

“What’s his is his and what’s mine is his”: Financial power and the economic abuse of women in Aotearoa

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ABSTRACT

INTRODUCTION: Economic abuse has the potential to have far-reaching consequences for victims, but is largely invisible within discourses on violence against women. While it is internationally recognised as a pervasive and highly gendered method for abusers to gain and maintain control over women, there is no research specifically on economic abuse in Aotearoa New Zealand.

AIM: This study aimed to understand the experiences and effects of economic abuse for women in Aotearoa New Zealand, particularly in relation to methods of coercive control, with the intention of developing risk matrices to be used by practitioners.

METHODS: We conducted a survey with 448 respondents—with 398 the focus of analysis for this article. The survey contained a combination of scaling and open-ended questions. This article reports findings of a qualitative analysis of aspects from responses to open-ended questions.

FINDINGS: Abusers employed a range of abusive methods to restrict victims’ freedom and exercise domination. These abusive behaviours seemed to follow traditional hegemonic constructions of masculinity as synonymous with “provider” in that many of these methods relied on the reproduction of gendered stereotypes which subjugate women to a subordinate position in the household. Women experienced a range of adverse emotional impacts as a result of this abuse.

CONCLUSIONS: We found that, in reality, abusers relied on these stereotypes to justify the appropriation of women’s resources and consequent removal of women’s financial autonomy while, paradoxically, the women described providing for the household on greatly restricted finances—whether through paid or unpaid labour. We have translated these findings into risk matrices to assist the identification of economic abuse.

KEYWORDS: economic abuse; intimate partner violence; gender; women; domestic violence

Introduction

While physical abuse is the most recognised form of intimate partner violence (IPV), psychological abuse used to belittle, isolate, and humiliate the victim has been described as the most lasting and damaging dimension of IPV (Adams, Sullivan, Bybee, &

Greeson, 2008). Although economic abuse is commonly understood to be an element of psychological abuse it has, as a discrete phenomenon, received very little specific attention (Postmus, Plummer, McMahon, Mushid, & Kim, 2012; Sanders, 2015). Finance, debt, and the distribution of household labour have enormous influence

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upon women's lives; both in an everyday sense and across the entire life course. A lack of understanding of economic abuse thereby potentially constitutes a serious barrier to understanding the dynamics, impacts, and best practice support for women experiencing the impacts of IPV.

This research was conducted by the National Collective of Independent Women's Refuges (NCIWR), with the intention of growing the body of domestic literature on the topic and informing our own practice. We aimed to explore the nature of women's experiences of economic abuse in Aotearoa New Zealand by asking them about access to resources, the negotiation of financial decision-making, the impacts of economic abuse on social inclusion, abuse-related changes to employment and housing situations, and the long-term financial impacts of abuse. The overarching research project had a broad aim of developing an understanding of the impact of economic abuse on the lives of women in Aotearoa New Zealand. This article focuses on one particular dimension of the overall study by asking the question: What aspects of coercive control are salient in economic abuse and how can practitioners effectively identify these?

Consequently, our particular focus in this article is to delineate the inherently gendered nature of economic abuse, and the ways in which it appears to be exercised primarily to gain and exercise control and domination over women. Additionally, in recognition of the dearth of available resources designed to help both victims and practitioners understand and recognise the signs of economic abuse, we further aimed to collate these findings and develop risk matrices of economic abuse methods for identifying possible manifestations of economic abuse.

Review of the literature

Terms used to denote the purposeful violence perpetrated by one partner against another are plentiful, overlapping, and often used interchangeably, including domestic

violence, family violence, intimate partner violence, domestic abuse, violence against women, and couples' violence. However, given the general acceptance that, in its most severe and socially pervasive form, this violence is typically perpetrated by men against women in a range of domestic partnerships (see Allen, 2011; Bell & Naugle, 2008; Straus, 2011), we have opted to use the term *intimate partner violence* (IPV). While this term has been subject to criticism for its gender-neutral language (Gavey, 2005), it is useful in that it removes heteronormative assumptions about who the instigators and subjects of violence are, and most correctly encapsulates the range of behaviours recognised by the World Health Organisation that result in physical, psychological, or sexual harm to victims (Krug, Dahlberg, Mercy, Zwi & Lozano, 2002).

