

“It’s Not All About Money”: Toward a More Comprehensive Understanding of Financial Abuse in the Context of VAW

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Abstract

Men’s violence against women (VAW) is multifaceted and complex. Besides physical, psychological, and sexual violence, women subjected to VAW often suffer from economic hardship and financial abuse. Financial abuse involves different tactics used to exercise power and gain control over partners. Experiences of financial abuse make it difficult for women to leave an abusive partner and become self-sufficient. From an intersectional perspective, applying the concept of the continuum of violence, the aim of this article is to develop a more comprehensive understanding of how women subjected to men’s violence in intimate relationships experience the complexity of financial abuse in their lives, in the context of VAW. Based on 19 in-depth interviews with women surviving domestic violence, the study describes how intertwined women’s experiences of financial abuse are with other forms of abuse, influencing each other, simultaneously experienced as a distinct form of abuse with severe and longstanding consequences. Women in the study describe how men’s abuse affects them financially, causing poverty and affecting their ability to have a reasonable economic standard. Financial abuse also causes women ill health, and damages their self-esteem and ability to work, associate, and engage in social life. The interviewed women describe

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how experiences of financial abuse continue across time, from their past into their present situation and molding beliefs about the future. According to the interviews, financial abuse in private life sometimes continues into the public sphere, reproduced by social workers mimicking patterns of ex-partners' abuse. Bringing out a more comprehensive understanding of the dynamic continuum of financial abuse, our results deepen knowledge about the complexity of VAW in women's lives, and thereby are important in processes of making victims of violence survivors of violence.

Keywords

men's violence against women in intimate relationships, VAW, domestic violence, financial abuse, continuum of violence, intersectional perspectives

Introduction

In the context of men's violence against women in intimate relationships (VAW), financial abuse occurs when men "control and limit women's access to, and use of, money" (Branigan, 2004, p. 11). Financial abuse is one important tool in exercising power and gaining control over a partner, depriving her of financial resources to fulfill her basic needs, diminish her ability to live independently and deter her from leaving or ending the relationship (Adams, Sullivan, Bybee, & Greeson, 2008; Anderson & Saunders, 2003; Barnett, 2000; Branigan, 2004; Chronister, 2007; Green, 2014; Hughes, Bolis, Fries, & Finigan, 2015; Postmus, Plummer, McMahon, Murshid, & Sung, 2012; Purvin, 2007). Financial abuse and the economic hardship that follows can also force women who are its victims to return, sometimes risking their lives (Haeseler, 2013a; Purvin, 2007; Sanders & Schnabel, 2006). According to Stylianou, Mathisen, Postmus, and McMahon (2013), many studies of VAW neglect financial abuse or make it invisible when describing it as a form of psychological abuse. One explanation for this negligence could be that early radical feminist researchers on VAW focused on sexuality and the body, with little interest in financial exploitation as a dimension of women's subordination—in contrast to their Marxist and socialist sisters (Gemzöe, 2002). Branigan (2004) puts forward another interpretation, arguing that economic abuse can remain unseen because of an ideology of marriage and money that presumes that partners—men and women—have the same interests and share financial resources for the common good. Näsman and Fernqvist (2015) argue that scholars' unwillingness to connect financial vulnerability and gender-based violence can be understood in the light of a feminist critique of socioeconomic explanations that dominate the research on financial

vulnerability and to some degree disregard gender. Consequently research on financial abuse in the context of VAW is still limited. Most studies on the subject are from the United States and Australia, based on a quantitative approach. Hence, to deepen our knowledge, we argue it is relevant to explore the relationship between financial abuse, its different forms, and other forms of abuse by using qualitative methods and by focusing on other welfare contexts.

Sweden, one of the Nordic welfare states and the context of this study, is often perceived as a haven of gender equality, with small socioeconomic differences and an inclusive and strong welfare state (see Borchorst, 2012; Hakovirta, Kuivalainen, & Rantalaiho, 2013). Sweden has also adopted strong legislative intent to prevent VAW and to support victims of crime (Ljungwald, 2011; Peters, 2006). For example, the Social Service Act includes a particular section on municipalities' responsibility to support victims of crime, especially women and children who are victims of men's violence in intimate relationships (Social Service Act, 2000, 5§ 11 cap). Yet some critics argue the legislation is mainly symbolic (Elman, 2001; Ljungwald, 2011). However, Sweden ranks high in international comparisons on many aspects of gender equality (Global Gender Gap Report, 2015) and the level of women's participation in paid work is among the highest in the world (Harsløf & Ulmestig, 2013). The socioeconomic differences among the population used to be low, but are now getting closer to an average European level (see Fritzell, Bäckman, & Rotakallio, 2012).

Like other forms of VAW, financial abuse is characterized by a repeated pattern of abuse, embedded in "a continuum of control and coercion," sometimes as extreme as the term "surveillance" implies (Branigan, 2004, pp. 23-24). Liz Kelly developed the concept *continuum of violence* to understand the complexity in abused women's experiences of violence, which did not neatly fit into the ordinary categories used by researchers or the judicial system (Kelly, 1988, 2012). Using the concept of continuum of violence, the aim of this article is to understand financial abuse, by analyzing women's experiences of financial abuse in relation to other forms of VAW. Are financial abuse and other forms of VAW related, and how? Is financial vulnerability among survivors of VAW linked to other forms of vulnerability? If so, can their situation be understood as a continuum? If so, then how?

