

Economic Empowerment for Survivors of Domestic Violence in Northern Ireland

Dr Sarah Lawrence

Introduction

The prevalence of domestic abuse during the COVID-19 outbreak has been described as a pandemic inside a pandemic (Evans, Lindauer and Farrell, 2020). Scholars and practitioners are warning that the prevalence of intimate partner violence has been further exacerbated by stay-at-home orders and widespread furlough schemes (*ibid*). This is because such measures result in victims spending longer periods of time at home with their abusers, increasing the likelihood of both physical and emotional harm. However, while the immediate dangers faced by victims have been quickly realised, the lasting impacts of economic instability caused by the pandemic are less understood. For example, how has widespread economic hardship impacted victims' ability to leave abusive relationships?

Economic empowerment

Historically, domestic abuse has tended to be characterised by the presence of physical or physiological harms within an intimate partner relationship. However, it is increasingly recognised that economic abuse is a key method used by perpetrators to prevent victims from leaving abusive relationships (Adams et al., 2008; Evans, Lindauer and Farrell, 2020). Whilst economic abuse has attracted little attention from researchers and policy-makers, a small pool of emerging studies suggest prevalence is extremely high. One study undertaken in the United Kingdom (UK) found that one in five adults

experience economic abuse within their lifetime (Sharp-Jeffs, 2015). Elsewhere, a study which examined service-seeking survivors of domestic violence found that 94 per cent of these women reported economic abuse (Postmus et al., 2012).

Perpetrators of economic abuse deploy three main tactics to take complete financial control over their victims (Stylianou et al., 2018). Economic control occurs when a perpetrator prevents their victim from having access to financial resources (including bank accounts) or prevents them from independently making financial decisions. Employment sabotage relates to behaviour that either stops a victim from having employment or deliberately undermines a person's ability to maintain such employment. Economic exploitation is when perpetrators destroy a person's financial resources. This can occur by refusal to make payments on shared financial arrangements (such as mortgages and bills) or debts taken out under the victim's name.

As awareness of economic abuse grows, policy-makers and support organisations are becoming more interested in programmes and initiatives which promote economic empowerment for survivors of domestic violence. Scholars working in the field of economic empowerment have identified financial literacy, economic self-sufficiency and economic self-efficacy as key constructs which underpin how economically

empowered a survivor feels (Postmus et al., 2010). Financial literacy has been defined as an individual's ability to read, analyse, manage and communicate about the personal financial conditions that affect material well-being (Johnson, 2021). Programmes which aim to improve survivors' ability to manage their finances assume that increased financial literacy will promote both financial self-efficacy and self-sufficiency. This improvement is believed to have a positive impact on financial independence for survivors and enable them to regain some of the control lost as a result of living with an abuser. For these reasons, scholars have signalled that programmes aimed at economically empowering survivors should incorporate these constructs within their syllabus (*ibid*).

Policy and practice in the UK

In the United Kingdom, there is a dearth of programmes and initiatives which promote economic empowerment and are aimed specifically at survivors of domestic violence. The services which are available to people experiencing domestic abuse tend to focus on crisis intervention, advocacy and counselling. When economic needs are identified by organisations which support survivors, the solutions are often short term and limited to signposting to statutory welfare agencies. This can be particularly problematic for many survivors because access to financial assistance from statutory agencies is often means-tested, leaving many survivors in paid employment or who have savings unable to access financial support. In addition, Family Courts are considered a key arena where perpetrators can continue to economically (and psychologically) abuse victims after a relationship has ended (Birchall and Choudhry, 2018). In England and Wales, legislative changes occurred in 2017 which aimed to make it easier for survivors to access legal aid during Family Court proceedings (*ibid*). These include the removal of the five-year time limit on supporting evidence of domestic abuse and a widening of permissible evidence (including evidence obtained from housing support officers or domestic abuse organisations). While these moves promote access to financial assistance for

some survivors, legal aid remains means-tested, resulting in significant financial strain for those who are not eligible for financial assistance during lengthy court proceedings.

In Northern Ireland, the *Domestic Abuse and Civil Proceedings (DACP) Act (Northern Ireland) 2021* makes provision for economically abusive behaviour within its definition of an offence. The DACP Act (2021) states that "conduct relating to the person's ability to acquire, use or maintain money or property or the person's ability to obtain goods or services" constitutes an offence. This is an important development because prior to the Act there was no specific offence relating to domestic abuse in Northern Ireland; instead, perpetrators were prosecuted under the Offences Against the Person Act (1861) which was only applicable in cases involving physical violence (McGuigg, 2021). The new legislation creates a legal basis for perpetrators who deploy non-physical forms of abuse (such as psychological and economic abuse) to be prosecuted (*ibid*). While this brings Northern Ireland legislation in line with the other UK regions (Lagdon et al., 2021a), it has been highlighted that implementation of this legislation may be challenging, particularly in respect of non-physical violence (Killeen, 2020). This is because police officers have been ill equipped historically to detect instances of non-violent abuse, and because reaching the evidential threshold required for prosecution may be problematic (*ibid*). In addition, some commentators have pointed out that a decade of austerity has left specialist organisations working with survivors underfunded. Thus, they argue that adequate resourcing of these organisations could promote better outcomes for survivors than those offered through expensive (and potentially ineffective) criminal justice responses (*ibid*).