While historically considered to solely comprise physical and sexual violence against a partner, conceptualisations of what patterns of behaviours may constitute IPV have been broadened in recent years. In Aotearoa New Zealand, the Domestic Violence Act 1995 (DVA) has extended the legal definition of a "relationship" to include household members and close personal relationships (DVA, s 4). In 2013, the description of behaviours defined as abusive was amended to include the sub-category of economic abuse under the overarching category of psychological abuse, describing this as "denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education" (DVA, s 3(2)(c)(iva)).

Given the focus of this article, we are focusing on IPV employing methods of "coercive controlling violence", which represents a distinct and on-going pattern of purposeful mistreatment, typically utilising a range of coercive methods, in order to gain dominance over a partner (Kelly & Johnson, 2008). The focus of this survey, economic abuse, is therefore

conceptualised as part of a web of physical and psychological abuse used by an abuser to establish and maintain power and control over their victim. Economic abuse has been understood as part of the abusive toolkit in a variety of contexts. This includes different international contexts, for example the US (e.g., Adams, Beeble, & Gregory, 2015; Adams et al., 2008; Postmus, Plummer, & Stylianou, 2016; Sanders, 2015) and Australia, (e.g., Cortis & Bullen, 2016) as well as in specific subsections of the population, for example women in heterosexual partnerships (e.g., Adams et al., 2009; Postmus et al., 2016; Sanders, 2015) and elders (e.g., Hamby, Smith, Mitchell, & Turner, 2016; Kaspiw, Carson, & Rhoades, 2016). From these studies we can ascertain that economic abuse is a common factor in IPV and can be closely linked to socially normative gender roles.

Methods

The research was done in parallel with a similar project designed by a researcher from Curtin University, Australia. The Australian researcher's project was given full ethics approval by the university. As this project was not associated with the university, we then sought internal institutional approval for other ethical considerations and adapted our survey accordingly. We made minor adaptations to both more accurately reflect the New Zealand context and to remove heterosexist assumptions inherent in the original version. For example all gender-specific questions were changed to gender neutral, e.g., the measure "demand that you give him receipts" was changed to "demand that you give *them* receipts". These changes were made throughout the survey and the edits made were subsequently adopted by the Australian researcher.

The survey comprised a mixture of demographic questions, several scales which asked participants to identify which economically abuse behaviours their partner exercised in terms of access to resources, employment, and social inclusion,

and open-ended questions that invited participants to write about their experiences of economic abuse. The survey was therefore split into five main sections that collected: (a) demographic information; (b) the economically abusive methods exercised by partners around the sharing of resources; (c) open-ended responses about experiences of economic abuse; (d) the impact of economic abuse on employment and housing; and (e) the impact of economic abuse on social involvement.

The survey was designed to explore women's experiences of economic abuse. A link to the survey and invitation to participate was disseminated through social media, including being shared in online women's groups and groups comprised primarily of people who identified as being of minority sexual or gender orientation. Our reasons for focusing solely on women's experiences were twofold: we are a women's organisation and therefore prioritise experiences of our potential clients; and as economic abuse is internationally recognised as a gendered phenomenon we regarded it as paramount that the initial exploration privileged the experiences of women.

The survey attracted 448 respondents. Seven respondents identified as *male* and thus were excluded from analysis on the basis that we were interested in exploring the experiences of those who identified as women—including trans-women, intersex people, and non-binary people. The remainder of respondents identified with the latter categories and having been in a relationship with an abuser and so were included in the dataset. All but two completed the survey via SurveyMonkey; they opted to fill out the survey over the phone. The survey was open to people who identified with a variety of sexual orientations—including, but not limited to, heterosexual or straight, lesbian, bisexual, asexual, questioning, and gay. There was also an *other* category—in which people primarily identified as *pansexual*. During analysis, however, we found that the

vast majority of respondents were answering the survey in relation to a male partner and thus, for the resulting thematic analysis for this article, we opted to focus on this dimension of survey responses. This left a total of 398 responses that were included in our analysis.

