financial problems upon leaving, it’s almost as though...you know, the perpetrators are controlling women’s finances

within relationships and then as soon as they try and leave the financial issues are actually so much more societal, so much wider. (FG2 P5)

Knowing that the losses and continuous financial consequences could be devastating, several participants admitted that within this context it was difficult to assist victims/survivors and support their decision to separate. The practical and emotional difficulty this presented for support workers was apparent:

We're seeing people who've got *no money*...You're just *utterly destitute*, how bad must it have been to get to that stage where they left and stayed left? You know, didn't return? How many people just don't leave and just return because the system is not supporting them? Aye. That plays on my mind a bit. (FG1 P2)

The fact that these losses could be expected for all victims/survivors, regardless of socioeconomic background, demonstrated the widespread repercussions of EA and the wider structural and policy context in which women experience abuse, and the multiple inequalities which they must try to navigate to separate.

The following section will explore the financial advice provided to victims/survivors as part of safety planning and the role of benefits in obtaining access to financial resources throughout the separation process.

7.4 Offers of Financial Assistance

Despite support workers' acknowledgement that the losses, financial and otherwise, for victims/survivors seeking to separate would be immediate and long-term, the financial advice that women received acted as temporary solutions as opposed to long-term financial strategy and safeguarding measures to avoid re-victimisation after separation (*Chapter Eight*). The narratives revealed that despite finances and economic resources being one of the foremost reasons for seeking support, the advice and support they received was often inadequate, conflicting and, ultimately, presented victims/survivors with further challenges and financial hardship as opposed to financial security. With victims/survivors seeking support from various professionals, the advice received was highly dependent on the support worker's knowledge of the financial support available (usually benefits) the women's eligibility for benefits, and their decisions to act on this advice.

It is at this juncture the women's journeys to separate become fragmented, as support

services assess the individual victims/survivors' eligibility for financial support based on the women's set of circumstances (e.g. income, immigration, savings). Participants discussed how hierarchies of abuse determined eligibility for support and how intersections of socioeconomic background and immigration status featured significantly in the financial advice offered and the type of financial assistance available to continue their candidacy journeys. The following sections discuss the financial advice provided by professionals, the heavy reliance on benefits to secure some income and the journeys of those women who are not eligible for benefits.

7.4.1 Providing Financial Advice as Part of Safety Planning

Unlike physical safety and risk assessments, support workers expressed less confidence in providing financial advice to victims/survivors. This pertained to financial advice and to EA in general.

If someone is showing a sort of indicators of financial abuse going on, it might be like, 'Pff, that's too big a thing for me to deal with'. I might say the wrong thing, I might give you bad advice. (FG8 P2)

Many also did not see finances, or financial advice, as falling within their or their organisations' remit and therefore worked in close partnership with debt and benefits advisors and provided signposting or referrals to their services. Despite acknowledging that financial matters required specialist support, DA workers expressed concern about debt and benefits advisors' level of knowledge and understanding of DA and the corresponding support that women would be provided with. However, as discussed, there were inconsistencies in identifying and responding to EA – the very cause of the financial difficulties advisors needed to address - by many DA services themselves.

Regardless of their views and approach to providing financial advice, support workers discussed finances as part of safety planning to get an understanding of the women's financial situation at the time of help-seeking. This usually entailed discussions about their access to money, to help with the initial costs of separation, employment and income, debts, assets- in particular housing- and access to grants and benefits. As one support worker detailed:

We offer housing support to help with likes of the financial stuff as well, applying for their own benefits, looking to secure, if they've walked away with nothing,

looking to secure the likes of maybe grant funding for community care grants for setting up a tenancy. Just the whole process of signposting to other agencies as well to give them that holistic support. (FG9 P3)

With safe and adequate housing being one of the key concerns for victims/survivors in the separation process, support workers generally focused on immediate debts, such as rent arrears, as opposed to long-term debts such as credit cards or loans, as these interfered with the women's ability to secure temporary accommodation, including refuge. As highlighted in *Chapter Three*, victims/survivors are required to pay for their refuge placement either through their own income or, if eligible, through housing benefit (Howard, 2019). However, many of the women interviewed expressed surprise, and shock, at the costs of refuge accommodation - a service that they believed was free of charge for women escaping DA, "You have to pay to be in Women's Aid and it's actually *really* expensive!" (Sharon). With costs up to £400 per week, some refuge spaces were more expensive than privately rented accommodation - making payment unsustainable for those women who were employed or had savings and were not in receipt of housing benefits. Additionally, depending on the local authority, rent or mortgage arrears often need to be paid before one can become eligible for social housing, including refuge. Therefore, having coerced debt, which as highlighted in *Chapters Three* and *Six*, is one of the main consequences of experiencing EA, can disqualify victims/survivors from further financial support and safety. It also highlights the wider policy and practice-level constraints that support workers need to navigate whilst attempting to assist victims/survivors.

Although support workers did their utmost to signpost or support victims/survivors with their financial situations, the narratives revealed that most of the financial advice, such as that relating to debt, offered short-term solutions to a long-term problem, something which participants themselves had acknowledged when discussing the 'gains and losses' of separation (Section 7.3.3). As one support worker summarised: "That's been my experience anyway, that the financial situation is...in immediacy, it's just a 'let's get something done now and we can work it out'." (FG3 P4). This approach to finances illustrates how EA is not considered and not associated with continued risk - a gap in practice outlined by the literature in *Chapter Three* (Sharp-Jeffs, 2022). As the next chapter will detail, this approach left victims/survivors vulnerable to further financial hardship as well as post-separation EA, for which all women in this research required further assistance and safeguarding. This vulnerability could be further exacerbated through the use of benefits, the main source of financial support for victims/survivors.

7.4.1.1 Benefits at All Costs

In addition to short-term financial solutions, such as emergency grants, the participants revealed that the main financial advice to victims/survivors was to access benefits. As outlined in *Chapter Three*, benefits often play a critical role in supporting many victims/survivors, and as such, the rules governing it impact upon them at various stages; when living with an abusive partner, when separating, and or when seeking to rebuild a life post-separation (Howard, 2019; Women’s Budget Group, 2018). Receiving benefits could help pay for accommodation for those who had to leave their homes to obtain safety, provide income support, as well as child benefit, and could therefore provide a significant financial lifeline for victims/survivors in trying to regain financial control and independence away from the perpetrator. However, as discussed in *Chapter Three*, over the past decade there have been significant cuts and changes to social security, which have inadvertently penalised women, in particular migrant women, victims/survivors, and lone mothers (Women’s Budget Group, 2005, 2018, Women’s Aid, 2018, 2019). In addition to a reduction in benefits amounts received, “It’s terrible, it’s barely enough to live on.” (FG10 P1), the eligibility criteria for benefits have also become more stringent – removing vital financial support from those in need.

Participants shared how those who did not qualify outright for benefits, or certain elements of benefits that would assist them in the separation process, such as housing, were advised to sacrifice what few economic resources they had left to become eligible for benefits. This advice often entailed purposely making themselves homeless to qualify for social housing as well as terminating their employment to become eligible for benefits.

My lawyer advised me to go and register as homeless, which is the worst advice I’ve ever been given in my life, cause now he [ex-partner] is in our house while I had to register as homeless. I slept on my mum’s couch for six months. (Daisy)

I phoned them [Women’s Aid] on a night where I couldn’t go home cause I was like ‘*he’s going to kill me*’. [...] But when I phoned Women’s Aid they said that I could go into refuge, they’d have a place that night, but I would have to give up my job because I wouldn’t be able to afford [refuge]...and I was just like, ‘I can’t afford to give up my job! *I can’t!*’. And I wound up just going home that night. (Tabatha)

Experiences such as Daisy’s and Tabatha’s illustrate the severity of the sacrifices that victims/survivors are asked to make in hopes of obtaining financial support and in circumstances such as Tabatha’s, safety. It also demonstrates how even though risk and safety are considered paramount in providing support to victims/survivors, finances could

act as a barrier to facilitating this support. When faced with these options, many women chose not to act on the advice provided to protect the few economic resources and independent parts of their lives that they had left. Therefore, consistent with the concept of “unresolved candidacy” (Mackenzie et al., 2013, p.818), participants highlighted how conditions, such as terminating employment to access refuge, interfered with the women’s decisions to take up offers of support. Although providing this sort of advice had become normalised amongst the practitioners, they did not view the victims/survivors’ decisions as an act of resistance or refusal of support, instead, they acknowledged the gravity and undesirability of their recommendations and the difficult position it placed victims/survivors in:

We’re sort of presenting this idea of having to go to a homeless accommodation or losing your income to be tipped for benefits. It puts people off [laughs]. Why’d you want to do that? (FG3 P3).

Therefore, although benefits were viewed as the primary means through which to access financial support throughout the separation process, the narratives of both groups of participants highlighted the significant limitations of benefits as the cornerstone of financial support. Victims/survivors who did not qualify outright for benefits were expected to make further sacrifices to unlock support and if unwilling to do so meant returning to an abusive partner, even when in fear for their lives. It also illustrated a significant gap in financial advice and practical support available for those who would never qualify for benefits due to their immigration status, their employment, or their higher socio-economic backgrounds. As one support worker readily admitted, “I’m not sure what they do - the women that can’t get benefits” (FG4 P5). The experiences of the victims/survivors in each of these categories will be explored in turn in the next sections.

7.4.2 Women with No Recourse to Public Funds

Consistent with the literature, participants highlighted a connection between candidacy and citizenship (Mackenzie et al., 2013), or more precisely immigration, where rights to services and support, in particular benefits, are dependent on victims/survivors’ immigration status – leaving many unsupported and exposed to further harm (Anitha, 2010; Dudley, 2017). This is called the ‘No Recourse to Public Funds’ or NRPF condition (Scottish Government, 2021b). Rani, a Pakistani and EU national, diligently planned her separation with her advocacy worker over several months, securing benefits was essential

to Rani's ability to pay for her refuge placement and leave her husband. Despite extensive planning, the UC eligibility requirements for EU nationals changed within the space of 24 hours due to ongoing Brexit negotiations. Rani's advocacy worker, who also acted as her interpreter, explained:

They introduced new habitual residency rules that nobody knew about – I didn't know about, she didn't know about, Women's Aid didn't know about...when we went to apply for Universal Credit they said, 'sorry, she's not entitled anymore'. But she'd already left her family and *fled abuse*! So, although we had done our due diligence, 100 per cent, from one day to the next she was not eligible.

As a result of her inability to access benefits, and with no financial means to pay for her refuge placement, Rani was served an eviction notice and subsequently removed from the refuge. At the time of the interview, Rani and her young child were housed in a small single-bed hotel room with a communal toilet and shower, not suitable for their personal and cultural needs. Rani was provided with £65 per week to help provide for her young child, which she utilised to buy food for both. However, the accommodation and the money were only provided due to statutory requirements relating to protecting children in need (Scottish Government, 2021b), it was not an entitlement extended to Rani due to her being a victim/survivor or someone in desperate need of support. If she had left without her child, Rani would have been homeless and without any access to funds, illustrating a failure at the policy level to make practical and financial support available to victims/survivors without children.

Rani's experience with support services and her attempt to access financial support through the benefits system was representative of the other migrant women's experiences in this study. It presented a unique gap in the narrative that support workers had constructed - that the less you have, the more support would be made available to you, which was unequivocally not true for migrant women. Their experiences highlighted the increasingly complex policy and legislative landscape that migrant women are forced to navigate whilst attempting to separate and the constrained environments in which practitioners are attempting to provide support. With access to public funds severely restricted and with no real financial alternatives in place to assist migrant women, support workers expressed frustration and dismay about the current political climate and its impact on some of the most vulnerable victims/survivors in Scottish society:

Let's not put fairy dust on it. There's no good solution for a woman with no recourse to public funds. You can sit there and blab on about human rights but it's not going to make a difference. It's not gonna make a difference when you try to go to a woman's refuge. They just have a completely different route, and that route is sheer survival and all you can sometimes do is safety plan around that. (FG10 P2)

One practitioner highlighted how a victim/survivor she supported was without any resources for two months despite her attempts to access emergency funds for her, "They didn't have no money for food or anything - it was horrendous. She's been here 20 years" (FG7 P2). Another explained how she tried to "pull at different pockets of funding just to try to get accommodation and food and basics for the children" (FG4 P4). However, even this emphasised how the wellbeing of children was prioritised over that of the woman who had experienced abuse and was trying to rebuild her and her children's lives. As a result of the lack of support available, practitioners stated that they did not know how these women managed to survive, especially if they had not reached support services. Most assumed that without any available support, the women would have to return to the perpetrator or their country of origin. As one support worker commented: "How disillusioned that person must be when they make that decision to leave, and actually, there's no practical support that's gonnae allow them to do it" (FG2 P4).

None of the migrant women in this study had returned to their abusive partners, however, it was evident from their narratives that trying to receive support was a continuous struggle which took significant strength and perseverance. Building on the literature discussed in *Chapters Two and Three*, discussions around NRPF illustrated that money is central to separation and without it, other offers of emotional and practical support are often stymied:

She's [Rani] not come to terms with what's happened to her and the abuse because from one day to the next day, from staying in refuge, all it's been is money, money, money. Brexit. Money. Universal Credit. Money. Everything is centred around money. With her it's never '*how are you feeling?*'. It's about surviving, really, *every day*. And that's the difference if she was entitled to refuge at the moment with benefits. (Rani's support worker)

The 'careful calculus' for victims/survivors with NRPF is, therefore, one of sheer survival, with little prospect of financial support to separate and recover or heal from the abuse they have experienced. Women with NRPF are therefore left to choose between private safety, which is precarious and impoverishing, a return to their country of origin or to their abusive partners (Anitha, 2010). NRPF is a deliberate policy decision to strip migrant women of vital and often life-saving support. It is representative of the wider inequalities

and lack of assistance that support workers warned against when discussing the further losses that could be expected from separating. However, as will be explored in the following section, women with NRPF were not the only victims/survivors who were denied financial support due to policy decisions, with ‘resourced’ women also finding themselves ineligible for benefits.

7.4.3 More Money, More Problems, Less Support

“It’s easier to leave if you’ve got less money because you get more support”.
(FG4 P5)

A strong theme emerging from the fieldwork was the lack of financial advice and support available for women in employment, from high-income backgrounds, with savings or assets - essentially, any victim/survivor who is above the threshold to receive benefits. Contrary to the literature explored in *Chapters Two and Three* relating to lack of finances as a barrier to separation (Anderson et al., 2003; Anderson & Saunders, 2003; Barnett, 2000; Hamby, 2013), participants highlighted how having resources, in particular savings and assets, acted as one of the greatest barriers to unlocking financial support to separate from their abusive partners. Support workers across the focus groups stated that they supported women from a variety of different socio-economic backgrounds, however, admitted that the process of separation for women from higher socio-economic backgrounds was less visible and therefore less understood (Cattaneo & DeLoveh, 2008). Those who had supported victims/survivors from higher socio-economic backgrounds found it challenging due to very little practical and financial support being available through the usual support routes – namely benefits.

FG6 P3: It’s possibly harder to secure financial stability for those at the higher end of the social background than it is for those at the lower end of the social background.

FG6 P4: The ones at the lower end know the benefits system and they know they’ll be looked after. ‘I’ll be given a council house, I’ll be given benefits’.

FG6 P3: The ones at the higher end...they’ve lived like that for *years*. They’re named on bank accounts; they’re named on mortgages. Because they’re named on it or it looks like they got property, they can’t access the benefits that they really are entitled to.

The narratives from the victims/survivors and support workers alike highlighted that the more resources a victim/survivor had, or was ‘perceived to have’, the less financial support she was eligible for to separate and rebuild her life. ‘Perceived to have’ refers to

victims/survivors who have assets in their names, such as properties or savings, but either have no access to these assets, due to the perpetrator, or the asset is of no monetary value. Support workers explained that it was common for women to be owners or joint owners of a property, and therefore not eligible for benefits, only to find out whilst trying to separate that there was no equity in the property. Furthermore, as a form of post-separation EA, discussed at length in *Chapter Eight*, abusive partners often refused to negotiate the sale of properties, which would give victims/survivors some access to money. Although there was an appearance of money on paper, which disqualified the victims/survivors from benefits and other financial support such as grants and emergency funding, in reality, the women were penniless and in need of financial support as much as those without assets.

I would say that those that look on paper, more financially secure, are the ones that are probably the most hardest to support. To get them the stability that they need, the support that they need, the help that they need and *deserve*. (FG6 P3)

Beyond perceived assets, participants expressed frustration and disappointment at how support services rejected their candidacies as someone in need of support because of their incomes (Mackenzie et al., 2015, 2019). Sharon, who had maintained her employment throughout her marriage because her ex-husband relied on her working to exploit her income, felt that the assumptions about her income, and how it would allow her to separate and rebuild her life, were not just unrealistic but harmful.

I left with nothing, umm, *absolutely nothing* - not even a spoon. I had to start again and on *one* income - that's really hard. And because I work full-time, local authorities, grants...very few people are willing to help because I work full-time. I'm not on benefits, I'm not a single parent, I'm just flying solo in work and they think that that's enough and it's not really.

She continued to explain how she felt that her candidacy as a victim/survivor of abuse and as someone in need of support had been rejected because she was not eligible for benefits:

I'm a full-time worker and pay my taxes [laughs]. It was not that I *deserve* it [assistance], it was that I was *actually asking for help*. I'm reaching out for *it* and I'm not being given it. (Sharon)

This is consistent with findings by Mackenzie et al. (2013, 2015, 2019) which highlighted that features of a victim/survivor's life can make it easier or harder to view and treat them as "legitimate candidates for support" (2019, p.1167). Because Sharon was not eligible for benefits, she was expected to utilise her salary to pay for her refuge accommodation

costing £200 per week, declare herself homeless to qualify for social housing, pay rent for a flat in which she would be eventually rehoused, and maintain mortgage payments for a house in which her abusive partner continued to reside. Even with an income, it is apparent that this arrangement is financially unsustainable for most people, let alone someone who is trying to rebuild their lives whilst recovering from abuse.

Myla was also above the income threshold to receive benefits and jointly owned property with her abusive husband, felt abandoned by support services due to the lack of advice and practical support available to women with her financial arrangement:

There was no help despite what anyone might say, '*but there's help!*'. It doesn't actually exist. There might be help if you're homeless with two children in a hostel and you don't own a property [...] But that wasn't helpful in my circumstances because when I went to a housing association to explore the idea of independently renting a property, I was told I couldn't do that because I was a homeowner. (Myla)

Later in the interview she stated:

I just felt you get so much more out of these things [services] when you have actually left and the shit has hit the fan and you're standing alone not knowing where to go. (Myla)

The idea of needing to hit 'rock bottom' to unlock some support echoed across the victims/survivors as well as the support workers' narratives. As highlighted throughout this chapter, for many victims/survivors, advice entailed drastic measures such as terminating their employment or making themselves homeless to qualify for some financial support or at the very least reduce some of the costs of their separation. Understandably, for many women these were sacrifices that they were not willing to make, and many struggled to understand how such extreme measures were their only options to receive support. Several of the women explained how, even after following the advice and sacrificing a lot of their resources to obtain some financial support, they remained ineligible for benefits:

I'm *still not* eligible for any benefits or any help from the government because I own the house. Yeah, *I have a house*. I've kinda lost everything else other than my family, who have been really supportive. I've lost everything else. I've lost my job, my money, my car, my house, my possessions. I'm not entitled to *anything* and it's just *such a difficult situation*. (Amy)

Therefore, as discussed in *Chapter Two*, despite policy and legislation acknowledging that DA can happen to anyone from any socio-economic background and that financial

insecurity is a consequence of DA, in practice there is a disconnect of available support for victims/survivors who are in employment or have resources (perceived or otherwise). Furthermore, it illustrates the lack of understanding of EA, its consequences, and the financial costs of separation. It can be seen that policy choices, such as benefits eligibility criteria and the need to pay for refuge, contribute to the overall financial hardship of victims/survivors instead of alleviating it. Most critically of all, reliance on benefits as the main source of financial assistance is a significant structural shortcoming. Sharon concluded her interview by stating, “For people like me, help isn’t offered. You really have to dig for it. You really have to...not, well to be honest, *beg* is the right word. It’s pretty grim”.

7.4.4 The Fallacy of Saving to Leave

Closely connected to the discussions around victims/survivors who are not eligible for financial support due to NRPF, income and assets was the conversation about strategies victims/survivors engage in to maximise their financial viability to separate (research question 2b). As highlighted in *Chapter Six*, most of the women were not able to engage in any financial strategies to separate whilst with the perpetrator. Those who did, did so to have money to survive as opposed to leaving their abusive partner. The few women who were able to financially prepare through separation by hiding small amounts of money, opening secret bank accounts, and borrowing money from family members, discovered through their interactions with support services that the money they had painstakingly acquired made them ineligible for further financial support and services. Tina, who had savings due to the sale of the property she owned before meeting her husband explained: “No, I couldn’t have got benefits because of my savings but my savings were for my legal fees!”. Support workers readily agreed with this unfortunate paradox:

I have had women being absolutely devastated to find out that actually, the thing they have been trying to do to get themselves out of the situation has actually made things worse for them. (FG3 P1)

She continued:

So, I can advise on what their options are in terms of getting a lawyer and they’ll say, ‘Oh, I’ve got 20,000 pounds in the bank’ and I’ll say, ‘*Well, in that case, you’re not eligible for legal aid*’ and they’ll say, ‘*Oh, but I saved that to leave*’. (FG3 P1)

The women's narratives echoed that of the support workers as they detailed how their savings, regardless of size, were utilised against them as they proceeded to separate. Amy was married to a high-income perpetrator, in the hope of being able to evidence that she could provide for her daughter post-divorce, she managed to save some money from her employment. However, those savings disqualified her from the legal aid she required for the ongoing court processes that her ex-husband was entangling her in.