Literature Review

As research on VAW has shown, women's experiences of violence in intimate relationships are complex, involving physical, psychological, sexual, emotional, and financial abuse—often related, co-occurring in their lives,

reinforcing each other (Johnson & Ferraro, 2000; Kelly, 1988, 2012; Lundgren, Heimer, Westerstrand, & Kalliokoski, 2001; Postmus et al., 2012; Sokoloff & Dupont, 2010). Nevertheless, scholars argue that financial abuse is also a specific form of abuse, which comprises characteristics distinct from other forms of VAW (Adams et al., 2008; Branigan, 2004; Postmus et al., 2012).

In a pioneering study, Adams et al. (2008) concluded that financial abuse is when the offender in different ways interferes with the victim's ability to *acquire, use, or maintain* financial resources. Related to how financial abuse interferes with abused women's ability to acquire financial resources, scholars have, for example, explored how men's violence affects their partners' employment and capacity to work or study, and thus their ability to earn an income and be self-sufficient (Moe & Bell, 2004; Postmus et al., 2012; Riger, Ahrens, & Blickenstaff, 2000; Riger & Staggs, 2005; Swanberg, Macke, & Logan, 2006; Tolman & Raphael, 2000). Tactics or strategies of financial abuse can, for example, include withholding of earnings or information about finances, constraining involvement in paid work, and limiting the control of money or financial decisions, creating debt or ruining credit, stealing, and destroying property (Branigan, 2004; Postmus et al., 2012; Sanders, 2015; Stylianou et al., 2013; Swanberg, Logan, & Macke, 2005).

Exploring the correlation between different forms of VAW, Stylianou et al. (2013) found that 75% of women in their study who suffered from physical and/or psychological abuse from a male partner also experienced financial abuse. This supports the results of Postmus et al. (2012), who also found a strong correlation between financial abuse and other forms of abuse in analyses of VAW. Branigan's (2004) study shows that women's experiences of financial abuse are similar to other forms of abuse by being both "a continuum of control and coercion," and "a repeated pattern of abuse, rather than isolated incidents." Furthermore, studies have shown that financial abuse also can work as a risk factor in women's lives, increasing their vulnerability to other forms of violence or having consequences such as physical violence, sexual abuse, trafficking, HIV, drug usage, and other criminal activities (Fawole, 2008; Haeseler, 2013b). As Sanders's (2015) results demonstrate, financial issues are frequently "an impetus" to other forms of abuse in the context of VAW, including physical, sexual, and verbal abuse.

According to Kelly (2012), the meaning of her concept *continuum of violence* most commonly referred to derives from the original definition of the term, emphasizing that it is "'a basic common character that underlies many different events'—that the many forms of intimate intrusion, coercion, abuse and assault [are] connected" (preface, p. xviii). Less used is another definition of the concept pointing out that "the categories used to name and distinguish

forms of violence . . . in research, law or policy, shade into and out of one another” (Kelly, 2012, preface, p. xviii). In line with Kelly, then, one argument for applying the concept of continuum in analyses of women’s experiences of financial abuse is that it is still a challenge to explore the meaning of the continuum and how women’s—and men’s—lived experiences of violence are intertwined—when constructed as distinct categories in law and policy (Kelly, 2012).

Building on Kelly’s continuum of violence, other feminist scholars have pointed out the importance of what they call a “comprehensive” interpretation of violence, in avoiding a fragmented view that tends to trivialize or ignore some forms of violence, making them invisible as actions of violence (Lundgren et al., 2001; Lundgren & Westerstrand, 2005). From this feminist position, we want to argue that financial abuse is a distinct form of VAW, yet sometimes entwined with its other forms. In a study on financial abuse, Sanders shows how women’s experiences of VAW are related—for example, by describing how conflicts over financial issues often escalate into other abusive acts. Yet, without applying the concept continuum of violence, it appears implicit when Sanders concludes that “women’s access to financial resources is often restricted, monitored or completely controlled by an abusive partner” (Sanders, 2015, p. 23). Sanders’s results strengthen our argument that the concept of continuum of violence (Kelly, 1988, 2012) can be fruitful to apply also in analyses of financial abuse, to achieve a more comprehensive and integrated understanding of VAW (Lundgren & Westerstrand, 2005).

The opportunities women have to leave abusive men, be self-sufficient, and live a life free from violence are not only related to their individual resources but also depend on society’s welfare system (e.g., Gordon, 2002). Today’s Sweden is a mature welfare state with welfare systems that are well developed by international standards (Harsløf & Ulmestig, 2013; Kvist, Fritzell, Hvinden, & Kangas, 2012). A general conclusion has been that the Nordic institutional welfare model has enabled women to strengthen their social and economic position in society. Still, feminist researchers have been more critical and pessimistic about its potential to form a “women-friendly state,” arguing that it reproduces a new form of patriarchy with changed structures of inequality rather than bringing real gender equality (e.g., Hirdman, 2003; Siim, 1990).

Concerning VAW, Swedish legal reform has gradually been improved to protect women from men’s violence, but the process has also been characterized by a continuous questioning of gender-specific legislation, worries about rule of law, and a conservative defense of (men’s right to) privacy in family life (Wendt Höjer, 2002). In Sweden today, men’s VAW is officially recognized as

a political problem, a prioritized subject in policies on gender equality, and considered as one consequence of unequal gender-based power. Still, in practice, many politicians and officials look upon the problem as social, not political, thus abdicating from their legal responsibility for all inhabitants in the municipality (Holmberg & Bender, 2001, 2003). Consequently, women suffer from men's violence and its long-term negative financial consequences also in a Swedish context (Lövgren, 2014; Näsman & Fernqvist, 2015; Trygged, Hedlund, & Kåreholt, 2013).

Method

This study is based on 19 interviews conducted with women in three Swedish municipalities of different size and character. These in-depth interviews (see Irvine, 2011; Lucas, 2014) were semistructured, and lasted about 1 hr and sometimes a bit longer. Two of the interviewed women were recruited through ads in local newspapers and 17 of them via contact with women's shelters. Most of the interviews were conducted at a women's shelter, but in a separate and private space. In three of the interviews, women were accompanied by their small babies. One of the interviews was performed via telephone and another one where an interpreter translated via telephone.