We used NVivo™ to code and analyse the data using thematic analysis and descriptive quantitative analysis. From the qualitative data, we identified four overarching themes. The focus of this article is on one of these themes: with abusers' positioning of their own wants and needs as superior to those of female partners, and consequent mistreatment stemming from the desire to access, take control of, and dominate, female partners' financial resources.

Findings

Overview

One of the most common indicators of economic abuse reported by respondents was the erosion of financial decision-making power—a form of dispossession that effectively stripped women of the right to behave like an equal partner and forced them to submit to abusive partners' wills. This manifested in a variety of ways.

No right to input

Money constitutes a fundamental necessity, both in terms of sheer survival but also as a prerequisite to continued participation in pre-established living and social situations. Thus this stripping of economic power represented, for many women, a simple and inescapable method of securing dependence upon their abuser. This appeared to be excused by abusive partners as their earned "right" to exercise financial power without collaborative decision-making due to the supremacy of their work in comparison to that of their partners (seemingly irrespective of whether women were contributing equal labour by work within the home).

When I wasn't working I wasn't allowed any say in any financial decisions. After I began working I still had no say, I earned less than him so my opinion didn't count.

He pretty much bought whatever he wanted. New car for himself only, booked big holidays without talking about where or time off work or costs. I really didn't have a say in anything except meals.

I wasn't allowed to work simply [because] he said that would give me financial independence. I felt very controlled and disabled. As long as he paid for things, it was fine.

The above comments describe a situation where the female partner's contributions were systematically ignored or degraded through means of access restriction over economic resources and decisions. Women were made dependent through devaluation of their household contribution. Additionally, when women were not in the paid workforce abusers exploited the devaluation of household labour to justify giving female partners no right to input. Even when bringing in money from employment, this was still deemed less worthy than abusers' contributions. Whether through a subtle manipulation, or a blatantly expressed desire, the abusers aimed to have the female partner financially dependent.

His needs over hers

Women who responded to the survey described countless instances in which their male partners had disregarded their needs, or the needs of their children, in favour of indulging their own financial wants and needs, irrespective of the health and social implications of such spending discrepancies. In some cases, resistance to fulfilling the unnecessary wants of male partners at the expense of family wellbeing was met with violence by the abusive partner, therefore acting as a deterrent to future resistance:

I remember being hit or else threatened for not buying him smokes with the last of my money after rent—so I did and then we had no money for food.

He was often spending all our money on him, so there was no money for mortgage, food for family, basic necessities.

Respondents' partners would frequently draw upon outdated gender stereotypes of the "good" wife and mother; namely, that they should be selfless, humble, and prioritise parenting time over individual achievement or employment. This highlighted the pervasive nature of entrenched gender schemas and their forcible iteration by abusive partners.

My ex would tell me to withdraw so I could be at home with children instead saying it was more important [than anything else and] would only give me \$20 a week spending money for Christmas and birthday presents and children clothes, or my clothes, saying I didn't work so I wasn't entitled to anything more.

The impact was slow and insidious. I was told that I was spoilt, selfish and frivolous and as a consequence felt that my interests and needs were not important and to have to ask for money for myself would invite ridicule ... I had been educated through fear and intimidation not to ask for my needs to be met.

Women had their needs and desires systematically delegitimised in ways that relied on the control of financial resources. Women were told they were "frivolous"; were given infinitesimal budgets to carry out household tasks, and were, through mechanisms of intimidation, devaluation, and constriction, coerced into having their needs or desires disregarded.

Depriving women of essentials

Privileging his needs over her needs was further compounded by depriving women of the basic essentials. Many respondents

described the attainment of essentials as secondary to their partners' wishes—even in times of dire need. The emotional harm of such deprivation appeared to be either intentionally inflicted, or disregarded by male partners of the respondents. The withholding of money for essentials functioned as a source of humiliation and shame for victims. In addition to the emotional impacts arising from specific prohibitions of basic items (such as sanitary items, or food for infants), acts that cast victims' lack of financial power into the public arena caused intense distress. Victims' clothing featured heavily in these narratives as being perceived by male partners as frivolous and not worthy of expenditure, despite abusive partners maintaining high standards of clothing themselves.