She'd [the solicitor] told me that I qualified [for Legal Aid] and I wouldn't have to pay for anything and then I produced my bank statements, and she went, 'Oh because you have over 1,700 pounds you have to pay for this session'. I thought, 'ok'... It's not like I was trying to avoid it, but I wasn't informed of this beforehand and the bill was 500 for an hour's session. So, that was a lot of money that could have gone to my daughter's future. (Amy)

Experiences such as these led participants to draw a clear distinction between having the available finances to separate and having money for the subsequent processes which occur after separation - divorce proceedings, child contact as well housing disputes. Therefore, having money to allow for physical separation is very different from having money to pay the 'price of separation'. Amy's experience demonstrated how having money for the former acted as a direct barrier to support for the latter. Like Amy, Myla who was employed and a homeowner, did not qualify for legal aid. She recalled her interaction with her solicitor when she was seeking advice on how to continue with legal proceedings against her ex-partner:

I found myself in tears in the office because she said, her words were, 'I'm sorry but you're up shit creek without a paddle. There's nothing I can really do to help you. *It will cost a fortune*. It'll cost you thousands of pounds to fight this and you don't have that, and you might not win'. (Myla)

The experiences of Amy and Myla, along with other victims/survivors who had saved to separate or were able to maintain vital economic resources, such as their employment to afford the costs of leaving, therefore provided crucial insight into answering one of the overarching research questions of this study- that of financial viability to separate (2a). The lived experiences of these victims/survivors illustrated that those with financial viability to separate found themselves ineligible for further support due to the very same reason. As a result, saving to physically separate, or having money to separate, would only take down preliminary barriers for the women before erecting new ones. As will be explored in *Chapter Eight*, these new barriers and tactics of abuse post-separation are raised by the perpetrator and by the wider social and legal systems that the women were now forced to operate in without any further financial support.

In their discussions around victims/survivors saving to leave, support workers expressed scepticism in a woman's space for action to do so whilst under the control of the perpetrator, and the purpose of savings in a system that utilises them against you. As one support worker summarised: "You can't plan to leave under the system. That would be a really small something if you could plan to leave financially" (FG9 P1). Financial viability was therefore undesirable, and all financial advice given to the women encouraged the opposite – lose it all to try to become eligible for benefits. However, as women with NRPF and from higher socio-economic backgrounds demonstrated, this approach was not reliable for all victims/survivors, as policy and legislative restrictions separated them into deserving and undeserving of support.

After reviewing the increasingly complex eligibility criteria and the impact on victims/survivors not eligible for benefits, the final section discusses the experiences of victims/survivors who were in receipt of benefits.

7.5 Benefits: Necessary but Insufficient

The narratives of all participants, even those who were not eligible for benefits, illustrated the importance of benefits in the separation process and in attempting to rebuild their lives. At the time of the interviews, 21 out of 30 participants were in receipt of some form of benefits. This stood in stark contrast to the information presented in *Chapter Six*, where only nine women had been in receipt of benefits before experiencing abuse. This increase is reflective of benefits as the main source of financial assistance in the separation process and the difficulty for victims/survivors in re-establishing their financial security and independence post-separation (Howard, 2019). The following sections discuss the prolonged waiting times to obtain benefits, the continued financial hardship experienced, and the difficulty in transitioning from benefits back to paid employment.

7.5.1 Extensive Waiting Times and Limited Support

The narratives of the women and support workers illustrated how what was once thought of as a safety net for victims/survivors to help them separate and rebuild their lives after abuse was drastically shrinking and often resulted in continued financial hardship as opposed to financial advantage and security. As highlighted in *Chapter Three*, due to

changes in the social security system, victims/survivors are no longer able to make an application for benefits whilst living in the same household as their abusive partner, thereby forcing women to flee their homes before being able to apply for financial assistance that would assist them to do so (Engender, 2016; Howard & Skipp, 2018). Participants drew attention to the prolonged waiting times to receive the payment of their initial benefits, which left many of the victims/survivors without money to survive for several weeks, and in some cases, even as long as three months.

It was eight and a half weeks I had to wait for my money [...]. I got my income support for myself, that was quick, but that's only 70 quid every two weeks. So, I was living on 70 quid for two weeks. (Alison)

It was a nightmare, Universal Credit, you don't get anything for the first month and then you need to fight with them to get it at all. You're having to try and move house, which most people do when they go through that, that's when they put you on Universal Credit. So, they take you off the benefit you're on and put you on that and you're stuck with six weeks usually with *nothing*. Nothing but child benefit which is 20 pounds a week. (Shannon)

Alison and Shannon's quotes draw attention to the struggle victims/survivors had in obtaining benefits and the limited amount of money available to support themselves and their children as they awaited their payments. To alleviate some of this financial hardship, many reverted to borrowing money from their family or, if eligible, taking out loans to help pay for essentials and day-to-day living costs. However, this in turn increased the debt that many of the women had because of the EA and the continued expenses related to separation, such as having to pay for utility bills or mortgage/rent for the property they had fled.

No, I wouldn't say it [benefits] helped me. I had to borrow money left, right and centre-wiring money from Western Union. It just wasn't enough. There were arrears. It was difficult to manage. So, *I felt* those pinches. They should have special measures for domestic abuse. (Sofia)

As Sofia suggests, there are concessions available for victims/survivors, however, as outlined in *Chapter Three*, they require disclosures of abuse – leaving the women vulnerable again to intrusive questioning, victim-blaming, and scepticism from professionals, who will ultimately determine whether the women were eligible candidates for support or not (Howard, 2019; Howard & Skipp, 2018). Support workers commented that through austerity measures and cuts to benefits, the social security system had become increasingly volatile, with one calling it a “hostile environment” for victims/survivors as they had to fight and prove their status in the hope of receiving benefits:

The thing is that the wider context is that the benefits system has changed from even a safety net to being very punitive. There's so many hurdles and unfortunately, women who have experienced domestic abuse then go through the same process, they're asked the same questions and they're not being believed again... It's almost again as if the domestic abuse lens doesn't apply. (FG2 P4)

To distance itself from the restrictive and punitive rhetoric of the UK Government, the Scottish Government has tried to reframe benefits as a human right to encourage uptake by those in need (Scottish Government, 2018a). However, the experiences of victims/survivors and support workers alike illustrated that on the ground, eligibility for support was questioned with a view of declining support as opposed to providing it. There were also no special measures or considerations for victims/survivors and no acknowledgement of EA. Although the women had already engaged with a variety of professionals to assert their candidacy as victims/survivors to receive support, the conversations around benefits highlighted that their assertion was continuous as they had to disclose repeatedly with every professional they encountered and await their judgement about their eligibility for support. This never-ending cycle of disclosing and increasingly stringent requirements to receive benefits led several practitioners to suggest that the social security system mimicked what victims/survivors had been subjected to in their relationships - trapping them in a continuous cycle of financial hardship and abuse.

What they've had in this relationship, it's been isolating and exhausting, and we're continuing the exhaustion. The exhaustion, the humiliation. So, someone who was isolated, degraded, humiliated, exhausted, and threatened in that relationship and actually the benefits system continues to do the same. It's exhausting. (FG9 P1)

The struggle to obtain benefits whilst surviving on nothing was closely followed by discussions of the financial hardship victims/survivors experience of trying to live on the minimal amount of support benefits provided.

7.5.2 Existing on Benefits

In addition to the lengthy waiting times and the limited amount/lack of money available whilst awaiting benefits, participants highlighted that their financial security did not increase with the use of benefits over time as most continued to experience financial hardship long after they had separated (Kelly et al., 2014). Although most expressed gratitude for what little support was available to them through benefits, there was an

agreement that benefits provided the bare minimum as opposed to allowing the women to rebuild their financial security and independence.

I'm glad they're there - *absolutely*. And they keep me afloat [sighs] but it's an existence. You know, there's absolutely no luxuries for me, I very seldom get my hair done, I very seldom buy clothes and I dread invitations.....you know...It is just, *it's an existence*. (Ellie)

Referring to her life as “an existence” was a stark departure from Ellie’s description of her life before her marriage where she enjoyed a career in business and frequent international travel. Ellie now worked 16-hour shifts and was in receipt of benefits to supplement her income to help provide for her two teenage children. However, despite this support she was still struggling to manage day-to-day expenses and essentials, such as school blazers and petrol to get to work. All the women who were in receipt of benefits shared similar experiences of ‘existing’ rather than recovering and achieving financial wellbeing, this was largely attributed to the decreased amount of money available through cuts to benefits and the newly introduced UC system.

At the time of the interviews, only very few of the participants had transitioned to UC and therefore had limited experiences with the changes to their benefits. However, support workers from different regions of Scotland had already started to see the changes and the impact that UC was having on their clients, in particular lone mothers (Howard, 2019; Women’s Budget Group, 2018). Ilona, who worked for an advice service, was uniquely placed to provide insight into her own experience as a victim/survivor as well as an advisor and detailed how the changes under UC left lone mothers financially worse off. This resulted in some of her clients already making the difficult decision to return to their abusive partners or their home countries due to the lack of money available to support their children on their own.

Universal Credit, it's terrible, it's really not helpful. Really not enough. If it was the old system, child tax credit, working tax credit, I think it was better. I got womans who apply for Universal Credit and they have to go back to Poland because they don't have any money. (Ilona)

Ilona’s position confirmed the changes to the benefits system discussed in *Chapter Three*, in particular, the loss of support when transitioning from a two-parent to a single-parent household - the category that all victims/survivors with children fell into after separating from their partners. As highlighted in *Chapter Six*, children acted as a significant catalyst

as well as a barrier to separation (Lelaurain et al., 2017; Liang et al., 2005). Therefore, knowing that you do not qualify for support or that your support would be reduced as a lone parent could act as a disincentive for victims/survivors to separate and expose them and their children to continued harm. This was a further illustration of the shrinking safety net which disproportionately penalised lone parents, of whom the majority are women, and as explored in *Chapter Three*, are overwhelmingly living in poverty (Public Health Scotland, 2020; Scottish Government, 2021b). One support worker stated that this targeted reduction in support was no coincidence:

FG1 P2: Universal Credit is *much less generous* in relation to lone parents [...] lone parents stand to lose *a load of money* under the new system.

I: Why is that?

FG1 P2: I think it's a...it's a policy intent, isn't it, really? A policy intent that...less support to women...

Whether through intentional policy design or not, through their support to victims/survivors, practitioners had observed how the changes and cuts to the social security system over the last decade had disproportionately negatively affected women and eroded the vital support which had once been available to victims/survivors and lone mothers in particular (Howard, 2019; Howard & Skipp, 2015; Women's Budget Group, 2018). The limited amount of money available was not the only feature of the social security system which drew critique from participants as they outlined how living on benefits constituted a struggle, but that moving on from benefits and back into paid employment was an even greater challenge with significant financial consequences.

7.5.3 The Benefits Trap

In addition to the stringent benefits eligibility criteria and the limited amount of money victims/survivors and their children had to survive on, the practitioners also highlighted the difficulties in transitioning from benefits back into paid employment. The literature on victims/survivors' re-entry into employment (Kelly et al., 2014; National Health Service Scotland, 2016) discusses issues such as mental and physical health as barriers to employment, however, participants outlined that finances also constituted a barrier as women stood to lose what little financial security they had when transitioning away from benefits.

So, they go back into employment and they're on whatever the living wage is. It's not enough because it doesn't cover their rent, it doesn't cover their bills... So, they actually become *less* financially well off by returning to work and getting a living wage. Which is quite disgraceful. For women who've got childcare to pay for, it's *just not feasible*. There is just no way they can work because it's not worth their while. (FG4 P4)

Although women wanted to re-enter employment to regain financial stability, and increase their confidence and self-esteem, many were actively discouraged by benefits advisors from doing so because it could result in them no longer being able to afford day-to-day living costs such as rent, utilities, and childcare on a single salary. Practitioners expressed a high degree of frustration around this financial quagmire and the absurdity of being financially worse off whilst working – a common criticism which is reflective of wider systemic issues related to 'in-work poverty' experienced by many people across the country (Scottish Government, 2019). The situation was particularly frustrating for participants who worked closely with victims/survivors to increase their employability, only for the women to have to decline job offers because they would not be able to afford to live on their income:

She was so excited that she'd been offered this job and then she worked out all the finances and discovered that she'd be £690 a month worse off taking the job than not taking the job because of childcare. She went to Citizen's Advice Bureau and three workers plus their manager sat there looking at her and said, 'You better be saying no to the job'. And she did, she didn't take the job. That's absolutely crazy! She wants to work, she's desperate to work, has been offered the job but she couldn't take the job. (FG8 P2)

Examples such as these illustrated shortcomings in the current social security system, its ability to trap people in poverty and the unsustainable costs of living, particularly relating to childcare costs, which women were trying to afford on a single income – a challenge for anyone whether they had experienced EA or not. Victims/survivors had therefore been actively encouraged to sacrifice what few resources they had, often including their employment, to qualify for benefits, with the full knowledge that life on benefits would be a continuous financial struggle and one which most women could not overcome or transition away from.

The combined narratives of the victims/survivors and the support worker highlighted how the women had to continue their 'careful calculus' for survival well beyond separation and within a system which was growing increasingly hostile and provided a bare minimum for

survival. The complexities surrounding eligibility for benefits, the continued financial struggle when in receipt of them as well as the difficulties in transitioning back into paid employment, highlighted significant shortcomings not just in the current structure of the social security system but in the reliance on benefits as a financially viable option to help support victims/survivors in a long-term and sustainable way. As will be explored in the next chapter, this is further compounded by their experiences of post-separation economic abuse.

7.6 Conclusion

Although the women sought support from a variety of professionals it was often not until they reached a specialist DA service that the abuse was identified to help inform the women's understanding of their experiences and to help provide further support relating to separation. However, this process sometimes entailed reprioritising the women's experiences, placing physical abuse above all others, to determine the level of risk and provide corresponding support to each victim/survivor. The importance of safeguarding against physical abuse cannot be overlooked, however, the women's narratives suggest that all forms of coercive and controlling behaviour, and in particular EA, need to be considered to develop a better understanding of the women's barriers to separation to offer effective and long-term support. This is particularly pertinent when considering the women's individual and collective experiences which illustrated the connection between the lack of economic resources to separate and the continued risk of abuse, as they were forced to prolong their relationships or return to their abusive partners due to a lack of available financial support.

Consistent with the literature explored in *Chapter Three*, EA was rarely identified by practitioners, and it was often not associated with physical safety and risk. A lack of financial and economic resources was often considered a consequence of experiencing DA more generally and not as a form of abuse in and of itself which required long-term financial support and safety planning. This occurred despite practitioners' acknowledgement that victims/survivors would encounter continued and increased financial difficulties throughout separation due to continued abuse from their partner, the lack of financial support from the state or both. Practitioners, therefore, continued the women's lag in identifying EA and often failed to safeguard against further victimisation.

Although finances were consistently discussed as part of safety planning, the lack of consistency in recognising EA as a form of abuse, and one which could continue and or escalate post-separation, resulted in practitioners providing short-term financial advice and support to address the victims/survivors' immediate circumstances as opposed to long-term. The use of benefits to regain some financial independence and stability from the abusive partner was often the only financial strategy available as part of safety planning. However, this chapter has provided further evidence that benefits are insufficient to survive, due to the now limited support available to claimants, especially for lone mothers, and because of the restricted eligibility criteria that left many victims/survivors ineligible for benefits due to their immigration status, their income, savings, or assets (Anitha, 2010; Dudley, 2017; Howard, 2019; Women's Budget Group, 2005, 2018). Even women who had managed to save money as part of their strategy to become financially viable to separate (research question 2b) found that those resources were undesirable as they directly interfered with their eligibility for financial support in the form of benefits, legal aid or access to other resources required throughout the separation and to rebuild their lives. As a result, victims/survivors were often forced to consider further, often devastating losses, in exchange for some public support. For those women who were not eligible for benefits, or who were unwilling to make substantial sacrifices such as declaring themselves homeless or losing their employment to unlock this form of support, there were often no further financial advice or options available. This is pertinent because it illustrates how macro-level policy decisions shape the support that practitioners can offer and how they directly impact victims/survivors with many finding themselves ineligible for vital financial support to separate and rebuild their lives.

This chapter has therefore provided answers to research questions one through four. The findings indicate a need to consider how EA should be conceptualised and responded to as part of long-term safety planning and the public financial support that needs to be made available to assist *all* victims/survivors. This is crucial not just to help facilitate separation but to build financial resilience to try to ameliorate the continued EA that all women went on to experience. The final findings chapter explores this in more depth as it presents the participants' experiences of post-separation EA perpetrated by their ex-partners but enabled through systems and processes of the state.

Chapter 8: Post-Separation Economic Abuse

8.1 Introduction

Chapters Six and Seven explored the women's experiences of economic abuse (EA) and their identification of the need to separate, with a particular focus on the role of finances in their decision-making and the support available to help financially facilitate separation. It has been argued thus far that there is a lag in the identification of EA, both from the women themselves as well as the professionals from whom the women sought support, and subsequently in the support provided to help victims/survivors regain their financial security and independence. The previous chapter also highlighted how the current method of unlocking financial assistance through the social security system is insufficient and highly dependent on restrictive, ever-changing eligibility requirements which appear to punish as opposed to aid victims/survivors. Offers of support for finances were therefore constrained, leaving those who were not eligible for benefits with few alternatives to support themselves and their children independently - resulting in some women having to return to their abusive partners to survive.

Although this research set out to explore women's experiences of EA, the role of finances in women's decision to separate from an abusive partner and the support they sought and received, all the women shared their experiences of the EA they were subjected to *after* separation. The participants shared in detail how their ex-partners were able to commence, continue or escalate economically abusive tactics and the negative impact this had on them and their ability to rebuild their lives. Furthermore, the women and practitioners highlighted how the tactics were not just enacted by individual men but facilitated and condoned through state processes and structures (Cameron, 2014; Natalier, 2018). This final findings chapter, therefore, presents the lived experiences of an under-researched form of abuse and how social, political and professional frameworks and practices inadvertently contribute to the facilitation and perpetration of EA post-separation.

In so doing, it makes three original theoretical and conceptual contributions. First, as highlighted in *Chapter Three*, there is a paucity of literature relevant to EA perpetrated post-separation and the impact this has on victims/survivors' continued bid to disentangle from their abusive partners (Kaittila et al., 2022). Through sharing the participants' lived experiences of the economically abusive tactics they encountered post-separation, this

chapter begins to address this gap in the literature. Second, the exploration of post-separation economic abuse (PSEA) will enhance the understanding of the final stage, and the least clearly articulated, of the candidacy framework, the ‘operating conditions’ that influence interactions, decisions about service provisions and offers of support (Dixon-Woods et al., 2006). Analysis of the empirical data illustrates how, akin to the ecological framework presented in *Chapter Two*, victims/survivors' journeys away from an abusive partner are heavily influenced by wider gendered societal and political systems and structures which infiltrate every aspect of the women’s ‘careful calculus’ and the corresponding support professionals can provide. In contrast to *Chapter Seven*, practitioners displayed great awareness of the economically abusive tactics utilised post-separation, but crucially, did not believe that much could be done to prevent or respond to the abuse as it was often facilitated through macro-level structures and systems, such as courts, child maintenance services and financial institutions. Structural failures have been highlighted throughout the findings chapters and this chapter will further illustrate how macro-level structures and systems impact micro-level decision-making and constrain the support available to victims/survivors.

Finally, to capture both economically abusive tactics and the systems which reinforce and perpetuate them, I utilise the Duluth Power and Control Wheel (1984), introduced in *Chapter Two*. Utilising the framework of the wheel allows me to extrapolate the tactics perpetrated, in what I have come to consider the third phase of EA, as well as highlight the systems and structures which allow for its perpetration. As discussed in the introduction, with permission from Duluth, I have amended the original wheel to reflect post-separation EA tactics as described by my participants and will use this visual to guide the findings in this chapter (p.189).

This chapter commences with the women’s discoveries of the financial consequences of the EA they experienced throughout their relationships as they attempt to rebuild their lives post-separation. This is followed by a detailed exploration of the economically abusive tactics the participants encountered from their ex-partners and institutions and the legacies the abuse has had on their lives.

8.2 The Costs of Separating

The previous chapter discussed how victims/survivors sought and received advice and

support from services around the immediate financial costs required to facilitate physical separation from their abusive partners. Due to a hierarchy of abuse, prioritising physical abuse, women received short and long-term safety planning for attaining physical safety, however, the same breadth of advice was not available for their financial stability. Although finances featured in safety planning, it focused on the need for money to facilitate physical separation as opposed to a central feature of the women's experiences of abuse - which also required long-term safeguarding. This approach in safety planning was consistent across specialist DA services, despite support workers' knowledge of the financial hardship and the further EA that awaited the victims/survivors after separation. This section provides an overview of the victims/survivors' ongoing struggles with the anticipated, as well as unanticipated, financial costs of rebuilding their lives post-separation. It highlights how this struggle occurs within the context of, what I consider to be the second phase of EA. In Phase Two, the consequences of the EA perpetrated throughout the relationship (Phase One) are discovered as the women attempt to regain financial stability and control to rebuild their lives. Once more, the women must calculate if they have the financial viability to remain separated from their abusive partner and seek renewed/continued support for their candidacies as victims/survivors.