Notable is that all the interviews were conducted in Swedish—including the one that involved an interpreter—but are presented here in English. Such processes of translation inevitably involve the risk distorting meanings and nuances in language. To reduce such risks, we have continuously reflected upon nuances and meanings in translating the interviews, including the engagement of a professional translator, native English, who has lived in Sweden for a long time.

All the interviewed women had left a relationship with a violent male partner between 1 month and 7 years before. In most cases, the breakup was less than 18 months ago. The women were aged 25 to 55, and 18 of them had children, most of whom lived together with their mothers at the time of the interviews. A majority of the women had a small, fragile personal network, for example, with friends and family. With a few exceptions, the women interviewed were working-class according to their education, socioeconomic background, and position on the labor market. Eight were born abroad, three were born in Sweden with parents born abroad, and eight were born in Sweden with Swedish-born parents.

When the women were interviewed about the financial consequences of breaking up from a violent male partner, they also described experiences of financial abuse, its different aspects, consequences, and associations with other forms of abuse. Loaded with feelings such as anger, sadness, anxiety,

and relief, the interviews often became emotional, and affected both the interviewer and the woman interviewed. When the participants were informed about the study, all of them said they had someone to turn to after the interview if in need of support. Nevertheless, written information handed over to the participants included information on how to contact local women shelters.

Applying the concepts of the continuum of violence and intersectionality to our interviews on financial abuse, we have worked out an analysis based on a reflective approach (see Alvesson, 2003; Alvesson, Hardy, & Harley, 2008). This analytical approach can be described as a process where the researchers alternate between the empirical data, earlier research, and theory. More precisely, the analytical process already began with the transcription of each interview, followed by close readings of the material where the researchers also alternated between analytical proximity and distance. Then empirical themes were identified and analyzed in a reflective dialogue involving the researcher, existing research, and the empirical evidence—a method inspired by Alvesson and Kärreman (2007). In the readings, certain themes were immediately evident, while others appeared after a more in-depth analysis. Overall, this approach helps to meet the complexities of the interview material, by allowing different understandings, meanings, and categories to emerge (Alvesson, 2003; Alvesson et al., 2008). It also encourages researchers to distance themselves from earlier research and biases. By using this structured data analysis strategy, we aim to reflect on our own understandings, and problematize our positions, minimizing the negative effects on the analysis. This mode of analysis attaches great importance to earlier research and the extensive literature review motivated by a need to put our results in a context of what we already know about financial abuse. However, presenting our material with reference to long summaries from the interviews instead of more but shorter quotations is due to our theoretical position and the importance we attribute to giving voice to survivors' experiences in our study.

Based on the ethical principles of the humanities and social sciences (Swedish Research Council, 2005), the study was granted permission by the Regional Board of Ethics of research involving humans in Linköping (No. 2012/396/31). When trying to get access to the field, we brought written information about the research project, including ethical reflections on risks involved for participating informants, for example, the risk of bringing repressed memories and experiences of abuse to the surface. To resolve this, we stated that a female researcher with theoretical and practical knowledge of domestic violence conducted the interviews with the survivors, well prepared to give them further support if needed.

Theoretical Frame: Continuum of Violence and Intersectionality

From an integrated and comprehensive feminist interpretation of violence, violence as a continuum means that there are no sharp boundaries between different forms of abuse. Controlling acts, insults, threats, and verbal, psychological, physical, and sexual abuse are not understood as distinctly separated categories, but as interconnected acts and manifestations with blurred boundaries, reinforcing each other—influencing the abused woman in negative ways (Kelly, 2012; Lundgren & Westerstrand, 2005). The concept also brings a perspective where violence can be analyzed as a process, and in a wider context, emphasizing the intersections between different violent acts and behaviors—and their consequences—placing serious criminalized physical acts of violence on the same sliding scale as legitimate and accepted forms of violence (Kelly, 1988, 2012). A continuum perspective on VAW also influences our ethical position as researchers, understanding that “all forms of gender-based violence are serious, but all forms of violence are not ‘the same’” (Lundgren & Westerstrand, 2005, p. 493, our translation).

Lynn Segal (1990) has argued that the concept of continuum blurs boundaries too much, without a differentiation between men and violence—making all men guilty and making violence an inherent essence of masculinity. In a comment on Segal’s critique, Kelly contends that it is clichéd, and involves a misconception that a radical feminist like her cannot share a social constructivist epistemology (Kelly, 2012). Another criticism of Kelly’s concept has questioned why certain forms of violence, such as honor-based violence and female genital mutilation/cutting, are excluded. According to Kelly, this lack of intersectional aspects of women’s experiences of violence in her development of the concept does not prevent such practices from being included (Kelly, 2012).

With the aim of underscoring the “multidimensionality” of abused women’s lived experiences, Kimberlé Crenshaw (1993) coined the concept *intersectionality*. Focusing on domestic violence and rape, she showed that systems of race, gender, and class converged in the experiences of battered women of color. From an intersectional perspective (see Bograd, 2010; Crenshaw, 1993; Sokoloff & Dupont, 2010), we want to acknowledge that though men’s VAW is a universal problem, neither gender nor violence are universal categories. Women—and men—have specific experiences, interests, and needs depending on how they are situated and positioned in relation to categories and power asymmetries such as class, ethnicity, sexuality, age, civil status, and so on.

Thus, women subjected to financial abuse experience the abuse and its consequences in different ways, not only because of their gender but also because of their class position, ethnicity, age, and so on. Worth noting here is that the welfare state has mainly developed to financially equalize power relations based on class, not gender (see Fraser, 1998).