On many occasions, I had to go without wearing underwear/bras because he didn't deem them important enough to be replaced. This was incredibly embarrassing for me.

I was never allowed to buy basic necessities like clothes and underwear.

He would refuse to give me money if I needed it, he always had new clothes but I had to make do.

I would collect change he left around the house and go to the op shop to buy things for me and my son, when he could easily spend \$300-400 on just his shoes—publicly embarrassing me about my appearance as I had no nice things to wear or makeup.

One respondent spoke about the buying of clothing being an integral aspect of her recovery—the regaining of power to provide for the self without retribution from an abusive partner.

You may not see it [be]cause it isn't physical but it's there and it's hard. After I got the courage to leave and had control over my own money I would spend it all on things for others, [be]

cause it just didn't feel right spending it on myself. It took some time to realise I could buy clothes for myself and not get a black eye.

Similarly, sanitary products were either regarded as inessential by male partners, or were subject to humiliating permission-seeking.

He would get the receipts and circle any costs he was angry about them I'd have to justify the costs including nappies and sanitary items after birth.

He controlled the money. I had to ask him for everything, including sanitary items.

[I had to] ask my mother for money for sanitary products 'cos he wouldn't buy them.

I was constantly criticised if I bought essential items like antiperspirant or shampoo, and my ex-husband would add up the cost of anything I had bought that he didn't need and use this to put me down and complain about how wasteful I was.

In instances where sanitary items were regarded as unimportant and money was not permitted to be spent on such items, women faced severe debilitating social and emotional consequences:

I wasn't allowed to spend on personal hygiene products at all, and spiralled into depression because of it.

The appropriation of household funds extended to withholding money intended for feeding and clothing children, with the result that women and children were often unable to access adequate food or essentials. In the majority of women's comments about their struggles to maintain some financial power for the sole purpose of providing for children, it was apparent that the abusive partners took little if any responsibility for this provision of essentials.

I was the bread winner and any money I earned he considered to be for himself instead of to pay for groceries and things for the children.

I was frequently denied money needed to buy sanitary items or items for our baby. I was not in work when we were a couple as I had to keep the house/look after the baby.

I was prevented from buying things needed for the baby whilst pregnant, and then was barely left with any money for the baby's necessities after birth.

This included not allowing me to use [my own] money to buy food or clothing needed for my children [the basics]

He would transfer money out of his account and not tell me so I would get declined at the supermarket often with my newborn with me.

Women were consistently denied access to the basics of food and sanitary items by abusive partners. This resulted in severely debilitating emotional consequences for many women. It precluded the ability of women to feel confident and comfortable to go into public spaces, and controlled their ability to provide for themselves and their children.

Women's roles: Providing for families without support

Even when resources were primarily controlled by the abuser and women were frequently unable to purchase food or sanitary products, many respondents described how their partners had imposed unrealistic demands upon them, expecting that they provide for their families with minimal resources. In addition, the resources that *were* accessible to women raising children or responsible for feeding families were frequently plundered by male partners. The forcible taking of communal, household-designated money did not diminish abusers' expectations that women would still

provide quality meals and a comfortable home environment. While some abusers appeared to be opportunistically taking money out of allocated funds to indulge their personal wants, others used this as a form of punishment and a reminder of who held ultimate power over the household.

There were three primary ways in which this occurred. The first was insufficient allocation of funds to household necessities, despite a greater pool of money being available for other, less essential purposes. For example, one respondent stated that her partner only gave her \$100 per week to feed seven people, but expected these meals to be limitless. Another stated:

He would give me 60 dollars each week for food and that was it, it never went far so I was constantly having to foot the bill.

The second was the setting aside of money for specific household expenses, which was subsequently reduced without notice:

All the accounts (mortgage, phone, power etc) were in my name and I ensured they got paid—after bills were paid I had no money left for food, clothing, etc, The agreement was my [ex-] husband would pay for these things, however he regularly gambled the grocery money... so I took to hiding it.