8.2.1 Costs of Rebuilding a Life

Finances might not have been given strong consideration throughout the decision-making process to separate, however, the lack of financial resources became the biggest concern for victims/survivors post-separation as all 30 women struggled to afford necessities such as housing, food and clothing for themselves and their children. As support workers had suggested through the 'gains and losses' activity introduced in *Chapter Seven*, the losses for all the women had been immediate and guaranteed. Although the duration of financial difficulties varied among the victims/survivors, with some recovering eventually, financial hardship had been an inevitable consequence of separation for all women interviewed - in part because of the costs of rebuilding their lives and the lack of financial support available to do so.

Although physical separation does not always necessitate the victim/survivor leaving their homes (Murray, 2008), consistent with the literature, all but two of the women interviewed had left the homes they shared with their abusive partners to obtain physical safety. Several had fled at crisis point, whilst others had, unsuccessfully, tried to negotiate with their

partners to allow them and the children to remain in the family home. Obtaining secure, adequate, and affordable housing was, therefore, a significant concern for the participants. The women recalled how they relied on family and friends to house them and their children (Kelly et al., 2014; Murray, 2008). For many, returning to their parent's home was accompanied by feelings of shame and personal regression - leaving many to question their identities as partners, mothers, and independent adults.

Yes, I've got somewhere to live with two children, because it's my mother's. But you know, who at the age of 39 wants to rock up to their mother's front doorstep with bags packed, a nine-month-old and a three-year-old, in tears? (Myla)

I'm living in my parents' house! It's not ideal. It feels like I'm not a proper mum, like there's things stemming from that. I'm grateful that I do have a roof over my head but at the same time I don't really feel like I'm moving on. I feel like I'm back to being a 12-year-old and I'm really ashamed of it to be honest. (Amy)

Whilst victims/survivors like Myla and Amy were able to obtain some time to calculate their next steps and reduce their initial costs by living with their parents, others were faced with immediate costs as well as debts through their stays in refuge or other temporary accommodations. Some of the women described their refuge placement as an unanticipated cost, often resulting in immediate debt, because they did not have the means to make the payments.

When I left, I had a bill with them [the refuge]. I still had to go back every so often and pay it. Some people walk away and don't pay it, I couldn't do that. They gave me that much support that I needed to pay back what I did. And that's what that money is for, it's for the next person that's walking in the door. (Alison)

Due to receiving housing benefit, Alison was only responsible for a fraction of the actual refuge costs, therefore although she was struggling financially, the reduced costs helped make her repayments manageable. In contrast, victims/survivors such as Rani, who was evicted from refuge because it was determined she had NRPF due to her immigration status, and those who were ineligible for benefits based on other grounds, found themselves liable for the full costs of refuge. This placed an unanticipated financial burden on many of the women during the most vulnerable time in their lives. As Sharon summarised:

[...] it was nearly £200 a week. And I was there for six weeks so that's added to my overall debt. Because I just couldn't pay it, I didn't have the means to pay it as well as *everything else*. So, yeah, I was grateful for somewhere safe to stay but at the same time, it's not very helpful to women in my situation. (Sharon)

As Sharon alludes to with ‘everything else’, immediate costs related to rebuilding their lives included paying for housing and replacing all material possessions that they were forced to leave behind, it also entailed maintaining all other existing payments from their previous lives (Kelly et al., 2014). This included existing direct debits, mortgage payments on the previous property – despite no longer living in it - and all other costs associated with day-to-day living. Women such as Sharon, who had been able to save some money to separate or had the financial viability to do so through means such as savings or employment, were quickly confronted with the reality that replacing an entire life quickly depleted those resources. This raised further questions about financial viability and whether women could ever fully undertake a ‘careful calculus’ that would prevent them from experiencing financial hardship throughout separation. As one support worker commented: “I don’t know any woman that has left with enough money to support themselves” (FG10 P1). This was further evidenced by experiences such as Lisa’s, who relied entirely on the savings she had acquired during her marriage to rehouse herself and her daughter as well as provide necessities:

I had about 4,000 pounds in my bank account when I left. But to rent a flat, I needed to put double-month’s deposit down, cause I had a dog, and obviously the first month’s rent. So, I needed three months, my rent was like 600 pounds. So, not thinking anything about it, that was 1,800 pounds that went straight away. Then it was like, I had to go and buy new duvets, I had to buy a kettle, you know, there were certain things that you had to go and buy and that 4,000 pounds was the quickest 4,000 pounds - that went in a heartbeat. An absolute heartbeat. (Lisa)

As the women began to grapple with the mounting costs of surviving post-separation, support from charities and grants to help with the replacement of essential goods became invaluable - indicating how support services are required well-beyond safety planning to obtain physical separation and safety. However, once again this support was dependent on the women’s eligibility and a hierarchy of needs; with victims/survivors, such as Sharon, who were seen to have affordability for goods through employment, not benefiting from the same support as women eligible for benefits. The restrictions around eligibility for benefits indicate an overreliance on social security to help victims/survivors to rebuild and the constraints of the operating conditions that support workers must navigate when providing support. To overcome some of these restrictions, support workers spoke of close inter-charity working as well as personal acts of kindness performed ‘off duty’ to try to provide the women who did not qualify for benefits or emergency grants with the essentials they required to survive.

My mum will cook extra food at the weekends, and I will put it in tins and bring it to her. I've also bought Primark vouchers for her because her and her child only had the summer clothes they'd fled in, and it was now October. (FG10 P1)

She [the support worker] told me that I wasn't entitled to any help because I work, but she said that she was going to appeal to their [charities] better nature. So, she did her magic and said, 'I got this woman, she's left with nothing, can you see her?'. So, I got a 20-minute appointment to go up to their warehouse and I got bigger things, like sofas and...I didn't get a lot, but I got enough. (Sharon)

Although all the women expressed gratitude for the support they received, it was apparent that relying on family, friends, charity, and the goodwill of others for day-to-day living was difficult. However, the immediate costs that the women encountered meant that there were very few alternatives for survival. This became even more apparent as the women were confronted by the financial context in which they had to rebuild their lives, one in which the full extent of the EA they had experienced in their relationships was slowly revealed post-separation.

8.2.2 Ever-Unfolding Consequences of Economic Abuse

Although the participants were asked about their finances, including debts, during safety planning, and through other support work with services they attended, most of the women stated that they had not been aware of debts and other financial difficulties at the time that they sought support to separate. It was therefore not until the women attempted to rebuild their lives and regained some control over economic resources such as their mail, bank accounts and credit files, that the long-term consequences of the EA committed before physical separation were revealed. Many of the women discovered damaged credit files, which prevented them from borrowing money or securing a mortgage for new housing, as well as large sums of coerced debt that had been fraudulently placed in their names. As one support worker noted: "I tend to explain to people that if he's a financial abuser then all the assets will be in his name, but all the debt will be in hers" (FG10 P2). This resonated with most of the women who now found themselves solely responsible for the repayment of debts due to them being fraudulently placed in their names or because the ex-partner refused to engage with the debtors.

After the separation all the debts and things that there were... because he's bugged off, so I've been left with them. So, I'm *still* paying off debts that he's left me that I had no clue about. Aye...so you're getting, you're trying to deal with all of this and then you're still getting letters in about things that you then owe, and they go 'well he's not here so it's up to you to pay this'. (Maya)

Turns out, his phone was on my contract [...] So there's all of these costs that are just coming to *me* that you don't think about at first and then they were completely unmanageable when I was pregnant, homeless, couldn't work...It was less than 10,000 pounds of debt but with the charges and things...And these bills and everything that's stuck in *my name* and all of a sudden, he walks away and there's *nothing*. He has no financial repercussions. (Tabatha)

Maya and Tabatha's quotes highlight the structural barriers the women encountered with financial institutions and other creditors, whose policies and practices often do not consider the experiences of EA and its impact on victims/survivors. As a result of this lack of awareness, joint financial products, such as joint accounts or joint mortgages, hold both parties 'jointly and severally liable' for any costs or debts (SEA, 2017). Therefore, when perpetrators abscond or refuse to engage, by nature of the terms and conditions of the products, the full responsibility for any debts lay with the victims/survivors who, seeking to regain financial stability, will often attempt to repay the debts despite this resulting in further financial hardship (SEA, 2017).

Regardless of the women's socio-economic backgrounds, none were able to afford the mounting costs of refuge payments, setting up a new accommodation, replacing all their belongings, day-to-day living expenses as well as debt repayment. Therefore, the discovery of unanticipated debt, in addition to the often unexpected costs such as refuge placements, became significant barriers to the women rebuilding their financial autonomy post-separation. Furthermore, most 'solutions' that were offered to help resolve coerced debts, such as bankruptcy, or insolvency as it is known in Scotland, often bore further financial repercussions. Several of the women filed for insolvency to eliminate the debt and reset financially, however, this had an immediate impact on their bank accounts and credit files and affected their ability to secure housing and loans, and for some re-enter or maintain employment. Alison, who was denied access to her bank accounts throughout her marriage had to file for insolvency due to the debt her husband had amassed. However, insolvency meant the closure of her bank account - leaving her once more without access to an account and at a highly vulnerable time as she awaited her first social security payment to help cover the costs of refuge and buy necessities for her infant daughter. This proved further problematic as new restrictions relating to UC require payments to be made into a nominated account - leaving those who are unbanked due to EA with further structural barriers to receiving the financial support they are entitled to (Howard, 2019).

Insolvency was therefore less of a remedy for the EA the women had experienced as much as it was the only option not to be burdened with unaffordable debt whilst trying to rebuild

their lives. The constraints associated with insolvency led some, such as Di, to compare it to the economic restrictions they had experienced at the hands of their ex-partners:

I tried bankruptcy, and the only way I would be able to go bankrupt is if the bank was to control my bank account for four years [.....] they would control *every part of my finances*, and I thought, 'Ha! No, not happening!'. I've had two husbands that controlled every part of my finances, I'm not having a bank account doing it. (Di)

Like Di, many of the women opted to repay the debt - even though it was not theirs - instead of filing for insolvency and experiencing further financial control and restriction by another party. Tellingly, although women were identifying and asserting their candidacies for support from financial institutions and/or debt advisors, by stating that the debt was not theirs, and often disclosing abuse to evidence coercion, institutional policies and practices suppressed their candidacies for support and held them responsible for repayments. This suppression of candidacy came at great financial and personal costs as the women struggled to provide necessities for themselves and their children as well as repay the debts:

You do without dinner so that the other three [her children] are eating, which has happened, you know? And it's not something that I'm gonna say is a bad thing. You know, if I've got to do without then that's fine, as long as my kids don't have to do without. If I've got to stretch that £5 to last two days, I will, and they'll still have a full meal in their belly. And that, for me, having a job and working, is shit and it shouldn't happen. (Di)

It is for these reasons, as well as the women's feelings of experiencing EA all over again, that I consider this to be the second phase of EA which the women had to navigate as they tried to rebuild their lives, and in which continued systemic failures prevented them from doing so.

8.2.2.1 *Continuous Candidacy, Continuous Calculus*

The women's narratives about the second phase of EA, and the resulting context they were left to rebuild their lives, further problematised the idea of the 'careful calculus'. It illustrated how victims/survivors were forced to make life-changing, and often life-threatening, decisions based on an equation where the variables are constantly changing and where hidden variables, such as coerced debt and damaged credit files, can deny victims/survivors long-term financial stability and safety. As Di's example above demonstrates, although they had conducted a calculus to achieve physical separation, the general costs of day-to-day living expenses, as well as the impact of the hidden variables

revealed in phase two, meant that the ‘careful calculus’ continued as they attempted to provide for themselves and their children sometimes decades after they had separated and into their retirement. Furthermore, as Mary highlighted, their ex-partner’s ability to exert further financial power and control over the victims/survivors post-separation meant that all future calculations also involved a degree of uncertainty:

Yeah, it’s gonna be financially difficult [separating], but people have no idea. Either what it’s like to live with it, what it’s like to leave it, what it’s like to continue to have to have that kind of financial arrangement with someone who you know has already abused that situation. (Mary)

The women’s experiences indicated the need to differentiate between the financial viability to separate and their ongoing long-term calculation to survive and rebuild. As explored with the concept of separation in *Chapter Two*, the ‘careful calculus’ is not a ‘one off’ to facilitate separation, but due to systems and structures which do not financially support victims/survivors, it is a dynamic and ever-changing process for which the women required ongoing financial advice and support - which very few had received.

For many of the women, the support they had received, including from specialist domestic abuse (DA) services ceased once they had achieved physical separation. Ongoing support for emotional and psychological abuse was still available, however, financial support and advice had been limited to the act of separating and applying for benefits to unlock some finances. The lack of recognition and long-term financial support available was acknowledged by support workers who reiterated their focus on immediate safety and separation, not financial advice:

Through the domestic abuse lens, so you’ve got the people that moved out and services think, ‘we’ve done our job, we’ve removed them from the risk’, but actually then that person can’t get a, you know...a home.....(FG2 P4)

Therefore, the lag in the identification of the women’s candidacies for support for EA, as discussed in *Chapter Seven*, and the lack of ongoing support post-separation, left the women unprepared, and unsupported, as they tried to manage the financial consequences and realities they were now encountering at this stage of their journeys. As one support worker summarised:

[...] women might get angry and frustrated because it’s a bit like ‘oh everybody’s told me I had to leave cause of the kids and now nobody cares about the fact that you’ve got a really poor-quality house or ... you’re having to spend a fortune to take the kids to school, you know, like bus fares or whatever, and you’ve got no money’. (FG2 P2)

Practitioners expressed awareness of the consequences of the EA victims/survivors would be confronted with as well as the impacts this could have on their ability to rebuild their lives post-separation. However, they also acknowledged the limited support they were able to provide, as support around finances required the expertise of benefits, debt, and financial advisors. Therefore, although the financial hardship was a result of abuse, with the potential to escalate post-separation, support workers found themselves unable to provide much assistance beyond referrals to debt and benefits advisors. The women's candidacies for EA, therefore, continued with another set of professionals, who may or may not be able to identify and offer appropriate assistance (Liang et al., 2005; Mackenzie et al., 2015). Revealing a shortcoming in awareness of DA, in all its forms, one debt advisor explained that without a referral from a DA charity, each woman would have to decide once more whether to disclose their experiences of abuse in the hope of receiving some support:

[...] unless that person was very comfortable explaining that situation [domestic abuse], it's not something that advisors would be aware of. The advice we'd tend to give would be around benefits, housing, *debt*, and that would be for *anybody*. It's just that if we do know that the person is experiencing domestic abuse, or has experienced domestic abuse, there are additional things that we can do for them. But obviously, that's up to them... (FG3 P2)

Therefore, the lag in the identification of EA, combined with the inability to support women in instances where it had been recognised, meant that the women's candidacies as victims of EA continued. With most of the women no longer in receipt of support from DA services when they encountered the second phase of EA, the onus to continue their candidacy and seek appropriate support was placed on the victims/survivors again. The women were therefore constantly calculating which version of themselves would be perceived as the 'right kind of candidate' (Mackenzie et al., 2019) to garner understanding, empathy, and most importantly practical support to help alleviate their economic hardship. The frustrating and exhausting nature of constantly asserting candidacies to professionals and awaiting their judgements and decisions to support or believe the women was best explained by Tabatha:

[...] it's *me* that has to turn up to these things and I have to decide, do I explain *too much* which makes *you* uncomfortable and you think, 'I don't want your fucking life story', or do I say nothing, and I just sit and see how it plays out?

Later in the interview, she concluded:

[...] it's exhausting constantly trying to find your way round things and he *never* has to wear...he doesn't have to wear our situation. Whereas coming into this job, without knowing they did a credit check. It's *me* who has to come to a job with people I don't know and say, 'I was bankrupt will that be an issue?'. Because potentially I could have been not eligible to work here [due to insolvency]. (Tabatha)

Tabatha's quote highlights how the women's lives were anchored in their experiences of EA. As the consequences of the abuse reverberated through their lives post-separation, the women had to continuously decide whether to disclose abuse and whether these disclosures would be used for or against them as they tried to rebuild their lives. By demanding explanations for insolvencies or bad credit ratings, the onus of the abuse was placed once more on the women, with no visibility or consequence for their abusive partners.

The women's narratives, therefore, highlighted how the nature of their candidacy for support with EA and to remain separated was continuous. Furthermore, it also provides a glimpse into the wider macro-level systems and structures, which constrain the victims/survivors' candidacy journeys. The lack of awareness on the ground by service providers and minimal financial assistance available to those who do disclose EA illustrates the environment that victims/survivors are navigating to obtain support. This becomes even more apparent in the third stage of EA, where the participants experience PSEA perpetrated by their ex-partners and facilitated and reinforced by the state (Natalier, 2018; Sharp, 2008).

8.3 Experiences of Post-Separation Economic Abuse

As outlined in *Chapter Three* the EA literature focuses overwhelmingly on cohabiting couples (Adams et al, 2019; Postmust et al., 2012, 2020; Sharp-Jeffs, 2015; Stylianou, 2018) with few studies exploring women's experiences of PSEA (Kaitilla et al., 2022; Natalier, 2018; Toews & Bermea, 2017; Ulmestig & Eriksson, 2017). Although some of the tactics presented below have been discussed in the literature as relating to women's continued experiences of power and control, they have rarely, if ever, been conceptualised as forms of EA.

I will utilise my amended Post-Separation Economic Power and Control Wheel (Figure 5), introduced in *Chapter One*, to present the participants' experiences of PSEA. As with the original wheel, and reinforcing coercive control theory (Stark, 2007) introduced in *Chapter*

Two, the discussion on PSEA demonstrates how the different tactics mutually reinforce each other and often blend seamlessly, making it difficult to distinguish where one form of abuse ends, and another begins. As a result, some of the tactics may appear repetitive or as if they could be categorised under various headings. The following sections will explore each spoke of the amended wheel in turn and highlight, where applicable, the structural shortcomings which are failing victims/survivors in identifying, preventing, and responding to PSEA.

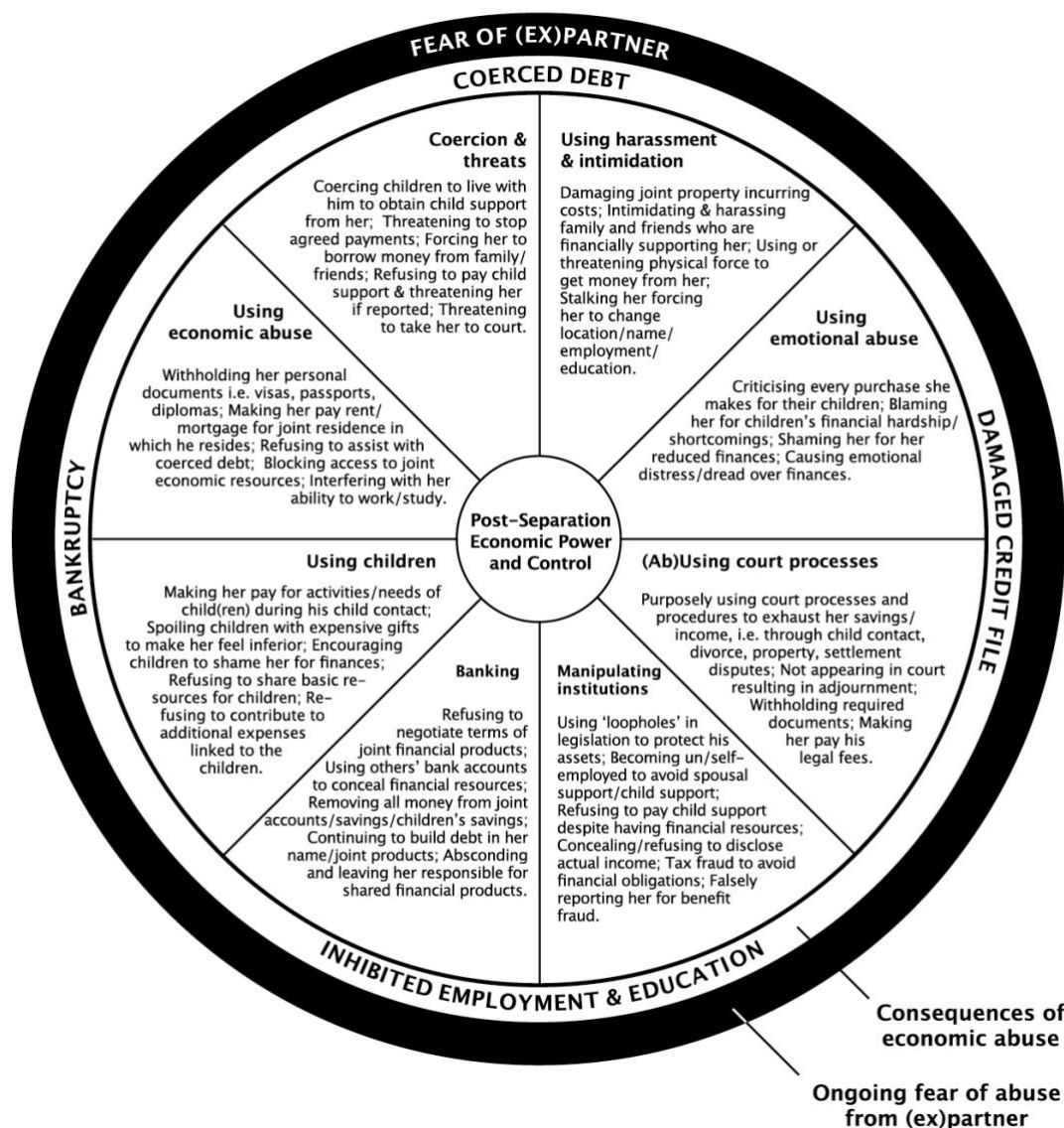


Figure 5. Post-Separation Economic Abuse Wheel. Adapted with permission from the Domestic Abuse Intervention Programs.