Result and Discussion

This section starts with an analysis of how financial abuse relates to other forms of abuse in the context of VAW, and how the interviewed survivors experience this. Following on from that is a section on how financial abuse, as described by the survivors, also can be understood as a distinct form of abuse. Finally, there is an analysis of how women's experiences of financial abuse relates to financial vulnerability.

Financial Abuse From a Continuum Perspective

From our interviews, it is evident that financial abuse is connected to and intertwined with other forms of abuse in women's lives. Analyzing women's experiences of financial abuse from a continuum perspective and with a comprehensive understanding of violence makes visible how, for example, the physical violence the women have been subjected to is intertwined with financial abuse, or the ways in which men's violence has affected their financial situation. The financial consequences of having a relationship with an abusive man vary but can be far-reaching and continue across time, into the future, thus reducing women's financial ability and their possibility to empower themselves. Margaret is one example. She is a 57-year-old, well-educated and "settled" woman with three children. Margaret has also experienced psychological, physical, and sexual abuse from their father, her ex-husband. When describing him, she says he is well established in the local community, and has a good economy, which he uses to fight her in court.

As with several women in our study, Margaret has become poor within the relationship. Now she has to pay lawyers to get custody of her children and thereby be free from the ties to her violent ex-husband. Asked about the consequences of her new financial situation, she says,

My financial situation also means that I will never get into a new relationship, I can't imagine myself, I don't initiate contacts, I reject invitations, it prevents me from having a relation to anyone whatsoever, I can't afford it, to go out, to go anywhere, I can't afford to have a coffee, I have nothing to offer.

Illustrating how financial abuse can be exercised through social institutions with endless custody cases as an example, Margaret's story fits well with research that shows how abusive men use courts to harass their victims, and how having an economic advantage makes their strategy even more effective (Morrow, Hankivsky, & Varcoe, 2004). Margaret's experiences also reveal that financial abuse in the context of VAW can continue long after the relationship has ended; how the consequences of financial abuse still confine and circumscribe her possibilities to engage in social relations, prevent her from taking new contacts and dash her hope for a future relationship. Many of men's various tactics of financial abuse not only undermine women's financial independence, but also their freedom of mobility and association. Thus, it is also an abuse causing isolation, that sometimes ends up in a depression that decreases the abused woman's self-esteem, and further adds to her isolation, victimization, and difficulties in leaving the perpetrator (Green, 2014).

Another example of how financial abuse circumscribes social life we get from Annie, who describes how becoming poor has disqualified her from both arranging and being invited to dinners and birthday parties, because her middle-class neighborhood requires a standard she "no longer can match." Financial ability is important and a prerequisite for full participation in society (Cheng, 2012; Chronister, 2007), just as women's freedom from violence and fear of violence is essential for democracy and citizenship (Wendt Höjer, 2002). Some women interviewed tell of how experiences of shame can complicate social relations and participation in society—both the shame of being subjected to violence, and the shame of being poor or unable to afford things. According to Denise, shame of being poor arises not only in contact with welfare authorities, when asking for financial support, but also when she is out and her friends pay for her, well aware she cannot pay back: "You're ashamed, avoiding [social situations] . . . you always take, without giving back, it's not good." Mira's story of being subjected to a husband's violence, *and* to poverty—as a consequence of his financial abuse—exposes how different forms of abuse intersect, sometimes with long-lasting and considerable effects on the self: "I don't forget this shame, how awful . . . each time you get smaller and smaller and lose your self-esteem and self-confidence." Shame can also be a consequence of men's conscious humiliation related to financial abuse. Lea, another woman interviewed, tells of her husband: "[he] often bought clothes for himself, sometimes quite expensive." But to "humiliate her," he did not allow her to buy anything for herself, but forced her to wear worn and damaged clothes. Experiences of shame also appear in other abused women's stories, sometimes conveying a double shame that is a two-fold effect of financial abuse, originating from experiences of being a victim

of abuse *and* from being poor. Feelings of shame can be long-lasting, just as the precarious financial situation that many survivors of VAW suffer from often continues long after the breakup—due to the high costs of divorce, large debts, health problems, difficulties in housing, keeping a job, and so on (Branigan, 2004; Green, 2014; Haeseler, 2013b; Lindhorst, Oxford, & Gillmore, 2007).

Lisa is an example of how emotional fragility as an effect of VAW can have an impact on victims' possibilities to get employed, and how their unemployment can be intertwined with partners' desire for power and control. A woman in her twenties with a 6-month-old baby, staying at a women's shelter, Lisa describes how multifaceted her former boyfriend's financial abuse was. Among other tactics he used was employment sabotage, including harassing her at work by endless calls and a constant nagging demanding her to be at home, serving him, instead of working. As an effect of her partner's abuse, Lisa is still unemployed, more than a year after breaking up from him. At the time of the interview, she was on parental leave, taking care of her baby. When thinking of going back to work, Lisa says, "I am afraid it will be difficult." She questions how to be able to handle smells and sounds that remind her of her abusive partner. She also explains how experiences of her boyfriend's abuse and threats from his family make it difficult for her to be in public places at all, especially if there are many men, and if they look at her. An incident like that recently happened, that made her panic and rush away. Asked about her present financial situation, she concludes, "Now I am more dependent on social benefits than ever before, because I have become very much damaged." Discussing her experiences of abuse, and how they have affected her, Lisa says,

The physical violence is not that hard, actually. The wounds disappear, the psychological lasts for years, many, many years . . . and every time you see a bill . . . it will immediately remind you of your past life, what you want to put behind you.