The third was the intentional withholding of money for food and other living costs as a method of ensuring compliance or demonstrating dominance and superiority or, in some cases, consumption of food in front of women who were not permitted to also eat due to some perceived slight or disobedience.

He withheld food and heating if angry with me.

We had a good standard of living, but he demanded to see every receipt and was very controlling on what I could spend, even my own earned money. I was also not allowed to eat food he had bought.

When food ran out, he would go buy himself ready roast, come home and eat it in front of me knowing that I had nothing to eat.

Deceit and blame

Finally, in many cases, deception was used (often repeatedly and systematically) by abusers in order to obtain the financial resources of female partners. Typically, this occurred in conjunction with other types of economic abuse and, for some, other categories of intimate partner violence.

He would steal money from my wallet to gamble. I gave him money to pay rent and pay for my storage locker as he said he wanted to prove I could trust him. As a result we were locked out of our home.

One time he stole the eftpos card and spent money that was meant to be for our rental bond.

Additionally, it was not uncommon for respondents to be held responsible for an inability to meet regular household costs, particularly pertaining to the upkeep of children.

He created the debt and I was responsible for making sure the bills got paid. If he could not buy something he wanted he would yell, call me incompetent because I wasn't able to manage the money.

I was made to pay all rent/bills/groceries out of my [lower] income.

All of his income was his money to spend as he liked. If I didn't have money to spend on myself or my son, or didn't have enough money for groceries, it was 'my fault' for not being good with money.

This suggests adherence to unrealistic expectations of mothers to provide a quality home and the essentials even in the absence of sufficient financial security to do so.

Discussion

The presentation of economic abuse seems to neatly follow patterns of gender stereotypes and oppression of women. It is generally accepted that violence towards female partners is legitimised by ideals of male superiority and the socially sanctioned models of male societal dominance (Peralta & Tuttle, 2013). Moreover, the motivations for using any particular method of abuse against women are typically driven by the desire to subjugate women as a result of the complex interplay between person and sociocultural factors (Heise, 1998). Accordingly, there appeared to be vastly different standards and expectations for women around finances. Such standards included: horizontal segregation in income precluding a woman's right to financial decision-making power; an expectation for women to be selfless, needless, and to put all needs before their own; an unattainable expectation for women to maintain a happy, flourishing, and bountiful home environment even on scant resources; and for women to make decisions related to the home (food, power, rent) while paradoxically remaining under the rule of their partner who held ultimate decision-making power. Conversely, the financial expectations for the partner were often a perceived superiority in work and earning potential; a sense of entitlement to spend money on big-ticket items, personal needs, and items for conspicuous social consumption (clothing, alcohol, cars); and few, if any, expectations to take responsibility for household requirements while maintaining ultimate control over all financial commitments.

Women appeared to be treated as possessions, or as expenses, by their abusive partners. Women's needs for female items and female activities were seen as an extravagance rather than as a necessity. The preclusion of participation in social activities can be understood as a localised expression of the social hierarchy of activities which devalues women's

activities. Having coffee with friends, for example, is interpreted as "gossip" and purchasing quality clothing is seen as "frivolous" whereas having a "drink at the pub with mates" and purchasing expensive sport shoes is understood as both viable and rational. The allocation of financial resources to men's activities and the privileging of stereotypically masculine purchases (alcohol, cars, gambling) operate to reinforce the devaluing of women's activities and needs. This has wider impacts as it precludes women from being active in social and public places, reinforcing dominant discourses about women's place in the home—whether this is after work or in the place of work. Women, and their needs, are classified as a wasteful expense rather than as an essential and valuable part of the household.

The devaluing or the non-recognising of women's work also contributes to the consolidation of the gendered double standard. The uneven distribution of emotional, mental, and sometimes physical, labour in economically abusive relationships characterises some of the key dimensions of the devaluing of women's work. Placing responsibility for the household with the women, and then removing access to sufficient funds to successfully provide the necessities is—as well as being a way of maintaining coercive control—a way to systematically devalue their work. Expecting a woman to provide for her family on a heavily regulated budget—or forcibly accompanying her as she carries out these activities—is a consistent reminder of the lower status that the woman occupies in the household.