8.3.1 (Ab)Using Court Processes

Consistent with the literature (Douglas, 2018; Krigel & Benjamin, 2020; Natalier, 2018;),

many women described being engaged in lengthy, and very costly, court proceedings with their ex-partners relating to divorce, child contact, separation of assets and other disputes. By permitting their ex-partners to use tactics such as not appearing in court, withholding the required documents or continuous court action against the victims/survivors, the participants felt that the judicial system was complicit in facilitating EA, rather than preventing it. This was experienced most acutely by women engaged in civil court proceedings where their experiences of DA, a criminal matter, were not taken into consideration throughout the civil proceedings (COPFS, 2019). This diminished the women's candidacies as victims/survivors of DA and failed to consider the context of their ongoing fear of their ex-partner and his continued campaign of power and control (Krigel & Benjamin, 2020).

The women described mounting financial costs to pay for their, and in rare instances, the perpetrator's legal fees, due to continuous court action that, for some, had lasted close to a decade. Women from higher socio-economic backgrounds shared how their ex-partners would incessantly embroil them in court action and then interfere with and delay proceedings - resulting in continued loss of money and economic resources for the women (Douglas, 2018) and negatively impacting their mental health and wellbeing:

I was issued with a writ to go to court. It said I would have to pay all of *his legal fees*. I researched his lawyer and found out that he was the best lawyer in [location]. *The most expensive* solicitor in [location], he is 250 pounds an hour and they expected *me* to pay for it. Umm, so at this point, I was panicking. I had a new-born; I didn't have any savings really... and it wasn't like I'd had a lot of money anyway so...[sighs]. (Amy)

[There were] letters to lawyers every week that he *wasn't paying for*...but I *was*, and it just got into a really *really* bad downward spiral. I ended up, maybe about 25,000 to 28,000 pounds of debt, one property less because I had to sell it and *everything that I had saved, every possession that I had had to be sold*. (Kim)

Like Amy and Kim, support workers expressed disbelief at how perpetrators appeared to have infinite financial resources to engage the women in continuous legal battles without ever experiencing any of the repercussions such as loss of time, employment, and other economic resources compared to the women they supported. The participants acknowledged that the EA they experienced through the courts served the sole purpose of their abusive partner regaining power and control over their lives after they had managed to disrupt this by physically separating. Therefore, the costs to the perpetrator, financial and otherwise, were irrelevant as their actions did not always serve their best interests, but

ultimately allowed them to further destabilise the victims/survivors' lives (Douglas, 2018; Krigel & Benjamin, 2020; Natalier, 2018). Daisy explained how her ex-husband's tactics in court had nothing to do with his financial interests but were utilised to interfere with her ability to financially recover and rebuild her life; her reasoning is quoted in full:

It will cost him several hundred pound every time he goes to a lawyer. Now at the moment we are about eight or 9,000 pounds between what I would accept and what he would offer. I would accept a really *really* low offer just to get this done with. The amount of that difference is about six- or seven-weeks wages for him and yet he still isn't prepared to settle. And in the long run he will be paying that difference anyway by instructing a solicitor. So, that shows that it's financial abuse, it's about the control. It's about him *still* making sure that I'm still not able to go and get a mortgage or a new house. I can't completely move on. That's the type of financial control that you're talking about. It's not about the money, if it was about the money then he would have paid three years ago. (Daisy)

Understandably, the women expressed much disappointment and frustration at how the court system seemingly sided with their ex-partners by allowing hearings to continue indefinitely and the solicitor's, as well as the judge's, inability to recognise these tactics for what they were - a continuation of coercive and controlling behaviour. Judicial proceedings being harmful and retraumatising, is consistent with Forbes (2022), who detailed victims/survivors' experiences of court. As a result, many of the women found themselves with their savings depleted and in significant debt. This invoked the feeling that legal processes privileged men's financial discretion and agency over the women's bid for financial autonomy and a life free from abuse (Natalier, 2018). Tina credited her savings as the reason she was able to separate, however, those savings were later depleted through continuous legal action initiated by her ex-husband. After seven years in court, Tina had spent £45,000 in legal fees and her ex-husband had yet to produce proof of his income to the court. As a result of these delays - which are not in breach of court proceedings - the case continued into its eighth year with no end in sight. Based on her experience, Tina viewed the court process as a continuation of the EA she had experienced during her relationship and the court itself as an institution that condoned it. She concluded: "He still has all the power, and the legal system does not support people like me" (Tina). The participants, therefore, highlighted a notable blind spot in the legal system, which resulted in continued financial hardship and re-traumatisation for the women.

In contrast to the lag of identification of EA by support workers in *Chapter Seven*, participants displayed extensive knowledge of the tactics that perpetrators utilise to

facilitate further EA through the manipulation of the legal system. However, many still did not label the tactics as ‘economic abuse’ but spoke more generally about the continued financial implications for victims/survivors. Crucially, practitioners also admitted that they had no means to prevent further abuse from occurring. Participants believed that the legal system did not operate in a way which benefitted victims/survivors, and women more generally, as they had rarely witnessed a ‘good’ outcome that did not result in, at best additional costs, and at worst sanctioned exposure to further abuse for women and their children:

Usually, perpetrators take their partners to court for [child] contact as a means of control but then when you add that financial aspect as well. If you’re not entirely covered by legal aid you have to cover your legal costs which can be out of this world. If that process gets dragged out over years and then if you eventually get ...a court order that’s like *a good court* order, that’s like *protected* supervised contact. Then you have to cover the costs of that as well. So, there’s no, there’s no kind of final line where it’s actually a good outcome for you. (FG5 P4)

This is indicative of the wider societal and structural operating conditions in which practitioners are attempting to provide support, however, find themselves constrained by a lack of understanding and procedures available to prevent re-victimisation. Courts and their lack of awareness and/or consideration for how coercive control operates were therefore regarded as a system through which further EA could be perpetrated and ignored by the courts. With a high chance of re-victimisation, and with seemingly no way to avoid legal proceedings, the women had to carefully calculate once more how best to proceed in their attempt to disentangle from their abusive ex-partners.

8.3.1.1 Legal Aid: Not the Right Candidate (Again)

Although financial assistance for legal proceedings is available through the provision of legal aid, eligibility for this resource proved to be a process in which the victims/survivors’ candidacies for support were rejected once more. Victims/survivors above the income threshold, level of savings or investment, women with NRPF, and those with ‘trapped assets’ such as a property, which many women are unable to sell due to the refusal of their ex-partner to do so, are not eligible for legal aid (Citizen’s Advice Scotland, 2020).

Therefore, if a victim/survivor is in employment to provide for herself and her children, this could often act as a direct barrier to securing legal aid and forcing her to pay for costly legal interventions (Citizen’s Advice Scotland, 2020). This limitation highlights once more the wider structural conditions which constrain women’s lives as they attempt to rebuild their lives post-separation – one where being employed acts against you and can result in

further devastating financial hardship.

In contrast, participants highlighted how their ex-partners engaged in an array of tactics which made them eligible for legal aid whilst the victims/survivors had to use their income or savings to pay for the continuous court action brought against them. Tactics included purposely becoming unemployed, concealing wages and assets, or applying for benefits, all for the sole purpose of qualifying for legal aid. The tactics have been highlighted in the existing literature (Douglas, 2018; Natalier, 2018; Toewes & Bermea, 2017), however, they are not always conceptualised as EA but as forms of continued coercion and control. Kim and Myla outlined the tactics their ex-partners deployed to inflict further EA on the victims/survivors through the legal aid system and the impact this had on the women's financial security:

I would say, he used the legal system to further financially disadvantage [me]. Because he then gave up his job, was entitled to legal aid, but I wasn't entitled to legal aid because I had the property, and that was classed as an *asset*. So, he then used that as a further way to *completely* financially destroy everything by continuous unnecessary court action. (Kim)

I don't qualify for legal aid because I earn more than £18,000 a year [...] He qualifies for legal aid now and he held that over me in the last conversation we had. The way he described it to me was, 'I'm in a position where I can tell you what to do. You can't afford a solicitor, you don't get legal aid. I've got legal aid now- you're fucked!'. So, what do you do with that? (Myla)

With their candidacies and their eligibility for support constantly under scrutiny, there was understandably a degree of frustration by victims/survivors and support workers alike regarding how their ex-partners were able to engage in manipulative tactics and ultimately defraud systems and processes to their advantage. The ex-partners' manipulation of court processes and resources, such as legal aid, to continue their campaign of power and control, highlights the impact that wider socio, policy, and legal structures have on victims/survivors', and specifically, women's lives. It also highlights the impact these structures have on practitioners' ability to provide support and the powerlessness participants felt in protecting the women from re-victimisation once they entered the legal system, which most participants considered heavily gendered (Natalier, 2018). As one support worker summarised: "I sometimes just think the system is stacked against women. The more women you speak to the more you kind of see of it. The more you realise how flawed it all is" (FG5 P4).

8.3.2 Manipulating Institutions

Most of the women are away, want to stay away and want him to stay away from them and that's where the problem is because he's manipulating social work, he's manipulating the court system, he's reporting her to the police, to the benefits agency, to whoever to try and create havoc in her life. (FG10 P1)

Following on from lengthy and expensive court actions, the women described how their ex-partners utilised similar tactics to perpetrate EA through court-mandated activities such as child contact as well as child and spousal maintenance. Overwhelmingly, this entailed the ex-partner refusing to pay child maintenance, delaying payments, or making minimal and/or inconsistent contributions. Practitioners and academics have long argued that children are often weaponised pre-and post-separation to exert power and control over the victim/survivor (Jaffe et al., 2003). Recent research has corroborated this and found that systematic and deliberate interference with child maintenance payments is a powerful tactic to continue the control over women's financial resources and security (Cameron, 2014; Natalier, 2018).

As the women rebuilt their lives, most of them were dependent on child maintenance payments to assist with the ongoing costs of providing for their children. For some, the payments were the deciding factor between sufficient finances to feed, clothe and house their children. Therefore, any uncertainty around the amount paid, or its frequency, could have devastating financial consequences for the entire family and left the women unable to budget or plan appropriately from one week to the next. The inability to provide for their children had been one of the greatest factors in the women's 'careful calculus' at the start of their separation process, now post-separation, it was a fear that became a reality through the perpetrator's refusal to pay child maintenance and the state permitting this behaviour as there were no consequences for non-payment.

There's a point-blank refusal to pay child maintenance. And he's gone so far as to tell the child maintenance service to 'go and fuck themselves and you can tell her that too!'. So, it's come to a place where I've worked very, very hard over the last five years to try desperately to become financially independent. That's never really achievable when another party doesn't help. (Myla)

Regardless of socio-economic background, the women highlighted how their ex-partner's refusal to make maintenance payments was not due to a lack of finances but an active decision to further undermine the women and thwart their ability to regain financial security (Natalier, 2018). As Amy explained: "He refuses to pay money for child

maintenance, even though he is on 60,000 pounds and other tax-free pay-outs from the business”. Illustrating once more, how perpetrators were prepared to act against the best interest of their children to continue their control over the victims/survivors. The participants described how perpetrators would manipulate the Child Services Agency (CSA) and social services by making themselves unemployed or self-employed to avoid child maintenance payments: “It’s quite often that they’ll actually give up their jobs rather than pay the CSA money, it’s quite pathetic” (FG2 P3). Other women, who had run the business accounts for their ex-partners believed that they were committing tax fraud and hiding income and assets to avoid making payments or lowering the amount owed.

As with continuous court actions, participants expressed frustrations about how their former partners appeared to manipulate and circumvent court orders and services, resulting in further economic hardship for victims/survivors and their children. The women highlighted the structural and systemic failure of services, such as the CSA, which failed to recognise and challenge abusive behaviours, especially in instances where victims/survivors had disclosed previous abuse and/or reported their ex-partner’s failure to comply. The women were therefore seeking renewed support for their candidacy as victims/survivors of EA, but the reluctance or inability to address the issue at a structural level meant that they often went without vital financial resources to which they were entitled (Douglas, 2018; Howard, 2019; Natalier, 2018; Sharp, 2008).

There appeared to be an overall lack of understanding of whose responsibility it was to hold perpetrators accountable:

Child maintenance is a *big issue*. It seems to be something that the court either doesn’t have any power to exercise or *just doesn’t* [...] And it’s not something that seems to be able to be brought up, even in that arena! Even though that would be the place where you think that would be brought up! And then the CSA as well, so I think that there are no mechanisms to force perpetrators, men largely, to contribute or to pay. (FG2 P4)

Whilst some of the women reported a lack of payments and worked closely with CSA to receive the court-ordered support, others chose not to pursue their ex-partners for payments due to ongoing fear (Cameron, 2014). Those who did pursue payments found themselves calculating the risks to themselves and their children once more. Tabatha, experienced continued stalking, and threats post-separation, resulting in her relocating frequently as well as changing her and her child’s identity each time she did so – each move and name change came at an emotional and financial cost. No longer in employment, due to the

constant relocation, and reliant on benefits for survival, Tabatha insisted on receiving child maintenance payments, however, found that the process for receiving the payments was unsafe:

Child maintenance options are terrifying because they insist that it has to be direct pay and I said, '*I can't!*'. And they said, 'well you have to unless he doesn't pay'. So, I said, 'he has *all the control again!* He'll have my new name, he'll have my bank account details...'. I use an online bank so he can't kinda narrow it down to locale but I ended up having to get a friend who gets it paid into his account every month and then pays it forward to me to keep distance because otherwise my child gets no support. (Tabatha)

Tabatha's experience indicates how the CSA failed to consider the experiences of DA by providing detailed information, such as the new identity and bank account details of the victim/survivor, to an abusive former partner – exposing her and her child to further risk. Additionally, the lengths that women must go to due to systemic failures such as these, such as relocating and changing their names, highlight the continuous calculus they undertake to maintain their and their children's safety. It also illustrates the continued struggle to receive the support they are entitled to in an environment which does not consider former or current candidacies. Unfortunately, despite the women's best efforts to provide for and keep their children safe, children were commonly used by former partners to commit EA post-separation.

8.3.3 Using Children

Although it is outwith the scope of this research to explore in greater detail, it is worth highlighting that three of the five women from BAME backgrounds had their children removed from their care by either their ex-partners or social services and were forced to flee without their children. It was a powerful illustration of how gender, class, ethnicity, and immigration status, intersect to shape the women's continued experiences of EA and the lack of systemic financial support made available to help facilitate separation *and* retain custody of their children. This stood in stark contrast to only one white British victim/survivor who chose to separate without her children because she knew she could not provide for them. With claims such as benefits fraud and child abuse launched against them by their ex-partners, all three women were fighting for child contact or custody at the time of their interviews. The removal of their children served to humiliate the women within their communities, as a punishment for terminating their marriages, and to exert control by depleting the women's financial resources as they fought to regain custody of their children (Singh, 2021).

Unfortunately, whether they had retained custody or not, utilising the children to further perpetrate EA was a common experience among the women (Hayes, 2012; Natalier, 2018; Sharp-Jeffs, 2015). Despite their best efforts to protect their children and eradicate contact with the perpetrators, many found that the courts neglected to consider their candidacies as victims/survivors and granted the fathers contact with their children – a conundrum the support workers were all too familiar with:

At the minute, every child has the right to have a relationship with their father, no matter *if the dad's beating the mum up black and blue* or controlled them for years. And it's whether the child wants it or not! So many children don't want to and are *forced to go*. (FG6 P4)

It just does not make sense. It's like, 'you have to leave - because child protection- otherwise, we'll take your children. But once you leave, you have to give him contact'. (FG5 P4)

Contact decisions caused great upset due to everything the women had been through to achieve physical safety and separation for themselves and their children and because it presented their ex-partners with a renewed opportunity to continue perpetrating abuse with their children at the centre (Hayes, 2012).

Not often reflected in the literature, many of the women found themselves financially responsible for every aspect of child contact, from transport to essential items, such as food, clothing and toiletries required for the visit. This created further financial hardship for the mothers, in particular for those whose ex-partners refused to pay child maintenance or paid significantly reduced amounts, making the women solely responsible for day-to-day living costs as well as contact costs - a financial undertaking unsustainable for all victims/survivors:

I was sending them down with tins of beans and hotdogs and stuff like that, you know, toothpaste, toothbrushes - *I've* got to buy them. But, you know, I did at first and then all of a sudden, I was like, 'I'm spending 30 quid here a week for you to see your dad? Cause he doesn't give me maintenance either. (Alison)

Ruby, whose children had been abducted and moved to Scotland by her ex-husband, found herself with mounting legal costs as she fought to gain joint custody of her children. The costs were a further financial setback as Ruby received no spousal support from her ex-husband and was surviving solely on benefits payments which did not afford her any additional expenses. Ruby's ex-husband exacerbated her financial insecurity by purposely

failing to send the children's essentials, such as jackets, to their contact visits:

I was spending a lot because I could not bring them home. He did not allow me to bring them home so I had to like be out and then they're cold and he didn't think of all that and food - I still had to spend. And then once they started coming and staying with me I had to buy clothes, toys, and books and stuff [.....] Now he's moved them to a place that is quite isolated, there's no bus services, there's no way for me to take a taxi, it cost me about £60 to go and come back. (Ruby)

At the end of the interview, Ruby concluded:

[...] each time I try to get closer, he keeps pushing back and the thing is that the children are getting affected. I know he realises that and I know he doesn't care because all he wants to do is get back at me [.....] The fact that *I left*. If *he* were to leave, it's different - but *I chose* to leave. (Ruby)

As Alison and Ruby's quotes suggest, the women understood how their children were used by their ex-partners to create further financial instability and to punish them for terminating their relationships (Douglas, 2018; Natalier, 2018). However, as discussed throughout, the women's identities as mothers, and more importantly, their desire to be 'good' mothers, meant that they continued to bear the costs to assure that their children were provided for (Beeble et al., 2007). As one support worker stated: "It's almost like enabling something that you don't really think is right, but you do it for the children. That's what a lot of mums say" (FG5 P1).

8.3.3.1 Enforcing Poverty

Economically abusive tactics involving children were closely intertwined with emotional abuse, targeting the women's strong desires not to spoil their identities as mothers (Beeble et al., 2007). Tactics entailed perpetrators shaming the women for their reduced means and thereby calling into question the women's ability to parent and be 'good' mothers.

He used to basically say things to the kids like, 'you know this is *my* house, I'm just letting your mum stay here'. You know, 'it's *my* money, I just give your mum money' and like belittling me with the kids. It took a long, long time for the kids to get that out their system. (Bryony)

He says I live in a *council home*, he says I've got no money...so the kids are like, 'Oh, you live in a *council home*...' - they don't even know what is a council home! So, there's a comparison. If they are with him they will get all this, enjoy all this, and when they're with me they are limited. So, they do look forward to be with him rather than to be with me. (Ruby)

Some of the perpetrators engaged in elaborate tactics, further manipulating institutions, to

facilitate this financial and emotional abuse, such as cancelling the women's benefits through the Department for Work and Pensions (DWP), resulting in the victims/survivors having to reapply for benefits and wait months for the benefits sanction to be removed and for their payments to be reinstated - another structural failure in safeguarding women from EA. The freezing of benefits until an investigation had been completed resulted in the women and their children having no access to money and calculating once more how to survive.

Just as you think you're getting that wee bit independence back he phones tax credits and says you haven't got your children, *he has* and they stop your money [...] It takes six weeks for a sanction to lift. He did it right before my son's 18th birthday. So, he could turn around and say, 'look son, your mum got you nothing' (Shannon).

Regardless of the tactics utilised, the women found that the constant belittling of their finances, and the emotional and psychological impact this had on both them and their children, strained their relationship with their children who were often unaware that their fathers were the cause of the ongoing financial insecurity (Kelly et al., 2014). Many found this unanticipated emotional cost difficult to manage and considered the breakdown of their relationships with their children the most profound consequence of the abuse perpetrated against them:

I can forgive him for punching me. I can forgive him for trying to strangle me. I can forgive him for kicking me. I can forgive him for spitting on me. I can forgive him for all those days he took, all those threats and all the rest of it - I can forgive all that. I really *really* struggle to forgive him for the fact that he has ruined my relationship with my girls. (Daisy)

The mothers spoke of the emotional difficulties watching their children favour their fathers and holding their mothers accountable for financial hardship and lack of resources especially as the women were in the midst of attempting to manage new tactics of PSEA, which directly threatened their and their children's futures. As highlighted in *Chapters Two* and *Three*, it is widely acknowledged that lone-parent households, which are predominately female-led, experience higher rates of poverty (Public Health Scotland, 2020). At a policy level, very little has been done to provide practical support to mothers to overcome financial hardship. Moreover, there is a complete lack of understanding of EA perpetrated by an ex-partner for the sole purpose of creating financial instability. Without these considerations at the social and policy level, it becomes difficult to see how victims/survivors can effectively overcome and seek remedies for EA and its continued consequences.