Lisa's story reveals how experiences of men's physical VAW in intimate relationships can be intertwined with psychological and financial abuse, and mutually affect women's mental health for a long time. Hence, cumulative vulnerability and victimization as a consequence of VAW hinder women from managing a job and becoming self-sufficient (Cocker et al., 2002; Lindhorst et al., 2007).

For related reasons, Ellen (008), who has a protected identity because of death threats from her ex-husband, explains that her situation makes it difficult to find a suitable job that does not reveal her identity. Diagnosed with

posttraumatic stress disorder as a consequence of being abused further complicates her chances of getting a job, together with ignorance among welfare officers not taking her position as a victim of crime seriously. Women subjected to VAW often have higher absence from work because of men's violence (see Adams, Tolman, Bybee, Sullivan, & Kennedy, 2012; Brandwein & Filiano, 2000). Accordingly, the difficulties in finding and keeping a job make abused women dependent on welfare (Adams et al., 2008; Roschelle, 2008). In a Swedish study, Trygged et al. (2013) conclude that the abused women in their sample had a lower education and a weaker financial position, even *before* they were assaulted, compared with the women in the sample who had not been assaulted. Yet, the results also show that all the abused women in the sample (no matter what their education level) who received hospital treatment for injuries caused by a male partner's assault also were at greatly increased risk of having low incomes and of being in need of welfare support.

The stories of survivors that appear in our material offer support for a feminist understanding of violence, suggesting that abusive men exercise power and control over women also by means of financial exploitation and control (Adams et al., 2008; Branigan, 2004; Sanders, 2015). Karin, a woman in her fifties, who had suffered from psychological and financial abuse, but now is divorced from the perpetrator, gives her picture saying, "For him I don't think it was so much about the money, but more about breaking me down." Applying the concept of continuum of violence (Kelly, 1988, 2012) to the survivors' experiences helps us understand how different forms of violence coexist and reinforce each other—"shade into and out of one another in complex ways" (Kelly, 2012, p. xviii)—turning physical and psychological violence into financial abuse with far-reaching consequences. The women interviewed give several examples of how violence works as a continuum in their lives, across time and place, and how these intertwined experiences of abuse mold a cumulative vulnerability (Scott-Storey, 2011). In a longer perspective, disrupted employment records can result in abused women's difficulties in getting work, earning a living, and establishing financial independence (Lambert & Firestone, 2000; Roschelle, 2008; Tolman & Raphael, 2000).

Financial Abuse as a Distinct Form of Abuse

In the United States, the pioneering research of Adams et al. (2008) and Stylianou et al. (2013) has yielded interesting results, making important contributions to the conceptualization of financial abuse by showing that it is a specific form of abuse, moderately correlated to the other forms, and

therefore should be treated as a distinct construct. Some research in the field of VAW considers financial abuse as a distinct form of abuse, at the same time trying to conceptualize financial abuse vis-à-vis other forms of abuse women suffer from in relationships with men (Kim, 2015; Sanders, 2015). Parallel to this emerging field of research, the United Nations has conceptualized financial abuse as a distinct form of abuse when discussing indicators of VAW (UNSTATS, 2010). Yet, when concluding that the low social and financial status of women can be both a cause and a consequence of financial abuse, they do not discuss it as a distinct theme in their report (UNSTATS, 2010).

As mentioned, financial abuse can affect women's chances of finding work. In the following, Anna's story brings evidence of how this form of abuse can be understood as a distinct form of VAW. Anna, who is a well-educated middle-class woman in her fifties, describes the complexity of financial abuse and how it has affected her. Asked about how her financial situation was at the time of her relationship, Anna says it was very good. She had just sold an apartment and was financially independent. However, as she had her own company where she received most of her orders through her ex-partners' contacts, she was still dependent on him for her income.

Anna's business was successful for many years. Asked about how the relation to her partner developed, Anna describes how his violent behavior started with him "pushing her down," complaining she did not do her job, and claiming she was not capable of running a business. The ex-partner's harassment continued and ended up in two incidents when he assaulted her. Then he and Anna separated, and she moved from the house they owned together. After the separation, they no longer worked together. The number of assignments declined, and when Anna did not manage to run her business anymore, her savings soon ended. She says, "He was kicking at my skills and that was what provided my living."

When her partner refused to pay the mortgage on the house, Anna thought she had no other option but to move back and stay with him until they managed to sell the house—which turned out to be difficult. After another incident when he pressed a glass in her face, Anna moved again. During a period, she had to pay for the house, for long journeys to work and her rent. Anna's savings then declined further. Now she says that her savings are gone, and she supports herself on a temporary employment.

Anna's experiences are an example of how VAW and financial abuse can result in loss of professional self-confidence, work opportunities, income, and material belongings. Her story supports previous research findings and fits well into the concept of "employment sabotage," a form of financial abuse defined by Stylianou et al. (2013). Women frequently speak of being

subjected to different forms of employment sabotage in our material. Roschelle (2008) has found that a common tactic among abusive men is to harass their victims and their colleagues at work, putting victims' jobs at risk. That is how Ellen lost her job. Repeatedly harassed at work by her ex-partner, her boss finally told her she had to quit. Maria, employed in home-care service, also had to resign from her job because of fear of her violent ex-partner who lived in the same area where she worked. Men's employment sabotage can be long term, determining a woman's entire professional life. In Mira's case, it was a constant feature in her marriage to a violent husband, lasting more than 20 years:

When we moved to [a city] I immediately got a job, worked there a couple of years . . . it was jealousy, everyday life was very difficult, it was hard all the time, he prevented me from working and studying . . . he became worse and worse, he wanted me at home, I was expected to take care of him.