Peralta and Tuttle (2013) found that economic stress increased the likelihood of males perpetrating violence against female partners, theorising that this economic stress (and subsequent deprivation) threatened men's internalised core beliefs about what constituted successful masculinity; in other words, the use of violence was directly associated with the experience of masculinity

being undermined by economic constraints. This is contrary to the findings here, which suggest that constructions of masculinity underpinned perceptions of ownership over women's resources in the context of intimate partner violence and often manifested in the refusal to contribute, rather than the violence arising from a sense of inadequacy associated with a failure to provide. We argue that possession and ownership are greater indicators of men's belief in their own superiority and in women's comparative inferiority and that economic pressures may exacerbate impulsive or anti-social behaviour generally. The construction of masculinity as being a successful provider seems to bear little relevance as a motivator or root cause of the perpetration of violence against women amongst this sample. Conversely, the forcing of women to provide is suggestive of abusers' perceptions of women as inherently inferior and as property to reap benefits from.

The apparent stereotypical division of economic resources and capabilities within the household did not, however, reflect the reality of women's financial competency. A strong sense of financial literacy, an understanding of the hierarchy of household needs—food, rent, and children's needs above alcohol, cigarettes, big-ticket items and socially conspicuous products—was apparent in almost all of the comments from the women. In fact, when the economically abusive relationship came to an end, women consistently remarked how much better off their lives were financially now that they had full control over household expenditure. Rent was paid on time, there was enough food in the house, and many women now had the ability to save or to pay off debts. This was often stressful and emotionally taxing as women were left with huge debts in their name which had been accrued by their abusive partners. Our recognition of the strength of women's financial competency sits at odds with interpretations of other research on economic abuse. Sanders (2015) suggests, for example, that women should

improve financial literacy to expand their options for economic independence. Our interpretation is that women who have been economically abused are often in possession of strong financial capabilities—but that the erosion of confidence and the repeated insinuation that women are not already financially literate are the core problems that need addressing.

Implications for practice

Our findings illustrated the highly gendered nature of economic abuse, and suggested that this type of abuse is motivated by underlying assumptions of male superiority and entitlement to dominance through disproportionate resource allocation, in addition to the desire to subjugate and control female partners. As we discussed earlier in the article, there are currently minimal available resources that enable the systematic identification of signs of economic abuse. We have therefore sought to develop risk matrices of economic abuse methods that may be used to gauge the severity, breadth, and intentions evidenced in perpetrators' abuse through economic control. We outline these according to 12 categories: appropriation of personal funds, preventing social inclusion, not prioritising personal/children's needs, disregarding hygiene needs, inhibiting employment, damaging housing prospects, fraud and financial deceit, exploitation, intentional humiliation through deprivation, demanding sex for necessities, forcing debt accumulation, and power disparities in accessing mutual resources.

Conclusion and limitations

Our findings illustrated the highly gendered nature of economic abuse, and suggested that this type of abuse is motivated by underlying assumptions of male superiority and entitlement to dominance through disproportionate resource allocation, in addition to the desire to subjugate and control female partners.

Table 1. Risk Matrices of Economic Abuse Methods

	Appropriation of Personal Funds	Preventing social inclusion	Not Prioritising Personal/ Children's Needs	Disregarding Hygiene Needs
Some Risk	Repeatedly asking to borrow money and not repaying it; suggesting that you give them access to your accounts; pressuring you to put money in their account that seems disproportionate to your costs.	Telling you there is not enough money for everyday social activities; trivialisng social activities to justify not giving you money for them.	Fostering unequal access to money for fun (e.g. acceptable for them to eat out but not you; trivialisng your wants despite fulfilling theirs.	Discouraging you from purchasing new clothing, including underwear, or grooming essentials (e.g. haircuts or makeup) despite them doing so themselves.
Medium Risk	Making you feel solely responsible for providing for the household even if you're both working; borrowing money without asking; setting up joint accounts that you have limited access to but your funds go into them; using psychological manipulation to make you pay more than your share or use your savings.	Not letting you use money for essentials to engage in social activities (e.g. petrol); only letting you use money for their activities rather than yours.	Prioritising personal wants such as meals out or alcohol over basic needs such as household items and children's clothing; demonstrated disregard for partners' and children's' needs by buying luxury items for self.	Making you justify the cost of women's necessities such as bras, underwear, and sanitary items; forcing you to wear shabby clothes even if there are means available not to have to.
High risk	Taking the money you earn and giving you an allowance from it; threatening or using violence if you refuse to give them money; using your money without asking for drugs or alcohol, stealing your money; coercing you into setting up access to accounts that you don't have access to.	Taking money intended for social activities off you in order to keep you at home (e.g. taking your eftpos card).	Spending money allocated for food on personal wants; taking or stealing money designated for food or children's needs.	Not allowing you to purchase sanitary items such as tampons or infants' nappies; preventing you from accessing grooming needs that would meet the standards of your workplace

