Preventing Economic Abuse in Young Adults: Implications for the Development of Social Marketing Strategies

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Overview

• Introduction to Economic Abuse
• Prevalence in Australia
• Practitioner study and findings for young adults
• Implications
"My husband .. was financially controlling of me. I .. used to have a secret bank account .....I would go to great lengths to cover up my spending and saving from my husband as he would become angry with me for what he perceived as me spending too much money.

One of the major reasons for the breakdown of our marriage was his overbearing economic abuse of me. I worked full time and he worked part time. I wasn't allowed to have a car of my own. He refused to do any home improvement. He scrutinised every credit card statement and quizzed me on items I would purchase.

Now that I am separated from him, paradoxically, I feel more financially secure. He doesn't pay child support but that was my choice to be made exempt from receiving it from him as he still uses money to try and control me. So I said I didn't want it from him. I'm happier that way!"

40 to 49 year old, university degree, professional, earning $70 – 80,000
Economic abuse

“Economic abuse includes behaviours that control a [woman’s] ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.” p. 564

Characteristics

- Form of intimate partner violence (IPV)
- Economic control and exploitation
- Barrier to leaving relationships

- Prevent resource use
  - Control distribution and monitor how money is spent
  - Allowances
  - Withholding information
  - Control access to cars, phones...

- Prevent resource acquisition
  - Obtaining and maintaining employment
  - Interfering with education

- Exploit partner’s resources
  - Deplete available resources (stealing, gambling)
  - Create costs
  - Generate debts

Types of Economic Abusers

- **Controllers**
  - Use psychological and emotional abuse, threat of physical violence, to maintain absolute power over their family and household finances…monitor all expenditure, ration money…

- **Exploiters**
  - Behaviours include refusing to work, contributing nothing and expecting that partner will pay for everything regardless of income

- **Schemers**
  - Deliberate,, strategically planned schemes to steal money, acquire assets and things…con by being charming…often quite narcissistic
Lifetime Prevalence of Intimate Partner Violence in Australia

- Physical violence: Women 15.6%, Men 5%
- Sexual violence: Women 4.9%, Men 0.4%
- Partner violence: Women 16.9%, Men 5.3%
- Emotional abuse: Women 24.5%, Men 14.4%
- Economic abuse

http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/4906.0Chapter7002012

- Personal Safety Survey (ABS) N = 17,050
- February – December 2012
- Structured face to face interview
- Random selection of households
- Response rate 57%
- Women = 13,307
- Men = 3,743
Economic Abuse Items

Stopped or tried to stop you knowing about or having access to household money

Deprived you of basic needs (e.g. food shelter assistive aids)

Stopped or tried to stop you working or earning money or studying

Damaged, destroyed or stole your property

Stopped or tried to stop you using the telephone, internet or family car

http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/4906.0Glossary12012
Prevalence of Economic Abuse In Australia

Practitioner Insights Research

- Semi-structured interviews
- Practitioner understanding of economic abuse behaviours among the target group
  - What motivated and maintained these behaviours?
  - Whether economic abuse was expressed differently between young adults compared to older adults?
  - How economic abuse could be prevented in intimate relationships between young adults?
  - How best to communicate these messages to those they counsel?
- 25 practitioners - domestic violence (n = 13), legal (n = 2), financial (n = 7), counselling services (3)
- Rural (Ballarat & Wangaratta) & Metro (Melbourne)
Common Abuse Behaviours - Practitioner Insights

- Signing contracts, guarantor for loans, hire purchase
- Purchasing mobile phone plans
- Responsible for rental contracts
- Credit card use for gambling, drinking…
- Always paying for day-to-day items
- No control or access to money, ID & pension cards
Why Vulnerable - Practitioner Insights

- Did not view it as abuse
- Lacked financial knowledge and experience
- Lacked understanding of contracts and implications
- Lacked significant income and assets to fall back on
- Money “just plastic” “not real”
- Valued relationship more than money
- Acceptance of gender stereotypes
- Peer pressure
Case A. The *Keep Your Boat Afloat* campaign

- Developed by a rural women’s health service
- Postcards (both electronic and cardboard), simple graphics, statements highlighting specific economic abuse behaviours, sources of referral (Women’s Health Goulburn North East, 2015).
- Messages on the postcards were developed in consultation with young women who had experienced economic abuse.
- Evaluation limited to number of postcard downloads and requests from organisations for printed postcards and posters.
- Framing may be wrong – domestic violence doesn’t resonate

My boyfriend gets angry if he doesn’t have money to go out with his mates. So I pay all the rent and the bills.

This is DOMESTIC VIOLENCE!

#financialabuse

Women’s health service – inner city Melbourne

• Short film, *For Love or Money*, on economic abuse featuring a young couple who had just moved in together

• Depicts escalation of financial control, young women then leaves the relationship, seeks counselling,....the final images are of her enjoying a financially equal relationship (Bentwheel, 2014).

• Linked to their website, 1,031 views (Vimeo) over two years, however only 87 views on YouTube (WHIN Women, 2015).

• Framing may be wrong – either/or – love or money…”love” though means non-rational decisions can be made
Advocacy And Support Service For Women

- Developed a website for women, focusing on money and relationships: *Women Talk Money. Financial Literacy For Women* (WIRE, 2016a).
- Grounded in the organisation’s research into economic abuse (Cameron, 2014).
- ‘Chatty’ style, designed for women at all stages of life - one page dedicated to economic abuse, details types of abusive behaviours, warning signs, and where to get help.
- Includes a brief YouTube video to describe economic abuse (launched Jan 2016), had 346 views (January 2017)
- But. Education also needed for men about their role and behaviour
Implications

- Those experiencing don’t often look to normal domestic violence support channels or services
- Most support is through ‘bottom of the cliff’ counselling and not early education or intervention
- Most efforts are communication based raising awareness but not necessarily SM focused on behaviour change
- Banks, financial and credit institutions have a great role to play but only just starting to consider it
Implications

- Education at school highlighting both money and abuse issues
  - Contracts, loans, budgeting & saving
  - Sharing money, assets, and income

- Intervention programs needed over life stages to raise awareness, highlight services, help encourage change

- Interventions programs need to better understand the types of abusers and not just the abused.
Implications

- Banks, financial and credit institutions need to be in the front line in spotting and supporting those being abused.
- Agencies need to reframe language away from domestic violence and learn the language of those seeking help.
- Use “social media” to reach out and have an improved presence.