Women subjected to violence report difficulties in concentrating at work and having poor attendance at the workplace as an effect of being abused—which puts their jobs at risk (Adams et al., 2012). Conversely, Chronister (2007) argues that women with social and psychiatric problems seem to be more vulnerable to domestic violence because of their problems getting access to the labor market. As we have seen, Anna's partner used the house mortgage as a tool to threaten her financial independence, and a device to make her more dependent on him, forcing her to move back to him. However, shortly afterward, he was beating her and she moved out again. Physically abused, Anna was forced into a situation that increased her expenses—and her vulnerability—when having to pay double rents, buy new furniture, increased expenses for travels, and so on. Altogether, Anna is an example of how financial abuse has its own character and consequences, sometimes independently of other forms of abuse, sometimes intertwined.

Intersections of Financial Vulnerability

In our analysis, we link the concept of continuum of violence to an intersectional perspective, recognizing that structural forms of oppression—such as men's VAW—intersect not only with gender but also with structures such as class, race, ethnicity, functioning, sexuality, age, and civil status (e.g., Hetling, 2011; Hughes et al., 2015; Keskinen, 2011; Lindhorst et al., 2007; Mays, 2006; Sokoloff & Dupont, 2010). In recent years, researchers have criticized simplistic analyses of domestic violence, challenging stereotyped notions of battered women tainted by sexism, racism, and classism (Bograd,

2010; Johnson & Ferraro, 2000; Mays, 2006; Sokoloff & Dupont, 2010). For example, Donna Cocker shows how an unstated norm for battered women as White and nonpoor is constructed when policy or law neglects the relation between poverty and violence, and ignores racialized differences in battered women's experiences. Consequently, abused women's needs are constructed as primarily psychological rather than material (Cocker, 2010). Toni tells another story.

Toni is a 24-year-old woman born in an African country who has lived in Sweden for 3 years. After fleeing an abusive husband, she is now isolated from friends and family. When asked whether there is anyone who can help her to get financial support, she says, "There is no one. My mother got no money; they are really poor in [an African country]." Toni has two children. One of them is newborn and the child of her abusive ex-husband. From our interviews, we conclude that lack of family support and other social networks makes women even more dependent on welfare and sometimes women's shelters become their only support system—that lend them money, offer clothes and food, give advocacy support, and so forth.

Toni was forced into a marriage with a man known to her family. He turned out to be an alcoholic and subjected her to different forms of violence, for example, physical and financial abuse. During their marriage, her husband was unemployed; they lived on social assistance and were in constant need of money. Toni's husband borrowed money from friends, and he owed them money for buying him alcohol. Toni was trying to manage on the small income she received from state parental benefits. She also tried to save small amounts without affording anything for herself and hardly anything for her children. About her husband's financial abuse, she says,

He borrowed money all the time. When we had a little money he took everything and paid back to the people he owed money. I . . . we did not have so much money. I had a little account for savings in the bank. All the time he said to me: "Go fetch the money!" "Go fetch the money!" . . . But there was only a little money. I have brought some money to the bank. I go and I leave some money there. All the time [her husband says]: "Go fetch the money!" I mean there is only a little money in the bank. You know it is from the parental benefit and my child benefit. I only had one child before. I just use the money to buy food and go shopping to eat, nothing else.

Toni says she is stressed because her family of origin now is in conflict with her ex-husband's family. Her ex-husband also stresses her by being drunk when he spends time with the children, using his visitation rights. Toni feels that she does not get any support from the social services when complaining about her situation, and she does not understand the rules.

Nevertheless, the problem is not about Toni's ability to understand. Rather, as Purvin (2007) argues, it is a policy failure when women "are not being informed of potential policy options that might have protected them or helped them leave an abusive situation" (p. 202). As with other women in our study, Toni's story gives evidence of how men's financial abuse deprives women of essential resources and housing (Branigan, 2004; Sanders, 2015). Toni has hardly any furniture in her apartment because she had to move hurriedly, and only managed to bring the TV and some basic clothes for her and the children. Nevertheless, Toni says she is better off financially after the separation than before. Similar paradoxical experiences are expressed by other women in our study, describing both experiences of the exploiting and damaging effects of financial abuse—making them poor, vulnerable, and dependent—and simultaneously feelings of relief, control, and self-esteem, being rehabilitated as capable economic subjects in charge of their own (yet poor) finances.

Tina, for example, who has to live on social assistance after escaping a violent partner, explains that she is better off now—despite being poor—than before, when her partner was stealing her money: "[I]f I had lived with him, and had a full-time-job, he would have been taking all my money." Similar experiences are expressed by Fia, a 26-year-old woman with three small children, recently separated from their violent father who is addicted to gambling. She describes a financial situation filled with stress, where she has to pay a large amount of her monthly income for many years to come, because of the debt her husband has left her with. Nevertheless, Fia also expresses feelings of relief and of getting control:

I know what I get every month . . . it's *my* money . . . I make a budget for every month so I know I can save money if I don't get anything from the unemployment insurance.

Yet the situation for financially abused women can be complex and ambivalent. Sanders concludes that abusive men may continue to interfere even when their partners are gaining more financial resources and financial independence. Consequently, women are vulnerable to abuse "not only when their resources are low and their dependence high" (Sanders, 2015, p. 23). Studying a family context, Näsman et al. (2015) found that women experienced men's ongoing financial abuse also after separation. For example, fathers refused to pay for their children, sabotaged women's possibilities to receive welfare support, and delayed maintenance payments (Branigan, 2004; Bruno, 2016; Näsman et al., 2015). Taken together, problems in earning money and a lack of financial resources—as consequences of VAW—make it difficult for women to start over and establish a household and an

economy of their own (Branigan, 2004; Strand Hutchinson & Weeks, 2004; Sanders, 2015). As in Sanders's (2015) research, our material gives many examples of women who do not lack subjective agency when being subjected to financial abuse, but rather resist and respond to it in different ways. Toni, who both openly refused to obey her husband's demands to make withdrawals from her bank account, and secretly continued to save money even when the amounts were negligible and put under constant pressure from him, is just one example.