	Inhibiting Employment	Damaging Housing Prospects	Exploitation	Fraud and Financial Deceit
Some Risk	Telling you it is better for the family for you to stay home; trivialising the type of work you do; complaining about longer hours or shorter hours; trying to convince you the job is too good for you or not good enough.	Encouraging you to reject state housing offers; convincing you it would be better for the family to move even though it meant forfeiting the bond; convincing you to re-purpose money intended for rent.	Encouraging you to quit your job to work for a family business when you are unsure that it will benefit you; minimising your contribution to the household in terms of household labour.	Hiding receipts and purchases; engaging in financial activities that you're uncomfortable with; not being open about how much they earn or the state of their financial assets.
Medium Risk	Repeatedly using psychological manipulation to convince you to resign (e.g. telling you it is bad for your child for you to be working); being unreliable with childcare routines; talking to your employers or co-workers about you without your knowledge.	Committing wilful damage to a property you own or hold the lease for; causing problems with the landlord or neighbours; insisting that you move house regularly, which prevents quality and consistent housing for you and any children.	Insisting that you commit time or resources to a family business but one partner benefits disproportionately from this, making you do all unpaid or household labour and minimising this as a contribution.	Coercing you to sign financial documents you're uncomfortable about or don't understand; lying to government agencies and expecting you to be complicit.
High risk	Threatening you with violence or being violent because you go to work or do not go to work; making your employment situation untenable by threatening or using violence at work or repeatedly calling, showing up, or causing humiliation at work; sabotaging your ability to get to work (e.g. changing childcare arrangements or taking your car).	Withholding money for rent or mortgages; causing damage to Housing New Zealand or rental properties in your name that affects your future eligibility; making your living situation untenable despite knowing you have no other options and are likely to become homeless if you leave.	Forcing you to do sex work when you don't want to and not giving you the money from it; forcing you to work for a family business for little or no pay; forcing you to be complicit in criminal activity from which you don't profit.	Committing fraud in your name; committing fraud to get hold of your assets; forcing you to commit fraud; coercing you into lying to get a state benefit.

	Intentional Humiliation Through Deprivation	Demanding Sex for Necessities	Power Disparities in Accessing Mutual Resources	Forcing Debt Accumulation
Some Risk	Treating you like a child when it comes to financial planning or decisions, restricting your ability to pay bills that are in your name; lecturing you about household expenditure in a way that seems inconsistent with available household funds.	Making you feel compelled to acquiesce to sex in order to convince your partner to allow you access to resources you need for a particular purpose (e.g. a school trip); noticing that your partner is more likely to give you access to resources after sex.	One partner having sole control of bills; not telling you how much money there is unless you ask; obscuring accounts; trivialising your financial literacy.	Pressuring you to take out joint debt; gambling; encouraging you to hand over your PIN number for your personal credit card.
Medium Risk	Limiting your access to resources disproportionately so that you're embarrassed about your physical presentation; berating or lecturing you when you spend money on your appearance, interests, or personal wants; setting unrealistic expectations for spending and then making you feel guilty for not meeting them; keeping you short of money so you're too embarrassed to make plans with peers.	Not allowing you any spending money unless you have sex with them first; seeing sex as 'appropriate payment' for luxuries.	Refusing to tell you about the state of your finances; making you ask permission to spend money for basic purchases; demanding receipts for basic purchases; treating you like you are incapable of having equal decision-making power.	Taking out debt in your name without telling you; making sure that the only way you can meet household costs is by using personal credit.
High risk	Demonstrating ownership by supervising your grocery shopping and dictating what can be bought; punishing you by making you go hungry while eating in front of you; forcing you to go without sanitary items as punishment.	Demanding that you give them sex for access to shared money or resources; using rape as punishment for spending money.	Refusing to give you access to sole or shared accounts; making family resources unavailable to prevent you from leaving a relationship.	Forcing you to take out debt when you don't want to; ensuring your credit record is bad for the purposes of preventing you from leaving or gaining independence.