8.3.4 Using Economic Abuse

“We get a lot of victims that are still paying for a mortgage on a house that they don’t live in. It’s just another way of control”. (FG9 P1)

As highlighted in *Chapter Six*, moving in together or the purchase of a joint home marked the onset of EA for many of the participants. Furthermore, as discussed in the literature chapters, the need for safe and affordable accommodation plays a significant role in the women’s decisions to physically separate (Anderson et al., 2003; Murray, 2008). Post-separation, housing constituted a significant financial link to their ex-partners and one through which new tactics of EA relating to mortgages, rent, arrears, and title transfers were introduced. The women spoke of lengthy and exhausting disputes over housing as they attempted to secure what was legally theirs whilst the perpetrator continued to thwart their ability to do so by refusing to negotiate interest rates, refusing to vacate the property, or causing damage to the property which rendered it unsellable (SEA, 2018).

Many of the women revealed how even though they had been advised to leave their properties to attain physical safety they were still held responsible for the rent or mortgage payments as well as other costs such as utility bills and council tax. Therefore, despite no longer residing in the properties, the victims/survivors found themselves having to financially contribute to their previous properties as well as their new accommodation:

I couldn’t get him out the house for two and a half years. So, for two and a half years, idiot that I am, I paid half the bills on the house. (Sam)

I was living with my mum and dad for three years while he lived in the family house and I paid the mortgage. It was a case of I could afford a mortgage, he couldn’t. I knew that I needed a place to stay with my child once the divorce proceedings were sorted. So, I continued to pay the mortgage and he lived there rent-free for three years. (Hazel)

Hazel and Sam’s quotes highlight the duration for which their ex-partners were able to hold the women financially responsible and the apparent lack of information or advice available concerning their legal responsibilities towards their former properties. The lack of information combined with fear of their ex-partners, as well as their concern for repercussions from authorities such as the local council, meant that the women continued their payments to be in ‘good standing’, in hopes of institutions recognising that they had fulfilled their half of their financial obligations. However, this rarely resulted in any

recognition from authorities, who continued to hold the women responsible for payments and debt without any repercussions for their ex-partners who failed/refused to contribute.

Illustrating how EA is tailored to the individual circumstances of victim/survivor, the women who had been able to remain or who returned to the family home also experienced renewed EA relating to housing. The women gave examples of how their ex-partners refused to negotiate the terms of mortgages or rent and refused to sign over deeds and titles for the properties (SEA, 2018). Although the women had managed to physically separate *and* had kept their homes, the ex-partner's control was still all-encompassing:

He said he would take his name off the title because we didn't move in together, if he had done that, then that would have meant that I was able to...take the title into *my* name, re-mortgage for an amount that would have been...*easier for me* to pay. But he didn't, he refused to do that for a good...two years. (Kim)

Although Kim's circumstances relating to housing were common, her experience was particularly striking as her relationship with her ex-partner only lasted four months, but the repercussions and continued EA impacted her life for years – demonstrating the devastating nature of this form of abuse and the women's struggle to counteract it.

Due to the lack of financial assistance available to homeowners, such as benefits and legal aid, many of the women were advised to sell their property to be eligible for housing and social assistance to help reduce their costs. However, like Kim, other women came to realise that their ex-partners would not agree to any arrangement that would help support the women and their own children. Myla, unemployed after the separation and solely responsible for her children due to her ex-partner's refusal to pay child maintenance, covered all costs for the property she jointly owned with her ex-partner whilst he continued to live in the home. When attempting to sell the property to allow her to regain financial stability, she was met with years of resistance from her ex-partner.

I couldn't sell the house because my ex-partner wouldn't agree to selling the house. He was living in it at the time, I was paying for it [.....] But without the consent of the other owner, I can't sell.

Later in the interview, Myla explained how her ex-partner's refusal to negotiate the sale of the house and his constant defiance of court processes to resolve the situation thwarted her ability to successfully move forward with her life and kept her trapped in the relationship despite having left him years prior:

I can't plan for the future because he won't discuss with lawyers how we go about agreeing a sale. [...] Our last court date where I was up as a witness against the behaviours that I've reported - he didn't turn up. So, I'm kind of in this catch twenty-two. I'm stuck with an asset that I could afford if I could negotiate a different type of mortgage if he would agree to a lesser lump sum on the sale of it. I would know where I could move to, I could plan to start my life again. But I can't do that, and I remain stuck, pinned down financially and legally. (Myla)

Similar to Myla, many of the participants expressed feeling that the lives they were leading consisted of incalculable financial dilemmas which they could not escape or resolve due to their finances being intricately and conflictingly linked to the perpetrator. As a result, the women understood that it was their ex-partner's continued bid for power and control over their lives that led to continued EA tactics, such as the refusal to pay child maintenance or negotiate a sale of joint property. However, they expressed greater disappointment and frustration with the systems, institutions and processes that allowed the perpetrators to continue facilitating the abuse with impunity and held the victims/survivors responsible instead (Ulbrick, 2019). In these circumstances there appeared to be neither justice nor protection for their continued experiences of EA.

8.3.5 Banking

In addition to joint mortgages, the participants highlighted how other banking products, such as joint accounts and credit cards, were (ab)used by their ex-partners post-separation to disadvantage the victims/survivors further financially (Jaffe et al., 2003). As a result, the women and support workers alike questioned how financial institutions allowed these actions to continue with impunity, especially in instances where the abuse was evident, such as the removal of all monies from a joint account. Lisa, the only victim/survivor who did not experience EA during her relationship, had her access to her finances (which she relied upon to separate) immediately removed by her husband:

He withdrew all the money out of the joint bank account, stopped the Visa cards, stopped all of that - so the access was just gone. Cleared out the joint account. He couldn't close it [the account] so he just transferred all the money out of one bank account into the other. Just online banking. Instantaneous. 35,000 pounds just gone. (Lisa)

When Lisa questioned how her ex-husband's actions had been carried out without her permission or notification, the bank cited that his actions were in accordance with the terms and conditions of joint accounts - a response that many of the women were familiar with. The emptying of joint accounts and closure of credit cards, therefore, left many of the women

without access to vital financial resources as they were in the process of separating or rebuilding their lives (Jaffe et al., 2003). Their experiences with these tactics further illustrated how, unlike most other forms of abuse, the perpetration of EA does not require physical proximity and can continue, or as with Lisa, even commence post-separation (Sharp, 2008).

As discussed above, the women shared how they were often held liable for repaying debts that their ex-partners had amassed because of removing all funds, acquiring loans or through their continued use of the account post-separation. Joy's husband continued to utilise their joint account after she fled, an account to which she had had no access for over a decade, and for which she had no documentation due to her husband intercepting her post. By the time she could prove her identity and persuade the bank to freeze the account, her husband had amassed £15,000 worth of debt and she was not able to access any funds due to the block on the account: "Once the bank account was frozen it stopped getting paid. He said in one of his legal letters that he would not be paying the credit card bills or any debt on the account" (Joy). After going through the emotional, and what Joy described as a "humiliating" process of proving to the bank that she was homeless, unemployed and that although she had been a joint business owner on paper, she had never received a salary from her husband, she was not held liable for the debt. Far from this being a relief, Joy concluded: "There seems to be no recognition that the abusive person is going to get their own way - even in the system".

From withholding vital personal identification required to prove their identities and open bank accounts separate from their ex-partners to manipulating products and leaving the victims/survivors liable for debts, the participants expressed their dismay at the lack of recognition of the abuse and the banks' policies which seemingly penalised the victims/survivors for cooperating but never held the perpetrators accountable. As a result, the women understood their ex-partner's actions to be a means to regain power and control over their lives and the banks as complicit in facilitating that abuse.

He had eleven and a half thousand pounds on his credit card so we re-mortgaged jointly and then he left. I phoned up and the bank said, 'you *can't* be the sole mortgage holder cause you have no income'. So, it remained a joint mortgage. So, he kept threatening to come back. That was his big hold over me, '*I can come back into the house anytime. If I want to move back in tomorrow, I can, you can move out*'. (Mary)

Similar to Mary, after experiencing EA many of the women found that they had no

affordability for their mortgages, especially in instances where they had become unemployed and/or reliant on benefits due to the abuse. Therefore, with no support in place to allow the women to financially disentangle themselves from their ex-partners, many were subject to continued harassment, threats, and further EA from their ex-partners as they remained bound to them indefinitely through joint financial products.

8.3.6 Harassment, Threats and Emotional Abuse

As illustrated throughout, all post-separation tactics introduced were closely interwoven with economic coercion, threats, and emotional abuse (Humphreys & Thiara, 2003; Jaffe et al., 2003; Sev'er, 1997; Toews & Bermea, 2017). Many of the women had an ongoing fear of their ex-partners and their experiences of some post-separation tactics that had already led to significant financial setbacks. As a result, continued threats, harassment, and intimidation relating to finances had a serious impact on the victims/survivors, and in some instances, their extended families (Hayes, 2012). Furthermore, the failure of support services and institutions to recognise, and take into consideration, the women's candidacies as victims/survivors of EA during any of the processes the women had engaged in led to the participants' lack of faith that any meaningful support would be made available to challenge their ex-partner's renewed threats.

In an endeavour to reinforce the isolation that the women had experienced in their relationships, and to further destabilise their support networks, the harassment and intimidation were extended to family members and friends who were supporting the women (Hayes, 2012) - invoking strong feelings of shame and guilt for burdening their loved ones. Amy's ex-husband and his family engaged in a campaign against Amy and her parents after she ceased to agree to child contact due to the severity of the physical abuse that had been inflicted on her and her child. In retaliation, her ex-husband took legal action against her, and his parents threatened her parents' livelihood:

His dad was phoning my dad threatening us, saying, 'it's going to cost us ten grand each, it's going to cost a fortune, what's she thinking?'. But again, it was like really persuasive, manipulative, controlling, 'it's going to *cost us...*'. It was like the finances were the first thing they spoke about, not...the baby. [...] Then they were trying to get my dad fired from his job. So, it's like they were trying to cripple us. To cripple the whole family. (Amy)

In addition to the emotional impact this had on Amy and her parents, her quote highlights how none of the tactics deployed by her ex-husband and his parents were out of genuine

concern for the welfare of their grandchild but to reassert control over Amy after she had challenged it by separating. The bid to regain power and control over the women (Hayes, 2012), even though engaging in tactics that were counterintuitive to the welfare of the perpetrator's children, and often the perpetrator themselves, was familiar to all participants as they tried to make sense of their ex-partner's relentless tactics to control their lives by inflicting further abuse. Myla provided a glimpse into the ongoing verbal and emotional abuse she received from her ex-partner whilst having to remain in contact with him to try to agree on the sale of their joint property. The sale of the property was the difference between Myla securing safe and affordable housing for her and her children:

You know, text messages like, 'you're just a fucking bitter lemon – forty something old cow. Look at you, who would have you?'. You know, it's all of these things combined with the control over the finances. You know, holding me in a *really tricky* position. He knows how damaging that is to me, and I don't think he cares. It's a big game. (Myla)

The women recognised the post-separation threats, intimidation, and harassment as a further means for their ex-partners to trigger, blame and financially destabilise the victims/survivors, often in a bid to have the women return to the relationships or to penalise them indefinitely for choosing to separate (Humphreys & Thiara, 2003b). In some instances, the ex-partners were successful, with several women admitting that they had to return to the relationship because their ex-partner's continued tactics had left them without any finances and without any hope of recovering financially. Alongside the experiences of EA, the women described relentless emotional abuse, which continued to wear away at their self-confidence and belief that they could live life independently of their ex-partner (Humphreys & Thiara, 2003b). Alison had lost her employment in the process of leaving and was awaiting her benefits payment whilst she and her children resided in a refuge. With no financial means to support her children during that wait, her husband threatened to remove her newborn baby on grounds of neglect.

[I] ended up in temporary accommodation having this husband telling me, 'I'm gonna take the baby off you, I'll take the baby off you, I'll take the baby off you' ... So, I went back. [...] It's scary because it wasn't just financial abuse, it was more mental abuse, so it was a lot to do with 'you won't get your kids if you leave my house, I'm the main carer, I get all the money for them, you have to fight to get your kids off of me'. (Alison)

Although Alison and her children were physically safe and had started the process of regaining some financial independence through benefits, her return to her ex-husband illustrates the severity of the threats, their emotional and psychological impact on Alison,

and her lack of belief that the support she was receiving through the refuge, and other services, would be able to keep her and her children safe. Alison's return to her ex-partner resulted in her staying another five years before her next, and final, attempt to separate.

Regardless of the women's strength and resilience, it was apparent that the emotional abuse, coercion, and threats surrounding finances were particularly potent due to the victims/survivors' ongoing negative experiences with services and institutions which had made the perpetrator's previous threats a reality. Therefore, despite separating, the women had to continuously calculate how best to keep themselves and their children safe in an environment that appeared to favour their ex-partner's autonomy and rights over the safety, physical and otherwise, of the victim/survivor and her children (Ulbrick, 2019). In an attempt to break the cycle, the women would often comply with their ex-partner's demands whilst simultaneously attempting to distance themselves and rebuild their lives - a challenge only very few of the women achieved successfully as the EA reverberate through their lives.

8.4. Legacies

The women who took part in this study had all experienced physical, psychological, emotional and economic abuse from their former partners. However, the women were unified in their belief that the EA they experienced during their relationships, the ripple effect of that abuse, as well as the PSEA, had the single greatest impact on determining their life course. At the start of her interview, Mary, introduced in *Chapter One*, shared that she wanted to participate in this study because the role of finances in DA and the impact of EA are overlooked. Her description captured the nature of EA and the ways in which it had irreversibly shaped her and her children's lives and was reflective of many of the women's experiences.

So, of all the forms of abuse that my husband enacted upon my person, that [EA] was the one that lasted the longest and the one that has done me most harm in my life [.....] I left my husband so long ago...it's why I live here, it's why I don't own a property, it's why I don't have a pension...[it] was that relationship. And that's really shaped all of our lives. (Mary)

Although each of the women occupied different points on a journey of financial recovery, Mary's narrative outlined the financial past, present and future that awaited the victims/survivors as they continued their journeys for financial stability and a life 'free' from EA. Only very few of the women had achieved financial security and independence

after separating and even fewer stated that they were in a financially better position now than they had been before their relationship.

So, it wasn't until I was fully out of it that I've gone '*Wait a wee minute here!* I've actually never been more financially secure *in my puff!*'. I'm in control of my money, I know exactly what I'm doing, I'm not having to ask anybody for anything, and I'm better off! I'm better off financially *and it's just me*. I feel really quite empowered by it all. (Maya)

So, from last year we are separated and that was *the best decision of my life* [laughs]. You know because in the last year, step by steps I do everything by myself for my kids. So, right now I can tell first time I'm proud of myself, because I'm still working [.....] At this moment, yeah, after one year and I stayed by self, I'm really proud and I'm strong person. Everything is changing. (Ilona)

Similar to Maya and Ilona, some of the women had regained significant space for action after their separation and spoke of feelings of empowerment and self-confidence (Kelly et al., 2014). However, this was often more reflective of the severity of the coercion and control they had been subjected to throughout their relationship as opposed to genuine freedom from their ex-partners. Rabia, whose husband did not permit her to leave the family home or learn English, expressed great pride in her progress through taking English for Speakers of Other Languages (ESOL) classes at her local community centre and securing her first job.

When I leave to him, I think I need to stand up and change my life because I have *nothing* in this country. I see there is ESOL classes at this centre and I go inside. So every day Monday to Friday I go to classes [.....] So, every day I go library and search a job and then I apply and they call me for interview. The first time, *it's me* [she received the job]! [.....] So, I really enjoy this job for one year. Very excited! Life is totally different when you do job. It's *totally* different. Lots of things change in yourself and in your environment. You make more confidence. But I love it. It's freedom and it's nice. (Rabia)

Although Rabia's achievements in such a short space of time were internally validating and demonstrated to her that she was able to live independently from her husband, it was overshadowed by the fact that she was still involved in legal processes with her ex-husband and fighting for custody of her children - who remained in the care of social services. She was therefore stuck in a continuous cycle of having to prove her eligibility as a mother despite her being a victim/survivor of DA and separating to keep herself and her children safe.

To help make sense of the continuous nature of the EA, Rabia alongside several of the other participants, were still receiving support from specialist services; however, this

support was mostly emotional in nature as opposed to financial. Some services were equipped to provide more practical assistance, such as food parcels, to assure the victims/survivors were able to survive, however, this only presented a short-term solution to those most in need as opposed to a long-term strategy to regain financial security and independence.

I'd gone from having a wee bit of money and living comfortable and able to go out and buy a coffee without worrying, to literally watching every penny and thinking, 'Ok, how am I going to eat?'. Luckily, Women's Aid would have food parcels delivered and if it wasn't for that then I would have really struggled. (Rose)

Although seemingly all support workers were aware of the incessant nature of post-separation EA, and its potential to escalate post-separation, their services were reactive as opposed to preventative as the victims/survivors and their support workers awaited the next tactic to be deployed by the perpetrators. Dependent on the tactic, advice would be given and referrals made, however, there was an acknowledgement that the victims/survivors had moved out of the realm of DA and into a system where no consideration of their candidacies as victims/survivors would be given. Therefore, there was an understanding among the support workers that post-separation EA was inevitable and that, at present, they did not have the tools to prevent or address it appropriately - resulting in the women's continued candidacy for financial stability and independence.

I'd like for it to stop because it's continuous. It's not slowed down, umm, at all in three years. It's like a roller coaster, you go up and then come down and then you go back up again. So it's a roller coaster and I just want it to stop. (Kim)

To borrow Kim's language, all the women, regardless of where they were positioned in their candidacy journey, likened their lives to a roller coaster as even decades after separating the aftermath of the EA was revealed and support to recover was insubstantial. The discussion of PSEA and the victims/survivors' continued candidacies left one support worker to conclude:

So, we all know this, don't we? Where there's real vulnerability, you'll get people abusing them and not only financially abusing them but using the system to financially abuse them. *Why'd you ever leave?* (FG2 P2)

8.5 Conclusion

The women who took part in this research are all strong women who have prevailed in their journeys to separate from their abusive partners despite relentless attempts to undermine their financial security and independence. It has also illustrated the social expectations of women to be the 'right kind of candidate' (Mackenzie et al., 2019) to unlock support, something which is continuously negotiated throughout their candidacy journeys for support. Although all three findings chapters utilised the seventh step of candidacy, 'operating conditions and local production of candidacy' (Dixon-Woods et al., 2006) in their analysis, this chapter clearly outlines how these shape the candidacy journey and the support available to victims/survivors of EA. By analysing and combining their individual experiences of EA pre- and post-separation, it has been possible to demonstrate how women's economic security and independence are restricted and controlled by their abusive partners, by the systems and processes of the state, and by professional and policy frameworks that influence the support available and extended to victims/survivors. Crucially, it has highlighted how PSEA continues the victims/survivors' candidacy whilst simultaneously stripping them of the resources required to seek support to resolve them.

This chapter has described how women go on to experience various forms of EA after they have physically separated from their abusive partners, and how this, combined with the financial consequences from the abuse experienced throughout their relationships, resulted in continued economic hardship. The use of PSEA created significant barriers to regaining financial security and independence as the women attempted to rebuild their lives and required continued support from services as they attempted to navigate continued financial hardship and renewed exposure to abuse. This chapter has also offered evidence to suggest that PSEA is not just facilitated on a personal level by the ex-partner but is generated, disseminated, and perpetrated by wider social, political, and systemic frameworks and institutions in the public realm. As a result of systemic failures to identify and cease EA, women had to continuously calculate whether they could withstand ongoing economic assaults or, if in the face of continued hardship and limited support for financial recovery, returning to their abusive partner to survive constituted the better outcome. Although constrained by wider socio and political factors, there was some evidence of support workers mitigating the consequences of PSEA, with the aim of ensuring women and their children could regain some financial independence and remain separated from their abusive partners. However, overwhelmingly most felt helpless in providing support to victims/survivors against state and other institutional processes.

These findings, therefore, raise questions about the concept of ‘unresolved candidacy’ as outlined by Mackenzie et al. (2013), where a candidacy journey may be incomplete due to structural factors for which services have no viable solutions. This is readily apparent in the participants’ discussions of PSEA, especially where it is facilitated and upheld through the legal system, financial institutions, and government initiatives such as child maintenance. These systems and processes continue the women’s candidacies as victims/survivors and, as demonstrated, support services were often unable to offer solutions to stop this from occurring. This chapter therefore raises a serious question: when women are trapped in systems which do not benefit them, but often actively further economically disadvantage them, when is their candidacy as victims/survivors of EA ever *resolved*?

This thesis set out to explore women’s experiences of EA, its role in victims/survivors’ ‘careful calculus’ to physically separate from an abusive partner and the support sought and received for finances. It also sought to explore the wider socio, economic, and political frameworks which inform and shape the victims/survivors’ journeys and eligibility for support. The participants’ narratives demonstrated multiple iterations of Hamby’s (2013) ‘careful calculus’ and how it is a continuous process extending beyond physical separation because of EA perpetrated post-separation. Crucially, the women’s experiences highlight EA perpetrated by their (ex)partners and the structural and systemic failures that are complicit in its perpetration. Drawing on the evidence presented across all three findings chapters, the following discussion chapter refines the findings to explore policy and practice recommendations that can be drawn about victims/survivors’ continuous candidacy to live free from abuse and the operating conditions required to support them in achieving this. In doing so, it seeks to build upon and further develop the theoretical and conceptual foundations of this study, in particular, the way that candidacy can be utilised to better understand and respond to women’s personal experiences of EA, and the wider systemic issues which provoke and perpetuate this form of abuse.