The continuum of violence does not mean that financial abuse continues across time forever, without ending, but rather emphasizes that it seldom ceases to exist when the abusive relationship ends. Then financial abuse in the context of VAW can lead to a feminization of poverty within relationships that continues into abused women's future, with material as well as social and psychological consequences.

Whether the women in our study who are looking for work will find employment or not depends very much on their educational background. The Swedish labor market is characterized by high unemployment among unskilled workers, immigrants, and young people (SCB, 2014). Women earning high wages also have greater significance for a family's overall financial situation and are therefore "allowed" by husbands/partners to be financially active and gain experience in the labor market (Anderberg & Rainer, 2012). Class position also plays a role in how education can lead to a higher-paid job, greater life opportunities, and the ability to take charge of one's financial situation (Postmus et al., 2012). This makes class a further issue, both during the relationship with an abusive partner and after leaving him.

Despite the fact that VAW exists in all socioeconomic classes, and women share experiences of financial hardship in relations with abusive men, studies have shown that poverty is a high predictive risk factor, making poor women especially vulnerable to men's violence in intimate relationships (Bassuk, Dawson, & Huntington, 2006; Tolman & Raphael, 2000). For example, women in low-paid jobs are less prone to break up from relationships to abusive men (Gelles, 1976), and when abused women do not have their own income or access to financial resources, their dependency increases and it becomes more difficult to leave (Sullivan, 1991; Weis et al., 2005). Being on welfare can be an additional risk factor. Research by Kurz (1998) shows that divorced women on welfare experience higher rates of male partner violence than any other group, and the poorer the woman is, the more serious is the violence she is subjected to. Many abused women feel they have no other choice than to return to abusive men, so as to make financial ends meet, while other women cannot even afford to leave (Weis et al., 2005). Nevertheless, our empirical findings support earlier research showing that irrespective of

socioeconomic background, financial hardship and financial dependency are major motivations for women enduring in relationships with violent men (Anderson & Saunders, 2003; Barnett, 2000; Purvin, 2007). How a financial situation—caused by an abusive man—can hinder women from leaving in other ways, is evident in Lea’s story. She says she was never afraid of leaving her husband because of fear of not managing financially on her own. Still, their financial situation and ideas about the importance of a stable economy for a happy marriage gave her “false hopes” of a better relationship to her husband and kept her from breaking up, thinking,

If we only get a little better finances, we can do things together, and then he may feel a bit better too, and become who he was in the beginning of our relationship . . . our first year . . . he was a very nice person . . . you always had a hope it would be better if only the economic situation improved.

Conclusion

The theoretical framework in this study builds upon feminist theories of violence and gender. Therefore, we use the concept “men’s violence against women” (VAW) and regard the gender relation as a relation of power where women structurally are socially and culturally subordinate to men. Consequently, gender inequality is considered a primary reason for the existence of VAW, and VAW to be *one* way (of many others) to maintain, reproduce, and restore the societal gender order (Hearn, 1998; Walby, 2002). Our results support feminist theory, suggesting that financial abuse in its different forms involves tactics and strategies for men to control women, curtailing their freedom and subjectivity. Financial abuse involves a repeated pattern of men controlling and limiting women’s ability to acquire, use, or maintain financial resources (Adams et al., 2008) with long-term effects such as poverty, ill health, and dependence for them and their children (Branigan, 2004).

Financial abuse occurs and is experienced along a continuum of different types of financial abuse, categorized as economic control, employment sabotage and economic exploitation (Postmus et al., 2012, p. 418). Often it is intertwined with other forms of violence such as sexual, physical, and psychological, and continuing over time. However, the continuum of violence does not mean that the financial abuse lasts forever, but reveals that it seldom ceases to exist when the relationship ends. Financial abuse and its effects can continue for a long time, into women’s future, and shape it with material as well as social, psychological, and medical consequences.

The focus in the article has been on financial abuse. Nevertheless, despite the fact that financial abuse appears as a distinct category of violence in

women's narratives of men's violence, all the women in our study, besides being subjected to financial abuse, have also been exposed to other forms of men's abuse and control. From the interviews, it is also evident how financial abuse and other forms of violence are intrinsically interdependent and mutually reinforcing in women's lives. Hence, our results support feminist theory showing that financial abuse in its different forms and interactions involves tactics and strategies for men to control women, curtailing their freedom and subjectivity (Branigan, 2004). Nevertheless, and in accordance with Sanders (2015), our results also demonstrate that women, despite their experiences of financial abuse, did not lack subjective agency, but also responded to and resisted financial abuse in different ways. We argue that financial abuse is connected to other forms of abuse and that this understanding gives the possibility for a comprehensive understanding of VAW and different strategies used by abusive men. However, financial abuse is also a distinct form of abuse with its own characteristics, affecting women and children. Still, financial abuse is widely underrecognized both in research and in society, making further research and policy necessary.

The survivors in our study described how the financial exploitation and control they have been subjected to affect their ability to achieve a reasonable standard of living both during the relationship and long after the relationship had ended. Furthermore, their narratives are intertwined with other power relations than gender, showing that structures such as class and ethnicity also influence the effects and women's experiences of financial abuse. In the interviews, women expressed experiences of being denied agency and subjectivity by men controlling and limiting their access to and use of financial resources in intimate relationships. Ending the relationship seldom stopped the financial abuse or its consequences, making it a form of abuse "to be continued." This finding is supported by earlier research (see Branigan, 2004; Green, 2014; Postmus et al., 2012; Stylianou et al., 2013).