The discussion highlighted that, while the abuse was gendered, we should be careful not to assume that women lack financial capabilities as, in reality, our research indicates that women have a diverse range of economic strategies that have been developed under extreme financial stress and marginalisation.

The development of risk matrices of economic abuse methods endeavours to highlight both the gendered nature of economic abuse, and that practitioners should assume that women *are* capable of controlling their finances. Our risk matrices provide all practitioners working with intimate partner violence, especially those likely to encounter the impacts of economic abuse (such as social workers, Work and Income New Zealand staff, budgeting advisors, counsellors, nurses, and police) with a range of methods that could be used by abusive partners. The risk matrices are designed to give these practitioners a broad-ranging awareness of the variety of manifestations of economic abuse. Understanding these different dynamics will assist in the identification of economic abuse where it might previously have gone unrecognised. We have intentionally designed the risk matrices in ways that may be accessible to both practitioners and to victims, and propose that the utility of these may be twofold: practitioners can review these matrices to refresh their understanding of the multitude of ways in which economic abuse and its effects can manifest, and practitioners and victims may use them to explore, through conversation, means of control that not otherwise have been explicitly discussed.

Low-level indicators may indicate economic abuse and meeting of several criteria should prompt a discussion with the client about the possibilities of economic abuse. Medium-level indicators were the most common examples of economic abuse, and are likely to indicate that the client is being subjected to economic abuse. We recommend that practitioners incorporate consideration of the

tactics set out in the matrices as indicative of the severity of abusers' controlling behaviour, and, accordingly, integrate tactics to manage the consequences of these specific behaviours as part of safety planning. Finally, high-level indicators were the most extreme examples of economic abuse and are likely to indicate an abusive relationship that will have debilitating long-term consequences, highlighting the imperative for helping professionals to educate, work alongside, and act to mitigate the potential adverse effects of these high-risk behaviours, as well as considering how they intersect with other methods of abuse.

A central limitation of our current risk matrices of economic abuse is that they will require further development to highlight culturally specific experiences of economic abuse. We paid careful attention to the responses of Māori women in our analysis when constructing our matrices but we did not feel that our sample was sufficiently representative of the experiences of Māori and Pacifica women to develop a specific set of risk matrices. This, in part, reflects a limitation of our overall survey which received lower response rates from Māori (9.32%) and Pacifica (1.17%) women but an over-representation in responses from Pākehā women (82.75%). Further research that actively sets out to capture the experiences of Māori and Pacifica women could effectively expand or adapt the risk matrices to include specific cultural factors which we felt we were not able to account for in this study. Additionally, any study may need to consider additional channels to reach these Māori and Pacifica women, and further consideration of the particular barriers that these women may face in participating in research on this subject.

Overall, these findings shed light on what is perhaps one of the least recognised methods of intimate partner abuse in New Zealand. Our analysis explored the gendered nature of economic abuse and highlighted how various manifestations of economic abuse were employed by abusive male partners to systematically degrade the value of the

female partners economic contributions of both paid and unpaid labour, and to devalue the needs and wants of female partners. The risk matrices highlight a variety of manifestations of methods of economic abuse and we offer suggestions for practitioners in implementing this framework in practice. Finally, we suggest that future research would be particularly valuable in further exploring the extent of economic abuse in Aotearoa New Zealand; in exploring economic abuse for particular subsets of the population including Māori and Pacifica women, LGBT+ women, and in practitioner responses to economic abuse.

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