Chapter 9: Discussion and Conclusions

9.1 Overview of the Study

Despite the long-standing acknowledgement that victims/survivors require economic and financial resources to separate from an abusive partner (Barnett, 2000), there has been a concerning lack of research about the support women seek and receive in relation to their finances in this context. Furthermore, economic abuse (EA), the root cause of the scarcity of their economic and financial resources has been under-researched and under-addressed in policy, legislation and in practice. To date, there has been a limited exploration of the unique challenges victims/survivors experiencing EA face in navigating the complex web of economic control and their efforts to access support for the financial resources they require to help extricate themselves from their abusive partner. This research therefore had three primary aims: 1) to examine and document women's experiences of EA and the impact this has on their ability to leave an abusive partner; 2) to explore how EA is understood and conceptualised by professionals and how this impacts on the support and advice available; and 3) to explore how financial safety nets are constructed at the policy and practice levels to help generate recommendations for improvement. To meet these aims, the research addressed four key questions:

1a. What is the nature of economic abuse experienced by female victims/survivors in Scotland?

1b. How does household income impact women's experiences of economic abuse and separation?

1c. How do women identify and conceptualise this form of abuse?

2a. How, and to what extent, do questions of financial viability influence women's decisions to separate from an abusive partner?

2b. What, if any, financial strategies do victims/survivors deploy to maximise financial viability to separate?

3a. What sort of advice/support do women seek concerning finances as part of safety planning?

3b. What are the barriers and facilitators for women to engage with support services?

4a. How do support workers currently conceptualise and respond to disclosures of economic abuse?

4b. How does the current response address risk and safety throughout the separation process and beyond?

4c. What financial support can be offered and who is eligible to receive it?

In this thesis, I have documented the links between EA, physical safety, available support, and the impact these have on victims/survivors' ability to leave an abusive partner.

Through the use of the candidacy framework (Dixon-Woods et al., 2006), it has mapped the complicated terrain and negotiations that victims/survivors must navigate when seeking support for EA. To the best of my knowledge, this study is only the third to apply the candidacy framework to domestic abuse (DA) (Mackenzie et al., 2013, 2015, 2019) and the first to apply it to EA specifically. The framework has made apparent the invisibility of EA to victims/survivors as well as practitioners and the lack of financial support available to separate and regain financial security.

The research findings were the result of a qualitative analysis of semi-structured narrative interviews with victims/survivors ($n=30$) and 11 focus groups with domestic abuse support workers, legal practitioners, money and benefits advisors ($n=51$). The victim/survivor interview data provided rich insight into how EA occurs during relationships as well as post-separation, its impacts, and the routes through which women navigate support to help achieve physical separation. The feminist methodological approach used in this research illustrates the importance of listening to women's experiences of abuse and situating them within the wider contexts of our lives. The lived experiences of negotiating daily survival, or what Hamby (2013) has termed their 'careful calculus', and the intricacies of managing finances within the process of separation, provide critical insights into how EA impacts women's lives and how structures of society, including policy, legislation and institutional processes compound the problem. A significant contribution of this research is that it captured the experiences of a range of victims/survivors, including women from low and high-income backgrounds, from remote geographical locations in Scotland, and women affected by complex and ever-changing immigration laws. In so doing, the thesis has captured the experiences of women whose voices are often unaccounted for in practice, policy, and legislation.

This study is the first to interview victims/survivors of DA *and* service providers utilising the candidacy framework. The participation of the practitioners was vital and provided a

broad range of perspectives on how EA occurs, and how it is conceptualised and responded to at service level - where support is constrained by policy definition, legislation, and ever-dwindling resources. Through the framework, the participants' combined narratives brought to light the extensive and multi-faceted experiences of EA, its consequences, and the limited support available to victims/survivors to regain economic security. This research therefore created an opportunity to reflect the shared experiences of victims/survivors and service providers to be heard and, in doing so, make a valuable contribution to the evidence base.

This final chapter of the thesis will begin by summarising the findings of this research. The findings are presented in order of the three findings Chapters (*Six, Seven and Eight*). Following this, I explore the contributions this thesis makes to the EA literature, conceptual frameworks for exploring victims/survivors' help-seeking, and to policy and practice. This is followed by recommendations for policy, and practice to help advance responses to victims/survivors of EA. Limitations of the study and areas for future research are discussed before I close the thesis with some concluding remarks.

9.2 Summary of Findings

This thesis presented three main findings chapters: women's experiences of EA and the lag in their self-identification as victims/survivors (*Chapter Six*); the women's help-seeking process as they seek to separate (*Chapter Seven*); and their experiences of post-separation EA (*Chapter Eight*). The candidacy framework was applied throughout each chapter to map and analyse the women's experiences of identifying abuse to seeking and obtaining support for separation (Figure 5). This section presents the main findings of each of these chapters in turn.

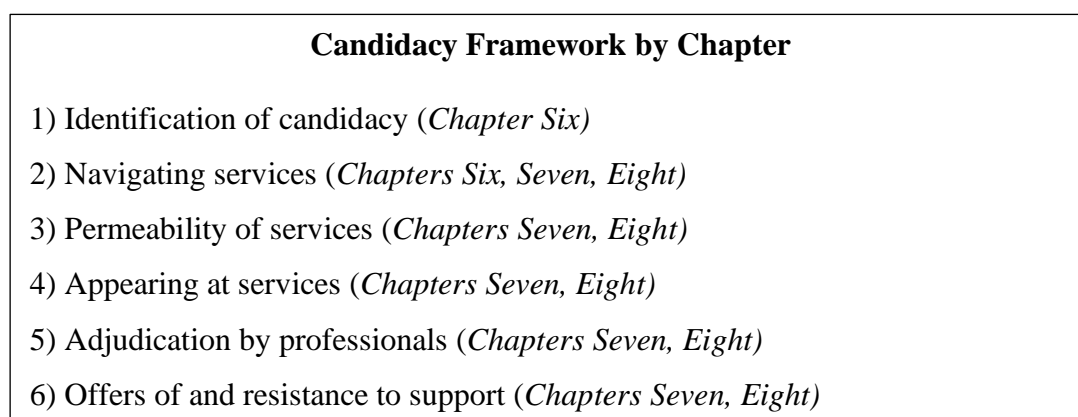


Figure 6. *Candidacy framework applied across findings chapters.*

In *Chapter Six* I explored women's experiences of EA and how this affected their financial viability to separate from their abusive partner. The women highlighted that EA is at the centre of their experience of DA throughout their relationships instead of at the periphery. Victims/survivors described being deprived of money, assets, and other economic resources which, alongside other forms of DA, resulted in their entrapment with their abusive partner. The lack of financial and economic resources resulted in a direct barrier to separation. Consistent with Hamby's (2013) work on victims/survivors' protective strategies, *Chapter Six*, highlights how some of the participants were able to engage in protective financial strategies - including hiding small amounts of money, borrowing money from family and friends, or opening secret bank accounts. However, overwhelmingly, the findings in this chapter refute Hamby's (2013) suggestion that victims/survivors can actively engage in financial protective strategies, as the majority of the women described a lack of space for action to do so. Furthermore, the women who were able to engage in financial strategies did so to ensure their day-to-day survival *not* to separate. My findings also highlight that women who did 'save to leave' found themselves at a disadvantage due to those savings, as these disqualified them from obtaining government financial support, such as access to benefits or legal aid, they desperately required to remain separated and rebuild their lives. These findings contribute to the sparse literature on victims/survivors' financial protective strategies and their role in increasing women's financial viability to separate as well as how wider macro-level factors, such as policies, directly interfere with their abilities to do so.

The application of the candidacy framework (Dixon-Woods et al., 2006) in this chapter made the following themes visible: the women's delayed identification of EA and the 'testing' of their candidacy for support for domestic abuse (DA). The first is what I have termed a 'lag in identification' of EA and is a theme which is consistent across all three findings chapters. In line with Liang et al. (2005) and Mackenzie et al. (2015), who argue that 'problem recognition' or 'identification of candidacy' is complex among women subjected to abuse, participants in this study did not readily identify EA as abusive nor themselves as victims/survivors in need of support. For women subjected to EA, this vital first step of candidacy, is inhibited not just through the coercive control inflicted upon them by their abusive partners, but also through societal messaging relating to women and money in which women are still economically inferior to men. Crucially, the lag in the identification of EA was not just present in victims/survivors but also among those from

whom they sought formal as well as informal support (*Chapter Seven*) as well as across systemic institutions and processes in which the women were entangled post-separation (*Chapter Eight*). My findings suggest that EA is often the first form of abuse experienced alongside forms of emotional and psychological abuse; earlier identification of EA could therefore be critical in preventing further escalation.

Following on from a lag in identification, the second emerging theme is the women's 'testing' of their candidacies as victims/survivors within their immediate networks. This occurred when women began to question the experiences within their relationships, usually aspects of their partner's behaviour, and revealed some of those elements to family and friends. In doing so, the women were seeking validation and a view of whether these experiences were customary or warranted intervention. Although Dixon-Woods et al. (2006) note that immediate networks can influence a person's candidacy journey through health services, the findings in this chapter indicate just how significant this testing with immediate networks is to safeguarding victims/survivors and enabling them to seek support. The denial of the women's candidacies as victims/survivors by trusted persons in their immediate networks resulted in them delaying seeking further support and being subjected to abuse for longer. In practical terms, victims/survivors, and those in their immediate networks, were unable to identify and respond to EA until it escalated to such a degree that it resulted in physical threats to their lives. At this stage, the women's economic insecurity is so severe that it presents a direct barrier to accessing safety.

Drawing on the subsequent steps of candidacy (*steps two to seven*), in *Chapter Seven I* explored the women's journeys to and through support services and examined the advice sought and received about separation and finances. This chapter highlights that women rely on a variety of methods to navigate support services (*step two*), such as signposting from family and friends and chance encounters with other services that provide referrals to specialist DA services. Crucially, it finds that because of the lag in the women's identification of abuse, and themselves as victims/survivors, participants struggled to identify appropriate services to attend for support and visited multiple services. Support therefore became dependent on the practitioner's recognition of abuse, which was inconsistent, and their referrals or signposting to relevant services. Consequently, the lag in identification presented one of the greatest barriers to women accessing appropriate services (*step three*). Other barriers included lack of awareness of services in general, the abusive partner who physically and/or psychologically intervened in their help-seeking as well as feelings of stigma and shame for requiring external support. Contrary to the

existing literature (Barnett, 2000, 2001), at this stage in their journeys, victims/survivors did not highlight the lack of money as a barrier to navigating and attending services.

The identification of abuse, and the severity of their situation, often did not occur until the victims/survivors appeared at specialist DA services and disclosed (sometimes only fragments) of their experiences (*step four*). Due to the methodological approach, which included interviews with victims/survivors and practitioners, I was able to utilise candidacy to analyse these encounters or ‘negotiations’ (Dixon-Woods et al., 2006) from two differing perspectives. This made visible how the women’s experiences were distilled by service providers and their candidacy for support was determined based on the practitioners’ recognition and interpretation of their experiences and eligibility for support (*steps five and six*). Concerning this, two main themes emerged. The first was the continued lag in the identification of EA by service providers, who had inconsistent approaches to recognising, understanding, and responding to EA. Some viewed EA as pertinent to providing holistic support and safety planning whereas others did not consider it to be part of the remit for DA support. This finding is significant as it illustrates inconsistencies in practice, which impact upon the support received by women.

Closely connected to this, the second theme to emerge was how hierarchies of abuse determined risk, and subsequently intervention, with EA predominantly absent from these assessments. Equating physical abuse with high risk prevails despite long-standing recognition of the insidious nature of non-physical forms of abuse and the cumulative effect this can have on women and children. It also confirms earlier work by Sharp-Jeffs (2015), which suggests that EA is often invisible among service providers and when recognised is not associated with risk, despite its ability to trap the victim/survivor with the abusive partner and thereby experience continued abuse. Therefore, although, the victims/survivors required financial advice and support to help facilitate and maintain separation (in addition to physical safeguarding where necessary), this was rarely the focus of service providers who drew support to the physical safety needs instead, despite these being connected to economic resources such as housing.

A further theme of this chapter was the lack of concrete and accessible financial support for victims/survivors. The findings illustrated how support for EA, at the time of separation and beyond, is largely confined to debt advice, some emergency grants and social security benefits. However, as discussed in *Chapter Three*, due to severe and ongoing cuts to social security, this so-called ‘safety net’ has all but vanished and the money available is

insufficient to survive, let alone separate and rebuild an entire life. Although all participants had been subjected to EA and required financial support, eligibility for benefits is dependent on wider social and structural determinants, such as income, immigration status and assets. This chapter provided detailed insight into an under-researched group of victims/survivors: women with no recourse to public funds (NRPF), women with above-benefit-level incomes and those from high socioeconomic backgrounds, who are therefore not eligible for benefits. With no substantive financial support available beyond benefits, their narratives revealed how they were forced to extinguish any economic resources they might possess to live below the poverty line and qualify for benefits or return to their abusive partner. The options were even more dire for migrant women with NRPF who had to decide between their abusive partner or returning to their country of origin – both undesirable and risky options. Through the application of the seventh step of candidacy, it, therefore, became apparent how financial support is contingent on intersectional characteristics and the women’s individual eligibility for support instead of having experienced economic and other forms of abuse. As a result, the *sixth step* of candidacy, the ‘rejection/acceptance of support’, is greatly informed by policy frameworks, which determine who is eligible for interventions- greatly restricting support workers’ offers and victims/survivors’ ability to accept or decline support. Consequently, I argued that the existing mechanism for financial support and security, exclusively limited to benefits, is grossly inadequate to help victims/survivors re-establish financial independence and have little to no impact where EA is present in the relationship as well as post-separation.

Chapter Eight presented new and renewed EA tactics which arose post-separation, illustrating the ways in which victims/survivors’ remaining economic security is annihilated by their abusive partner after they have achieved physical separation. Drawing on the last step of candidacy, ‘operating conditions and reproduction of candidacy’, (Dixon-Woods, et al. 2006) a main theme to emerge was that of institutional abuse. This ranged from abusive partners manipulating and weaponising institutions to facilitate EA to institutional processes and procedures that uphold and create enabling conditions, such as gender inequality, that shape and reproduce the women’s vulnerability to further abuse. Victims/survivors and practitioners described post-separation EA as a systemic problem which directly interfered with the women’s ability to remain separated from their abusive partner and regain financial independence and security. Through my development of the Post-Separation Economic Power and Control Wheel (Appendix 1), this chapter documents countless examples of interpersonal tactics of EA as well as poor practices

within the legal system, government, financial institutions, and statutory bodies which victims/survivors encounter, such as local councils and social housing providers. Examples include: continued vexatious litigation against the victim/survivor, depleting her financial resources to pay for legal fees; refusing to pay child maintenance despite court-agreed orders mandating payment; continued coerced debt through manipulation of joint products, for which the victim/survivor is held liable. These are situations of clear EA, however, due to the lag in identification discussed throughout, the abuse often goes unrecognised, unaddressed and, in fact, is further exacerbated by the very institutions designed to provide justice, remedies and redress. Two significant findings therefore arise from this chapter, 1) that gendered macrostructural processes (operating conditions) heighten women's vulnerability to EA post-separation, and 2) that there are currently no concrete remedies for victims/survivors of EA. Both create direct barriers to women's economic and financial recovery and their ability to live free from EA post-separation.

These findings pose further questions about the conceptualisation and understanding of post-separation abuse in all its forms and what is currently being done to prevent further victimisation. Nearly 30 years ago, Kelly's (1999) work highlighted that abuse does not end when the relationship ends, but when the perpetrator decides to end it. Abuse by ex-partners has long been acknowledged in policy and legislation in Scotland and the new Domestic Abuse (Scotland) Act 2018 has been purposely designed to apply to 'partners' and 'ex-partners'. However, the findings from this chapter suggest that recognition of EA and its prevention is grossly neglected at legal and other institutional levels during the relationship as well as post-separation. In fact, post-separation, institutions reproduce the women's vulnerabilities as victims/survivors by facilitating further EA. As the participants in this research have evidenced, the failure to recognise forms of post-separation EA, places victims/survivors and their children at continued risk of lifelong economic hardship. Questions must therefore be asked about why so little is being done to prevent continued victimisation by the perpetrator and institutions to help women disentangle from an abusive partner once and for all.

Lastly, a consistent theme throughout all three findings chapters is the failure to connect EA to risk at the start, throughout and post-relationship. Throughout the findings chapters, I have consistently highlighted that economic security is connected to physical security, but that this is not recognised by victims/survivors themselves and those from whom they seek support (*Chapter Six*). The failure to recognise this connection places victims/survivors at continued risk of abuse. Through the application of the seventh step of

candidacy, I connect this heightened vulnerability to risk to macrostructural processes such as social security benefits (*Chapter Seven*) and exposure to institutional abuse post-separation (*Chapter Eight*). The findings from these chapters indicate that the design of policies, legislation and institutional processes ignore women's economic insecurity or treat it with indifference and, much like DA historically, views it as a private matter with the onus on the victim/survivor to resolve. This thesis reveals that, at present, there are no concrete pathways of financial support or remedies for victims/survivors of EA. I therefore echo Ulbrick's (2019) findings that the lack of understanding between economic insecurity and risk, in every sphere of women's lives, operates as one of the greatest barriers to separation as well as recovery post-separation.

The following section explores the contributions this thesis has made to the EA literature, the candidacy framework, and the implications of the findings for policy and practice.

9.3 Contributions

The current research provides rich, contemporary, and timely findings about EA and its consequences. As such, the study makes several important contributions to the under-researched topic of EA and has wider implications for policy and practice. This section describes the ways in which this research contributes to new knowledge in the field of EA, builds on the existing evidence base to address conceptual gaps, and provides a basis for future practical and policy developments to recognise, respond, and provide accessible remedies for EA and work towards prevention.

9.3.1 Contributions to the Economic Abuse Literature

This research responds to a prominent gap in the scarce EA literature - how EA is perpetrated and experienced post-separation. As discussed in *Chapter Three*, post-separation EA is mentioned in the existing literature (Kaittila et al., 2022; Sharp-Jeffs, 2015, 2022), however, has not been explored in detail. *Chapter Eight* provides a comprehensive overview of new as well as renewed tactics of economically abusive tactics and details how they bind victims/survivors to abusive partners indefinitely. Furthermore, it provides empirical evidence of how institutions and systems, such as family courts, child maintenance services and banks, are complicit in the perpetration of EA. The post-separation tactics were captured in my adaptation of the Duluth Power and Control Wheel

(1984), a significant contribution to the EA literature as well as international practice (Appendix 1). My wheel is one of the first Duluth adaptations to represent post-separation abuse of any kind and it is also the first to capture ‘institutional abuse’ to illustrate how systems and institutions are complicit in facilitating and condoning the perpetration of EA post-separation. The resource does not merely present post-separation tactics, it also helps to dismantle the widely held misconception that ‘the abuse ends when the relationship ends’. It therefore invites academics, practitioners, policy, and lawmakers to reconceptualise theoretically and practically what ‘leaving’ or ‘disentangling from an abusive partner’ *actually* entails and the support required at every stage to do so. The wheel therefore contributes to the paucity in the EA literature. It also reinforces the significance of understanding abuse through the Ecological Model (Heise, 1996), by highlighting how abusive tactics are not merely committed at an individual level but also at a societal level through institutions, systems, and processes- resulting in multi-level barriers for victims/survivors who attempt to extricate themselves from the abuse.

The wheel has been a valuable resource for influencing how victims/survivors *and* practitioners conceptualise and understand post-separation EA. To date, my wheel has been translated into five different languages (Dutch, Finnish, French, Spanish and Swedish), with translations in Arabic, German, Hindi, and Urdu forthcoming. It is used by practitioners and victims/survivors in the UK, Finland, France, Sweden, Australia, the US, and Canada - where it forms part of the national toolkit for responding to EA (Canadian Centre for Women’s Economic Empowerment, 2022). My wheel has also been featured in two academic publications examining EA and victims/survivors’ financial empowerment (Postmus & Stylianou, 2023; Sharp-Jeffs, 2022). The success of the resource is indicative of the relevance of my findings to victims/survivors and practitioners. It also demonstrates the desperate need for the findings in research and in practice.

9.3.2 Conceptual Contributions

As discussed in *Chapter Two*, there has been a paucity in the development of conceptual frameworks that comprehensively capture the theories and complexities of help-seeking among victims/survivors (Liang et al., 2005), especially concerning intersectional challenges individual women encounter throughout. A considerable conceptual contribution of the thesis is therefore the use of ‘candidacy’ (Dixon-Woods et al., 2006) to analyse my data. As with previous works (Mackenzie et al., 2013, 2015, 2019), my study demonstrates that candidacy offers a conceptual framework that is both applicable and

logical for guiding research into victims/survivors' identification of their need for support and the complex journeys into, and through, services with responsibilities for addressing and alleviating the impact of DA.

Furthermore, I found the candidacy concept, and its accompanying framework, to be highly compatible with the feminist epistemology of my study. Both seek to amplify marginalised voices and focus on the lived experiences of individuals, whilst considering how 'power' informs these experiences (Dixon-Woods et al. 2006; Skinner et al., 2005). Although present in the candidacy framework, feminist epistemology helped amplify the significance of addressing power dynamics in the exploration of victims/survivors' experiences of EA, their help-seeking, interactions with professionals and the support made available to them. Furthermore, both approaches prioritise understanding how systemic structures and societal norms influence personal experiences and access to resources - a key element of this study. Feminist epistemology's emphasis on situated knowledge, gender inequality and enabling women's and other marginalised groups' voices (Skinner et al., 2005) parallels the candidacy framework's attention to the social determinants which give way to inequities in healthcare access and provision (Dixon-Woods et al., 2006). Combining both frameworks therefore provided a more nuanced understanding of victims/survivors' experiences of EA and highlighted the significance of intersectionality and the social contexts that shape their candidacy for support.