Men's VAW is a universal problem, existing in all levels, arenas, and social classes in society. Nevertheless, as critics of a universalistic approach have argued, women are differently positioned or situated, in relation to structures such as class, ethnicity, sexuality, and so on and therefore have both varied experiences of abuse and diverse needs of help and support (Crenshaw, 1993; Kandaswamy, 2010; Sokoloff & Dupont, 2010; Weis et al., 2005). Applying intersectionality as a theoretical perspective means that we have analyzed financial abuse and financial dimensions of VAW as a complex social and political problem, not only based on gender inequality but also linked to other forms of oppression and vulnerabilities that intersect with gender and sexism (Chronister, 2007; Sokoloff & Dupont, 2010). Theoretically, this brings to the fore a need to reflect on universality in

relation to intersectionality and to move toward a “multiple gender” theory that recognizes differences both *between* genders and *within* genders (Connell, 1987; Crenshaw, 1993; Sokoloff & Dupont, 2010).

As earlier research has shown, our results suggests that financial abuse continues not only across time but also across space—from the private sphere into the public. For example there is research showing how state bureaucracies and their institutional practices and procedures mimic and support the perpetuation of men’s financial abuse—although often unconsciously (Branigan, 2004; Ulmestig & Eriksson, 2016). Survivors of VAW are also confronted with a lack of respect from social services, including “mind games,” extreme rudeness, and caseworkers “talking down” to them (Laakso & Drevdahl, 2006). We argue that the concept of continuum of violence can also be applied to these findings to highlight how women’s experiences of financial abuse in intimate relationships, in the private sphere, are inextricably intertwined with aspects of financial abuse they experience in the public sphere, when confronting state bureaucracies. Analyses of financial abuse showing that the dichotomy between the public and private spheres is false (Branigan, 2004) further strengthen our suggestion to apply the concept of continuum of violence. As our model demonstrates (Figure 1), a continuum perspective on financial abuse can help us understand how different forms of financial abuse and different types of violence intersect and are intertwined in women’s experiences of VAW, how financial abuse has a continuum across time—and does not end with separation. Finally, we show how women’s experiences of financial abuse also are characterized by continuity across space, and work as a continuum between private and public spheres, different arenas and practices.

The study has its limitations, especially due to its limited numbers of interviews. However, the quality or impact of qualitative research should not be judged by its numbers but on the quality of the data and the analysis. Generalizing results, building on 19 interviews and from a specific context, is of course difficult but the study still adds cumulatively and theoretically to our understanding of women’s experiences on financial abuse and VAW. To deepen that knowledge, and to enable comparative analyses, there is a need for more research, for example qualitative analyses of financial abuse, how social welfare institutions handle it, and how women survivors of VAW in different welfare contexts experience it.

The women in our study live in a country with, by international standards, a generous welfare state, a high level of formal gender equality, and relatively strong legal protection for victims of VAW. Regardless of whether the women interviewed have separated from their abusive partner or not, the financial abuse they have experienced most likely continues. To stop financial abuse—and other forms of VAW—and find sustainable solutions to the problem we argue that a

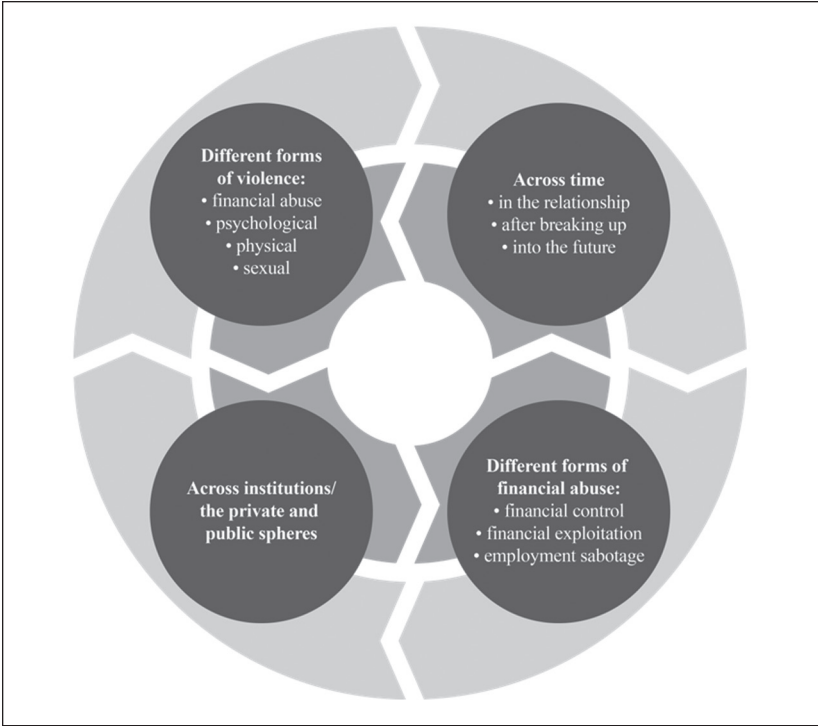


Figure 1. A model for a more comprehensive theoretical understanding of how different forms of financial abuse are intertwined in women’s lives, together with other forms of VAW, and how it continues across time and across different spheres/institutions.

Note. VAW = violence against women.

more comprehensive understanding of VAW and financial abuse is necessary. Our results make financial abuse visible also in generous welfare states and help researchers as well as social workers to see and act on the abuse. By unveiling the complexity in women’s experiences of financial abuse, we think that the distinction between financial abuse and nonabuse can be questioned and policy makers can be offered a tool to understand that financial abuse is a distinct form of abuse, but not separated from women’s experiences of other forms of abuse.

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