This section begins by highlighting areas for advancement of the candidacy framework to better reflect the lived experiences of victims/survivors in their journeys of seeking and receiving support. This is followed by a discussion of the contributions this thesis makes to the concept as well as how it addresses some of the shortcomings.

9.3.2.1 Suggestions for Improvement

Although candidacy is a worthwhile addition to the existing frameworks exploring victims/survivors' access to and through support services, my findings suggest scope for the following conceptual advancements. First, a need for temporal specificity. The framework does not explicitly address the timing of the different steps, potentially overlooking the dynamic nature of support-seeking decisions and the amount of time required to access and receive support- a crucial oversight for women subjected to abuse and for whom support is time-sensitive. Second, consistent with the literature (Clayborne, 2019), all participants made multiple attempts to separate from their abusive partners.

However, there is no scope within the framework to capture the women's *multiple* attempts to access and secure support, the reasons for their interrupted journeys nor account for the differences in circumstances (if any) between terminating and restarting their journeys for support at a later time. This includes a lack of consideration for victims/survivors who may have had to terminate their candidacy journey due to individual intersectional characteristics, such as their migration status, which prohibits them from accessing certain forms of support. Lastly, concerning victims/survivors' candidacy journeys, the framework's sequential steps oversimplify the complexity of the women's experiences of identifying their candidacies and seeking and obtaining support. Although amended by authors such as D'Ambruso et al. (2010) and Mackenzie et al. (2013, 2015) to demonstrate the flexibility of the steps, it is still an oversimplification of the complexities of help-seeking behaviour for individual victims/survivors. Consistent with these authors, my findings reveal that the steps may occur simultaneously, interactively, and in a nonlinear fashion. For the sake of ease and presentation, the participant's journeys were presented in sequential order. However, I acknowledge that this does not reflect their lived reality of seeking support and must be incorporated into any framework investigating help-seeking.

9.3.2.2 Contributions to Candidacy

Applying candidacy to victims/survivors of EA support journeys has allowed me to expand the framework in three significant ways. First, work by Mackenzie et al. (2015) highlighted the complexities in victims/survivors' self-identification of abuse due to multiple and conflicting candidacies. My research expands upon this through my introduction of the 'lag in identification' of EA and the need for support. The lag commences with the victims/survivors, due to a complex combination of factors at the individual (the women and the perpetrator), societal (social messaging, immediate and community networks), and systems (policy, legislation) level. Crucially, my findings illustrate how the lag is continued by support services and professionals working at institutions such as family courts and local councils, as detailed in *Chapters Seven and Eight*. As discussed, failing to recognise EA and respond appropriately, at every level, has serious ramifications for victims/survivors whose economic and physical security remain in jeopardy.

Second, my study is the first to interview victims/survivors of DA *and* service providers utilising the candidacy framework. This provided original insight into the shared

negotiations of candidacy but from differing perspectives. Findings in *Chapter Seven* highlighted how victims/survivors required financial advice and support due to their ongoing experiences of EA and how this was conceptualised and responded to inconsistently by service providers. Through the application of a hierarchical framework of abuse, practitioners often reframed the victims/survivors' experiences based on assessments of risk instead – a support tool from which EA is currently missing. This finding provides a more detailed insight into *how* candidacies are interpreted, assessed, and responded to and how these might not align with the victims/survivors' own assessment of their support needs. Furthermore, in instances where EA and its impact were considered, candidacy made visible the policy and practice constraints which impact the service provider's ability to effectively respond to the women's candidacies for EA support. The framework therefore allowed me to uncover barriers and inequities in policy and practice to demonstrate how these influence victims/survivors' lives.

In line with this, the third contribution is consistent with Mackenzie et al.'s work, (2013, 2015), which states that the seventh step of the framework, 'operating conditions and local reproduction of candidacy' (Dixon-Woods et al., 2006), is not a step to be considered at the end of the process but shapes the entirety of the candidacy journey. My data indicate that the invisibility of EA at social, policy and legislative levels, informed every step of my participants' candidacy journeys including: the lag in identification from the victims/survivors and those in their immediate networks, inability to identify appropriate services who could offer support, a lack of available services who can assist with EA, a continued lag in the identification of EA from support workers, perpetration post-separation by individuals and institutions and, crucially, a lack of concrete support and redress available. Therefore, based on my findings, I echo Mackenzie et al. (2013, 2015, 2019) in presenting an alternative visual representation of the candidacy framework (Figure 6) through the following two adaptations. The first illustrates how the operating conditions and production of candidacy infiltrate every part of the candidacy journey. These must be considered throughout to understand the multiple and intersecting challenges they present for individual victims/survivors as well as the context in which practitioners can/cannot provide appropriate support. The second addresses the sequential limitation to better reflect how victims/survivors' journeys to and through support services are not linear and can cease and recommence multiple times and at different stages in the process.

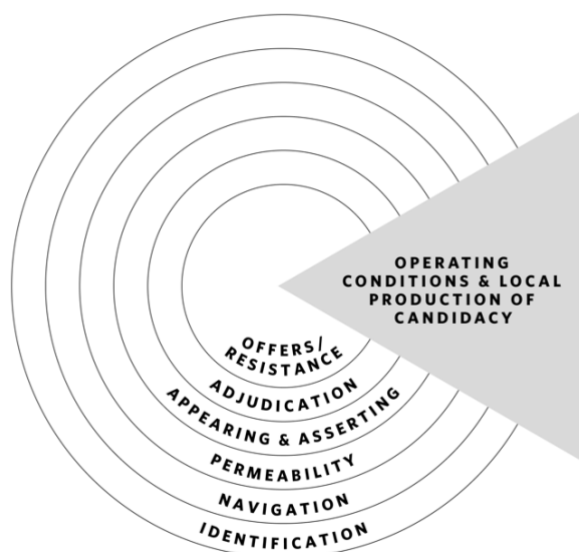


Figure 7. Candidacy journey informed by operating conditions

A further consideration are the findings from *Chapter Eight*, which outline how some professionals and institutions are responsible for the *reproduction* of the women’s candidacies for DA support. Due to the continued EA, their candidacies for EA support were never actually resolved, but often exacerbated instead. In this context, it becomes urgent to understand how the framework could be expanded to account for macro and meso-level dynamics which actively reinforce victims/survivors’ need for support. Lastly, as outlined in the findings above, EA abuse is missing from policy and legislative frameworks and currently, there are no practical or legal remedies for EA. Support options beyond benefits (which are only applicable to the few) are therefore extremely limited/non-existent. This gives rise to a particular theoretical and practical question for the framework; how do you resolve a candidacy which has not been deemed a problem and for which no substantive support exists?

9.3.3 Implications for Policy and Practice

The findings substantiate that there is currently a discrepancy in the identification, understanding and response to EA by all service providers, including specialist DA services. To remedy this, a national EA screening tool could be developed which would enable all practitioners to screen victims/survivors who attend support services. Alongside guidance, a screening tool could help practitioners identify EA, validate victims/survivors’ experiences, develop safety plans, and provide continued financial support. Support

services need to include financial advocacy to help victims/survivors increase their access to economic resources as well as curb the potential for further abuse post-separation. The victims/survivors' economic needs to be considered in the short and long-term and financial advocacy provided throughout, not just at the point of separation.

Akin to Hamby's (2013) work on victims/survivors' protective strategies, participants demonstrated how, even in the most constrained and dangerous environments, they engaged in a strategic 'careful calculus' to maintain theirs and their children's safety. A unique contribution of this work is that it highlights how economic security features within these calculations and how they continue long after physical separation has been achieved. The analysis of their financial 'careful calculus' provides important insight into how best to create economic advocacy opportunities for women who are seeking support. Formal acknowledgement at the service level of women's financial protective strategies and their association with risk could play a key role in supporting victims/survivors to separate and to regain financial security afterwards. The findings of this research strongly suggest the need for the incorporation of financial safety planning strategies into the current support model as well as more comprehensive financial support which can be made available to *all* victims/survivors.

The analysis highlighted that there is a need for an increased understanding of the relationship between EA and victims/survivors' physical security and safety from all stakeholders. Neglecting to identify the risks associated with EA can force victims/survivors to remain with or return to an abusive partner and therefore be subjected to abuse for longer. EA is currently not included in any of the commonly utilised risk assessment tools used throughout Scotland. The incorporation of questions about access to available economic resources and finances could provide a more comprehensive understanding of the victims/survivors' life circumstances and the support they require throughout their relationship, at the time of separation and beyond. In line with this, the findings invite a conversation for policy and practice about post-separation abuse. The extensive findings presented in *Chapter Eight* reveal the prevalence of EA post-separation, the ease with which former partners can perpetrate it and the devastating impact it continues to have on victims/survivors and their children. Although abuse committed by 'former partners' is included in the new Domestic Abuse (Scotland) Act (2018), it remains largely unaddressed in practice. If Scotland aims to be a place where women live free from abuse, then efforts to identify and eliminate post-separation abuse must be increased.

Practitioners might be restricted from responding to EA effectively due to policies, such as social security, and processes, such as continued legal action, which further exacerbate victims/survivors' economic insecurity. It is therefore vital that policies, processes and procedures take into consideration how they might (in)directly contribute to or facilitate victims/survivors' economic inequality and hardship.

Implications for Policy

As mentioned previously, the Domestic Abuse (Scotland) Act 2018 came into force the same year I conducted my fieldwork and only one victim/survivor had direct experience with the Act. As a result of this, it is outwith the scope of this research to comment on the effectiveness of the Act. However, it is possible to hypothesise that without guidance on EA, and its complete absence from any policy discussions, it is difficult to see how victims/survivors will report EA under the new legislation and obtain support. Although EA is included *de facto* in the 2018 Act, it is not defined or expanded upon anywhere else in Scottish policies or legislation. This includes the Joint Protocol between Police Scotland and the Crown Office and Procurator Fiscal Service (2019) which mentions 'financial abuse' once and does not elaborate on this form of abuse nor how to respond to it. Therefore, Scotland currently does not have a specific legal or policy framework that addresses EA directly. The findings suggest that the development of comprehensive guidance on EA, encompassing all its forms, is required to help identify and respond to victims/survivors effectively. Clear statutory guidelines should be developed to ensure consistent responses from all relevant bodies, including law enforcement.

These considerations are also relevant to post-separation EA. The participants' interviews provided devastating evidence of how EA and its consequences reverberate through their and their children's lives for decades after physically separating due to the invisibility of EA at societal, policy and legislative levels. As highlighted above, abuse by 'former partners' is included in the 2018 Act, however, further guidance and practical support are required regarding post-separation abuse, in all its forms, and how to report these under the legislation.

This thesis has shown how at each level of the women's lives, individual (their partners), societal (support organisations) and institutional (courts, government, and financial institutions), women's economic inequality is accepted, continued, and often exacerbated with structures of gender inequality infiltrating each of these levels. Furthermore, the

findings outline the significant ways in which institutions and processes are also complicit in either facilitating EA or condoning it. This is representative of the deeply embedded gender inequality found at societal, political, and judicial levels. Therefore, all policies and practices must continue to focus on achieving women's equality and work towards women's economic empowerment across all spheres of women's lives.

The participants' narratives outlined that currently, there is an almost negligent lack of accessible financial remedies for victims/survivors who are expected to recover on their own. With the exception of some financial institutions in the UK recognising and writing off coerced debt, there are currently no legislative or criminal mechanisms to remedy the economic harm victims/survivors experience as a result of EA. Furthermore, without the identification or consideration of the impact of EA, precious little is being done to prevent post-separation EA from occurring. Policymakers and legislators should consider the development of mechanisms, such as legal protections and remedies, that specifically address EA and can safeguard victims/survivors from the financial consequences. This could include financial restraining orders or similar interventions to protect the victims/survivors' resources and assets and minimise further harm post-separation.

This research has also provided invaluable insight into two under-researched groups of victims/survivors; those with NRPF and those from higher socioeconomic backgrounds. Due to their ineligibility for benefits, these women are left without financial support and face impossible decisions relating to their and their children's safety. Further research is desperately needed to understand how these women survive inside and outwith their relationships when their economic resources are being restricted by their abusive partner as well as the government. In practice, it requires the Scottish Government to recognise EA and its consequences and ringfence funds, beyond benefits and emergency grants, that are available to *all* victims/survivors regardless of income, assets, and citizenship. The analysis of the combined narratives of my participants underscores the fundamental need for more and adequate funding from the Scottish Government to address DA, in all its forms, and fulfil the promises it has made repeatedly in its policies.

Regarding social security, this research provides further evidence of how the benefits system is unfit for supporting victims/survivors due to strict eligibility criteria and minimal amounts of money available. The findings also confirmed that EA, and its impact, are not a consideration for the provision and requirement of benefits in theory or in practice. Instead, the data highlight how the social security system often forces victims/survivors to sacrifice

their remaining resources and become destitute to unlock the financial support they so desperately need. However, as outlined above, the financial support provided through benefits is minimal and often results in continued financial hardship as opposed to increasing victims/survivors' financial independence and security. The findings therefore echo the existing literature on the insufficient nature of benefits (Howard, 2019; Women's Budget Group, 2012) and advocacy workers' calls for a review of the system, its considerable restrictions, and the lack of money available to victims/survivors in need.

This thesis has established the seriousness of EA and its absence in policy, practice, and legal contexts. However, I believe the political environment and the strong feminist grassroots organisations in Scotland offer opportunities to remedy this. Below I outline recommendations that could improve support for victims/survivors whose ability to leave, rebuild their lives, and live free from abuse has been constrained by EA.

9.4 Recommendations

It is important to acknowledge that although service providers are essential for alleviating the impact of abuse on victims/survivors, the onus for practice, policy, and culture change is a shared responsibility. Especially given the continued constraints imposed on practitioners because of government policy which reduces the resources made available to support those most vulnerable in our society. My findings therefore echo the calls made by previous authors (Sharp-Jeffs, 2015, 2022; Singh, 2022) that addressing EA requires a whole systems approach where all actors recognise their complicity in its perpetration as well as their role in responding and preventing EA. The findings and contributions of this study demonstrate that a range of measures are required to identify, respond, and redress EA. The following recommendations are drawn from the findings as well as from the requests and suggestions from the victims/survivors and practitioners who informed this research.

Recommendations for law and criminal justice

Recommendation 1: Increased awareness-raising so that economically abusive tactics are recognised and understood as a form of domestic abuse. Early detection of economic abuse could stop abuse from escalating.

Recommendation 2: Specialist and specific training on economic abuse for Police Officers, the Crown Office and Procurator Fiscal Service (COPFS), legal professionals and judges with a focus on identifying and evidencing economic abuse.

Recommendation 3: The development of formal guidance on economic abuse to be adopted by Police Scotland, the COPFS, frontline services and the Scottish Government.

Recommendation 4: Update the Police Scotland and COPFS' 'Joint Protocol on Challenging Domestic Abuse' to address economic abuse, including appropriate guidance on evidence-gathering.

Recommendation 5: Courts should consider financial remedies for victims/survivors impacted by economic abuse using mechanisms within the criminal justice system itself.

Recommendation 6: Review 'trapped assets' (assets which appear on paper but to which the victim/survivor has no access) when considering eligibility for benefits, legal aid and other financial support.

Recommendation 7: Implement mechanisms to protect victims/survivors from coerced debt and provide pathways for financial recovery.

Recommendation 8: Ensure that robust identification and response to economic abuse are incorporated into new funding structures for core services.

Recommendation for specialist domestic abuse services

Recommendation 9: Mandatory economic abuse training for all specialist domestic abuse services to assure greater consistency in its identification and support provided.

Recommendation 10: Include economic abuse and its immediate as well as long-term impact in safety planning with victims/survivors.

Recommendation 11: Risk assessment processes need to be written to reflect the effects of economic abuse on women's choices and safety. Risk responses should include an understanding of both physical and economic safety in the short and long-term.

Recommendation 12: Include economic abuse in risk assessment tools and in Multi-Agency Risk Assessment Conferences (MARAC).

Recommendation 13: Consider having specialist financial advocates or advisors in domestic abuse services to help provide continued financial advocacy for victims/survivors.

Recommendations for policymakers

Recommendation 14: Review, within the Scottish Parliament's devolved competency, social security provisions for victims/survivors of abuse and continue to deliver mitigation packages until benefits are re-designed to support women.

Recommendation 15: Make available alternative sources of finances, beyond social security, to assist all victims/survivors to separate safely, remain separated, and regain financial security.

Recommendation 16: Reform the child maintenance system to assure victims/survivors receive the arranged payments safely and consistently.

Recommendation 17: Develop a strategic guidance for identifying, understanding, and responding to economic abuse as part of Equally Safe.

Recommendation 18: Invest in research and data collection to better understand the prevalence and impact of economic abuse in Scotland.

Recommendation 19: Foster collaboration between Scottish Government agencies, law enforcement, and support services to create a cohesive response to economic abuse.

Recommendation 20: Amend policies which reinforce economic gender inequality and exacerbate women's financial insecurity.

9.5 Limitations and Future Research

As with any piece of research, there were constraints and limitations to this study. Some issues relating to the drawbacks and challenges of the methods utilised were outlined in *Chapter Five*, particularly regarding the use of digital platforms to conduct focus groups and the potential for researcher bias in the analysis of the interview transcripts. This section explores further limitations concerning the sample size and representation of my research participants, the scope of services approached and suggests areas for future research.

Sample Size and Representation

The number of women from black and minority ethnic backgrounds, as well as migrant women ($n=4$) could be considered small. However, as has been previously described, the engagement of services that specialise in supporting black and minority ethnic women was low, and therefore recruitment of participants proved difficult. Focus groups with practitioners helped to illuminate and reinforce narratives of help-seeking for this group of women to an extent, however, as outlined throughout, hearing the women's experiences directly would have been preferable. There is already an acknowledgement in the EA literature (Chowbey, 2017; Singh, 2022) that further research with women from diverse ethnic backgrounds is required to explore how the intersections of ethnicity, culture, religion and migration status shape victims/survivors' experiences of EA and how current policies and legislation can be amended to better support *all* victims/survivors.

Similarly, there is a noticeable absence of women who have either tried and failed to access services or who have not accessed services at all. As described in *Chapter Five*, I utilised services as well as my own social media accounts to recruit women with a variety of experiences of service or non-service use. However, in the end, I only interviewed three women who had not approached services or received support. There continues to be a paucity of research and information about victims/survivors who do not attend services for support. Future research, therefore, might focus on recruiting non-help-seeking victims/survivors to develop a greater understanding of their journeys through separation and their barriers to seeking help from the public sector.

Lastly, as outlined in *Chapter Five*, most of the focus group participants worked for specialist DA services. However, as stated by Sharp-Jeffs (2015), and confirmed by the

findings of this research, EA is perpetrated across and through a plethora of organisations, businesses and institutions and therefore requires a ‘whole systems’ response. It was not within the scope of this research to include such a wide array of professionals and further research is required with practitioners from a cross-section of civil society, such as criminal justice agencies, housing services, immigration services, local councils, and utility companies to understand how they identify and conceptualise EA and the support available through their respective organisations.

Absence of criminal justice agencies

A substantial body of literature details the barriers victims/survivors encounter in their engagement with the criminal justice system, especially in relation to reporting abuse to the police (Anderson & Saunders, 2003; Fleury-Steiner et al., 2006; Johnson, 2007; Jordan, 2004). Despite acknowledging the significant role of criminal justice agencies in victims/survivors’ help-seeking journeys, professionals from those agencies were not recruited for this research. The reasoning for this was three-fold. First, ethical permission to interview participants from within the criminal justice system, such as police or those working for the COPFS, is difficult to obtain (University of Glasgow, 2023). Second, studies indicate that professionals within the criminal justice system are reluctant to participate in research due to mistrust of researchers, issues concerning confidentiality, as well as restrictions relating to access to data and information they are legally permitted to share (Cockbain, 2015; Loftus, 2009). Finally, at the time of my fieldwork, EA was (and to some extent still is) missing from national conversations relating to DA. I, therefore, considered it unlikely that individuals within the criminal justice system were identifying and responding to EA and would be able to provide the level of detail required to address the aims and objectives of this research. As a result, professionals with expertise in DA and supporting victims/survivors were asked to participate (detailed in *Chapter Five*).

Consequently, this research only presents a fragment of the support landscape that victims/survivors must navigate in their candidacy journeys for support. Although the candidacy framework was successfully deployed in this research, including a broader range of professionals could have led to a more detailed understanding of the support landscape in Scotland and the diverse strategies and challenges faced by victims/survivors in their engagement with various stakeholders. However, it was outwith the scale and scope of this thesis to engage with all relevant stakeholders, including criminal justice agencies, and could be the focus of future research.

The following section discusses other areas for future research to help advance the study of and response to EA.

Future Research

Given the scope and timeframe of this thesis, it was not possible for me to address all the emerging themes in the data, which indicate several potential areas for future research. Topics I believe would warrant further investigation include an analysis of victims/survivors' experiences of abuse, economic and otherwise, post-separation and across their recovery journeys, particularly in circumstances where abuse is facilitated by the state; an exploration of legal and non-legal remedies to respond to EA, especially coerced debt. There is therefore a need for further research into the role of law, policy and industry in identifying, responding and eventually *preventing* EA and further academic research on EA more broadly, especially with minoritised victims/survivors.

A longitudinal study following victims/survivors throughout the entirety of their separation journey would be required to fully explore the existing barriers at each attempt to separate to determine if these change over time and to adjust interventions and support accordingly. It would also allow researchers to capture how support is negotiated with service providers and how these negotiations reinforce, contradict, or diminish victims/survivors' candidacies. This could result in reducing the number of times that women are forced to return to their abusive partners and with that reduce further exposure to abuse. However, for reasons related to safety and ethical considerations, for both the participant and the researcher, this approach proves difficult.

Unfortunately, many of the claims made throughout this study are not unique, with feminist activists and researchers long maintaining what I have said about structural gender inequalities and their complicity in the perpetration of DA. Far from seeing this as a failure of the study, I consider it to reinforce the fact that these structures are still intact and causing serious, long-term harm to women and their children. The unique contribution of this study rests with the fact that I have explored victims/survivors' and practitioners' experiences and perspectives of an underexplored form of DA and the currently limited identification and support available to help and provide redress for victims/survivors.

9.6 Concluding Remarks

In concluding this thesis, I want to underscore the importance of *listening* to the voices of victims/survivors above all else. Although women have been relaying experiences of EA and its impact for decades, this form of abuse has, until recently, been grossly overlooked and neglected. As a feminist, I believe this speaks to the wider gender inequalities within our society which are accustomed to and comfortable with women's reduced economic positions and financial hardship. Much like other forms of abuse in decades passed, EA currently remains 'hidden' in plain sight and viewed as a private matter for intimate partners to resolve. Furthermore, as EA largely relates to money, and a continued lack thereof, it has been easy to place blame on victims/survivors for 'mismanaging' or being 'irresponsible' with their finances instead of seeing the abuse for what it is. I hope this thesis, as well as my continued work to raise awareness of EA, can contribute in some small way to altering this discourse and securing better outcomes for victims/survivors.

While I have foregrounded the deeply painful and traumatic experiences of the women who took part in this study, I do not want to leave the impression that their lives were ones of never-ending hardship and misery. I also do not want it to overshadow their strength, determination, and abilities to resist and overcome the immense challenges they faced, often against all the odds. Participants wanted to share their stories so that their experiences could be heard in hopes of informing culture change and broader systems in how we think about EA. Above all else, they wanted to help other women who are experiencing abuse.

Although the production of the Post-Separation Economic Abuse wheel was initially not an intended output, it is the piece of work that I am perhaps proudest of. The sense of pride and ownership the 12 participants took in co-developing the wheel spoke volumes and left me feeling as if I had genuinely given back to them for sharing some of their most intimate and difficult experiences. As a former policy officer, I am all too aware that academic articles and reports often do not reach the very people who, through their participation, made the research possible. Therefore, the fact that this resource is already in circulation internationally and part of national strategies to combat EA is the greatest gift I could have given my participants to thank them for their participation in this research. However, within that lies the recognition that I have not gifted them anything, but that it is them who have gifted *me* the opportunity to listen to their experiences and share them with the world.

Afterword

The global COVID-19 pandemic, which emerged in early 2020, brought about a series of unexpected consequences, one of which was its impact on DA. As the UK went into lockdowns and restrictions to curb the spread of the virus, victims/survivors were forced to stay at home with their abusive partners, with limited social interactions and increased economic strains. Furthermore, due to lockdowns and social distancing measures, accessing vital support services became increasingly difficult throughout the pandemic as charities struggled to operate helplines and refuges amongst the growing demand for support whilst also adhering to government guidelines. These conditions created an environment where perpetrators could exert their power and control more effectively. To its credit, the UK Government allocated some additional funding to help support victims/survivors and specialist DA charities during the pandemic. However, addressing the root causes of DA, including women's economic inequalities, remains an ongoing challenge.

The lack of political will and applicable remedies to help address women's economic disadvantages have only become more apparent throughout the current cost-of-living crisis, which has disproportionately affected women and children and, once more, exacerbated vulnerabilities to the continued perpetration of EA (SEA, 2022). In a recent survey by Women's Aid (2022), 73 per cent of victims/survivors stated that the cost-of-living crisis, and the resulting lack of financial resources, had prevented them from leaving their abusive partner. This provides further evidence for what victims/survivors, practitioners and the literature have been stating for decades- that financial resources are crucial to facilitate separation and thereafter. At the time of writing, the Scottish Government (2023) has announced a pilot, providing victims/survivors up to £1,000 to help pay for essentials when leaving an abusive partner. I welcome this pilot but remain sceptical about the impact it will have as long as EA and its consequences remain invisible at policy and practice levels and further financial safeguarding is not put in place to help support victims/survivors in the short and long-term.

My fieldwork concluded before 2020 and as a result, my findings do not reflect the lived reality of survival throughout and post-pandemic nor the current cost-of-living crisis. Like so many others, my research is a snapshot of the socio-political landscape during the time in which it was conducted and therefore does not account for the seismic shift in the lives of victims/survivors since the pandemic. However, I am safe in the knowledge that

much work in this area has already been conducted and will no doubt be the focus of countless research projects for generations to come. Moreover, although the pandemic and the cost-of-living crisis have drawn much-needed attention to women's economic inequalities and hardships and their connection to physical security, EA continues to be underexplored and unaddressed at practical, policy and legislative levels. I therefore believe that despite our altered world, the contributions from this thesis remain intact and highlight the need for awareness-raising, prevention, and intervention efforts at *all* levels more so than ever. Without this, EA will continue to ripple through the lives of individuals and cause irreparable, life-altering damage long after the country emerges from the consequences of COVID-19 and the cost-of-living crisis.

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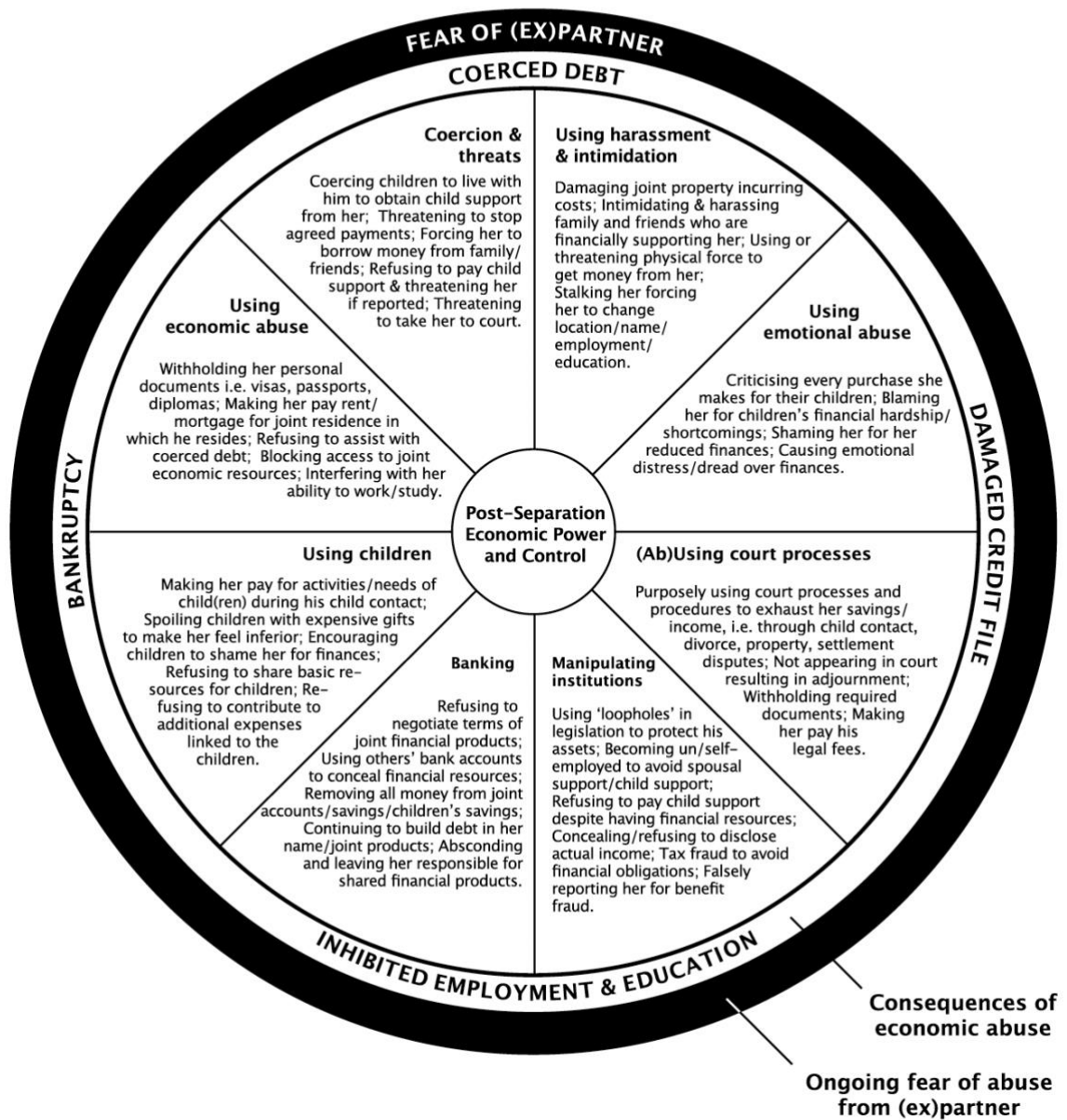
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Appendix 1: Post-Separation Economic Abuse Wheel (Glinski, 2021)

Post-Separation Economic Abuse Wheel

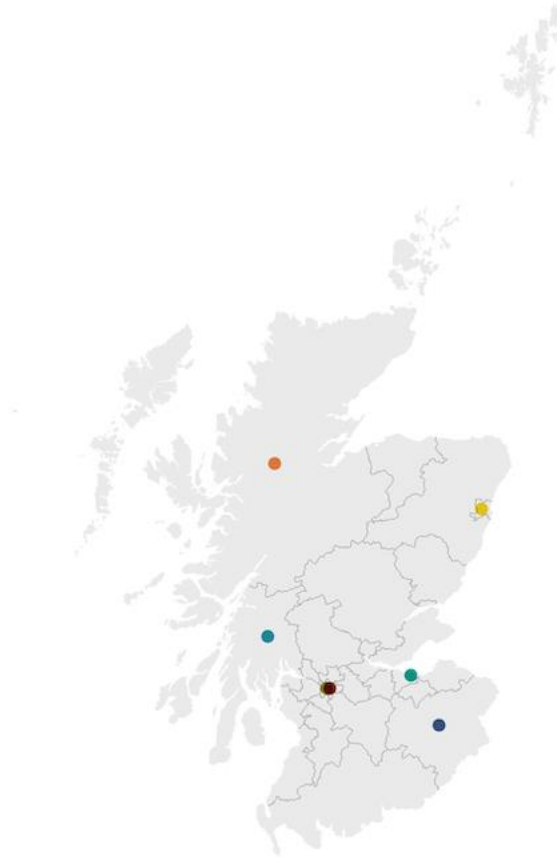
Post-Separation Economic Power and Control



Appendix 2: Map of Focus Group Locations

Focus Group Locations

■ Aberdeen City
 ■ Argyll and Bute
 ■ City of Edinburgh, Scotland, United Kingdom
 ■ Glasgow City
■ Glasgow, Glasgow City, Scotland, United Kingdom
 ■ Highland, Scotland, United Kingdom
■ Scottish Borders, Scotland, United Kingdom



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Focus Group	Location	Number of Participants
1	Glasgow	2
2	Glasgow	5
3	Glasgow	4
4	Aberdeen	7
5	Edinburgh	4
6	The Borders	7
7	Argyll & Bute	10
8	Edinburgh	2
9	Glasgow	6
10	Glasgow	2
11	Highlands	2
Total:		51

Appendix 3: Focus Group Interview Schedule

Can you briefly introduce yourself, the organisation you work for and a little bit about your role?

About their work

1. Have you received training on domestic abuse and economic /financial abuse in particular?
2. To what extent are financial or economic abuse known among service providers?
3. How do the majority of women reach your services, e.g. referrals, self-referrals? Are there many gatekeepers through which they need to pass to get to your services? During what stage do women tend to come to you for advice? (actively experience abuse, looking to separate, after separation, etc.)
4. The women who come and seek advice from your service, what sort of advice are they seeking?
5. If you see women after they have separated from the abuser what sort of advice are they usually seeking?
 - a. Do they ever discuss how they managed to separate?
6. Do and if so how, do finances (planning/advice/safety) feature in the discussion you have with the women you support?
 - a. How do the women talk about finances?
 - b. To what extent are they aware of financial or economic abuse?
7. On average, women with what type of socio-economic backgrounds seek your advice?
 - a. Do you have experience with women from higher socio-economic backgrounds? What are those experiences like?
 - b. To what extent do you think household affluence plays a role in women attending your services?
8. If domestic abuse is disclosed, do you ever recommend that the woman separate from the abuser?

- a. If yes, for what reasons?
 - b. Can you assist her with that process/ provide further guidance on how to separate?
9. In your experience, what do you regard as the barriers for women looking to separate from an abuser?
10. To what extent is there support in place for women who want to separate from their abusers or who have separated from their abusers? In particular with regard to financial support?
 - a. Are their wishes respected?
 - b. How much agency and autonomy do women who seek out services have to make their own decisions?
11. Are you aware of any financial strategies women deploy to increase their financial resources?
12. What do you advise to women who are not eligible for your help?
 - a. Can you share an experience where a woman/en was not eligible for assistance? What was this based on and do you recall the sort of advice you gave to them?
 - b. Do you refer women on to other services if you are unable to assist?
13. What would occur if a woman were not able to/ ready to follow the advice you had given?
14. Do women return to your services or do they utilise your services as a one off?
15. What do you see as ongoing financial challenges post-separation?
16. To what extent are women given enough and accurate financial information / strategies/ options to make a decision regarding separating from an abuser and what things will look like financially for them post-separation?

Policy

17. To what extent are there structural constraints on women trying to access financial resources?

18. What impact do social security policies have on the services you are able to offer/ provide?

a. What policies in particular affect your work?

19. What do you see as advantages and disadvantages of current and planned social security policy/ benefits as it pertains to women in need of services? In particular women in need of financial resources?

20. What are women's options if no benefits are available to them while they transition away from an abuser?

a. Do you have any insight into how women cope with this? How they manage?

21. How could the social security system be altered to assist women who are looking to separate from their abuser?

Is there anything you would like to add that we have not discussed?

Extras

1. Would women be required OR encouraged to disclose any abuse in order to receive support from your service?

a. Are more service options available to them if they do?

Appendix 4: Victim/Survivor Interview Schedule

Victims/Survivors Interview Schedules

1. Can you tell me a little bit about yourself?
2. Can you tell me about the relationship in which experienced abuse?
3. Can you tell me a bit about finances and financial resources within your relationship?
4. Can you tell me about your decision to separate from your partner?
 - a. What brought on the decision?
 - b. How long between deciding to leave and actually leaving?
5. Can you tell me a bit about the role of finances in your decision to separate and after separation?
 - a. How did you get the money together to leave?
 - b. If worried about money after separation how did you handle this?
6. Did you seek any advice from support services?
 - a. If yes, from whom and when?
 - b. How did you find out about these services?
(access/navigation/permeability)
 - c. What was your experience?
 - d. What advice did you seek?
 - e. What were their responses?
 - f. What advice were you given by support services especially with regards to finances?
7. Did you/ have you had any experience with the benefits system?
 - a. Can you tell me a bit about this experience?

Appendix 5: Interview Information Sheet

Interview Information Sheet



College of Social
Sciences

Participant Information Sheet

Interview Information Sheet

Research title: 'Careful calculus' in its structural and policy context: what does it cost to leave an abusive relationship?

Researcher: Jenn Glinski

You are being invited to take part in a research study. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask me if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this.

My name is Jenn Glinski and I am a PhD student in the Department of Urban Studies at the University of Glasgow. My research looks at the experiences of women who have experienced domestic abuse and the role finances play when they want to physically separate from their abusers. It also explores how various support organisations and policies can assist with separation and safety or present additional barriers to doing so. My research is funded by the Economic and Social Research Council (ESRC) and carried out in collaboration with Scottish Women's Aid.

As part of the research, I would like to talk to women who have separated from their intimate partners because of domestic abuse and the role that finances played in the separation process. I would like to talk to you to hear about your experience of separating, where you looked for support, what kind of advice you were given, and the role that money played in how you left your partner. We will meet more than once to give you the chance to meet me and ask any questions about the research, to conduct the interview and once more after the interview should you wish to add or change anything to my notes from the interview. I would like to interview up to twenty

women in the central belt of Scotland, therefore, if you know of other women who might want to partake, please feel free to pass this information sheet along to them. The information I will gather from the interviews will help me understand what the separation process looks like for women who have experienced domestic abuse, what kind of support is available to women looking to separate and thereafter, and the role that finances play in this process. The interviews will also help me identify how things can potentially be improved to assist women who seek to separate from their partners due to domestic abuse.

Participation in this interview is entirely voluntary. If you decide to take part, you will be given this information sheet to keep and you will be asked to sign a consent form. If you change your mind about being interviewed, you can choose to withdraw at any time and do not need to give a reason for doing so. During the interview, you do not need to talk about anything that makes you feel uncomfortable or unwell. If you decide after the interview that you wish for the information or part of the information in the notes to be deleted then this will be done so upon your request.

Each interview will last between one to two hours. Your name and your personal details will only be known to me and will be anonymised for further use in this research. With your permission, I will record the interview and only I will have access to the recordings. The recordings will be transcribed verbatim and will be destroyed at the end of the study. I will not reveal your name or your personal details to anyone and confidentiality will be maintained as far possible unless I hear anything during our conversation that makes me worried that someone might be in danger of harm. In this instance I might have to inform the relevant agencies of this. I may publish some of my research findings throughout or after the study; however, neither you nor any information that could identify you will be provided in the research. This research has been reviewed and approved by the College Research Ethics Committee.

If you have any questions about the research, please contact me:

Jenn Glinski

Email: j.glinski.1@research.gla.ac.uk

Mobile: 07581 832708

You can also contact my supervisors:

Professor Mhairi Mackenzie

Email: Mhairi.mackenzie@glasgow.ac.uk

Tel: 0141 330 4352

Dr Oona Brooks-Hay

Email: Oona.Brooks@glasgow.ac.uk

Tel: 0141 330 7722

Dr Marsha Scott

Email: Marsha.Scott@womensaid.scot

Tel: 0131 240 0308

If you would like to raise any concerns about how this research has been conducted, please contact the

College of Social Sciences Ethics Officer, Dr Muir Houston, email:

Muir.Houston@glasgow.ac.uk

Thank you for taking the time to read this information sheet.

Appendix 6: Interview Consent Form



University
of Glasgow

College of Social
Sciences

Consent Form

Interview Consent Form

Title of Project: The costs of separating from domestic abuse.

Name of Researcher: Jenn Glinski

1. I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions.
2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.
3. I understand that all names and other material likely to identify individuals will be anonymised.
4. I agree that the interview can be recorded with my consent, that I will not be referred to by name and that I will not be able to be identified in any written work resulting from the research. The information I give will only be used for the stated research purposes and may be used in future publications, both print and online.
5. I acknowledge that the material will be treated as confidential and kept in secure storage at all times until it is destroyed once the project has been completed.

6. I acknowledge that there will be no effect on my employment or immigration status arising from my participation or non-participation in this research.

I agree to take part in this research study

I do not agree to take part in this research study

Name of Participant

Signature

Date

Name of Researcher

Signature

Date

..... **End of consent form**
.....

Appendix 7: Thematic Development of Interview Schedules

Candidacy steps 2+3: Navigation and permeability of services

Candidacy Steps	Survivors	Staff	Policy
Steps 2+3: Navigation and permeability of services	What were your main priorities in accessing services?	Are you trained in domestic abuse and economic abuse in particular?	
	Can you tell me about how you went about accessing services?	Can you tell me about 'gatekeepers' through whom a woman must pass before accessing your service?	Does policy consider access and availability of services for <i>all</i> women?
	Did you have access to information about services available to you?	What impact does policy have on the services you are able to offer? What policies in particular affect your work?	Does policy require partnership working so that relevant services work together?
	How did you find the accessibility of services?	Financially, do you see a variety of women in accessing your services?	What services are made available and are funded?
	Did you have any concerns about accessing services? If yes, what kind?	Do you refer women on to other services if you are unable to assist?	What is the 'problem' represented to be and what services are regarded to be solving it?
	Can you tell me about the role finances played in your navigation of services?	Does partnership working take place across different services?	What is the social perception of the policy?
	What was your perception of the services you were looking to attend?	How do the majority of women reach your services, e.g.	

		referrals, self-referrals?	
	How did you feel before, during and after accessing your chosen services?		

Appendix 8: Initial Coding Framework

- I Okay, alright. So can you tell me a little bit about the finances then within the relationship?
You continued working.
- R I continued working, he claimed. Cause, like, even though it wasn't fully full-time, so he still got some sort of benefits, and he was on, it used to be called incapacity benefit, so he had claimed that. So he claimed for the children as well, so any benefits that we got for the kids went into his account and I just got my wage. So, oh, I forgot what your question was, I'm really sorry.
- I No, that's alright. I just said can you tell me a little bit about the finances.
- R The finances. Yeah, so basically, what I got for my wage was not mine as such, it was ours, and then what he got from his claim of incapacity and the kids was his and some of the house, but generally his. My wage paid for, like, rent, council tax, food, and he paid the electric basically.
- I Okay. So you were really paying for the necessities, like everything.
- R Yeah.
- I And did you have, did you own the house, were you renting?
- R No, it's rent, council, and it was his house, it wasn't in my name. I wasn't living there. Me and my son weren't actually present for a good few years anywhere, so yeah.
- I And did you ever have a joint bank account?
- R Nope.