Policy and practice in the USA

In the United States of America (USA), a small number of financial literacy programmes have been developed specifically for use with survivors of domestic violence (Stylianou et al., 2018). An example of one such programme is the Allstate

Foundation's *Moving Ahead through Financial Management* curriculum (Allstate Foundation, 2021). This programme aims to help survivors of domestic violence achieve financial independence and rebuild their lives (*ibid*). The curriculum consists of five modules: understanding financial abuse, learning financial fundamentals, mastering credit basics, building financial foundations, and long-term financial planning. The curriculum was based on research in the area of economic abuse and has been rigorously tested through pilots, programme evaluations and independent research which support its effectiveness in economically empowering survivors of domestic abuse (Postmus et al., 2015; Silva-Martinez et al., 2016; Johnson, 2018).

While initiatives and programmes aimed at economically empowering survivors through financial literacy have been developed in recent years, other interventions are emerging in the USA with a similar goal in mind (Johnson, 2021). For example, asset-building programmes and resource transfer schemes increase survivors' access to tangible financial resources while recognising the specific barriers survivors face. Asset-building programmes often involve micro finance which provides survivors with financial resources to pursue income-generating projects (Johnson, 2021). Other initiatives incentivise survivors to save money which is then matched by the programmes. Importantly, these incentives allow survivors to save without being penalised by statutory welfare schemes (*ibid*).

Conclusion

As was noted elsewhere in this article, the pandemic has had a devastating impact upon those experiencing domestic abuse. During 2020, Northern Ireland experienced the highest levels of domestic abuse incidents (31,848) reported to the Police Service of Northern Ireland since reporting began in 2004/05 (Lagdon et al., 2021a). However, while these figures give an indication of reported crime, they do not account for domestic abuse which has not been reported.

Moreover, these figures exclude forms of abuse that are not adequately provided for within the law, such as coercive control and financial abuse.

Recent research in Northern Ireland which has explored public awareness of non-physical forms of abuse, such as coercive control, suggest an urgent need for public awareness campaigns which focus upon non-physical forms of abuse (Lagdon et al., 2021a; Lagdon et al., 2021b). These studies have demonstrated that although many people have heard of the term 'coercive control' (84%), a significant proportion did not know what it means (37%). Furthermore, younger people aged 16 years were less likely to be both aware of coercive control and understand what the term means compared to those aged 18 years or older (16% compared with 63% respectively). While these studies did not specifically explore awareness of financial abuse, they give cause for concern that many individuals experiencing financial abuse within an intimate partner relationship may not recognise the signs or know what they can do to stop it.

To conclude, there is an urgent need for research which explores both the prevalence of economic abuse within intimate partner relationships in Northern Ireland, and survivors' experiences of accessing support within the region. In addition, there is a need for research which explores the impacts of economic hardship throughout the pandemic upon survivors' ability to leave abusive relationships. Finally, while programmes and initiatives aimed at economically empowering survivors of domestic abuse are emerging internationally, there remains a dearth of such activities within Northern Ireland. Therefore it is imperative that policy makers invest in specific programmes which offer better outcomes for survivors of domestic abuse in Northern Ireland.

References:

- Adams, A. E. et al. (2008)** Development of the scale of economic abuse. *Violence Against Women*, 14(5), 563–588.
- Allstate Foundation (2021)** *The Allstate Foundation Moving Ahead Curriculum: A Financial Empowerment Resource*. Allstate Foundation and National Network to End Domestic Violence.
- Birchall, J. and Choudhry, S. (2018)** “What about my right not to be abused?” *Domestic abuse, human rights and the family courts*. Bristol: Women’s Aid.
- Domestic Abuse and Civil Proceedings Act (Northern Ireland) 2021**. Available at <https://www.legislation.gov.uk/ni/2021/2/enacted>
- Evans, M., Lindauer, M. and Farrell, M. (2020)** A Pandemic within a Pandemic – Intimate Partner Violence during Covid-19. *The New England Journal of Medicine*, 383, 2302-2304.
- Johnson, L. (2018)** *Increasing financial empowerment for survivors of intimate partner violence: A longitudinal evaluation of financial knowledge* (Doctoral dissertation). New Jersey, USA: Rutgers, The State University of New Jersey.
- Johnson, L. (2021)** Economic abuse within intimate relationships. In J. Devaney et al. (eds). *The Routledge Handbook on Domestic Violence and Abuse*. London: Routledge, pp. 297-310.
- Killean, R. (2020)** A leap forward? Critiquing the criminalisation of domestic abuse in Northern Ireland. *Northern Ireland Legal Quarterly*, 71(4).
- Lagdon, S. et al. (2021a)** *Public Understandings of Coercive Control*. ARK Research Update 141.
- Lagdon, S. et al. (2021b)** *Young People’s Understanding of Coercive Control*. ARK Research Update 143.
- McGuigg, R. (2021)** *Northern Ireland’s New Domestic Abuse Offence*. Available at <http://qppl.qub.ac.uk/northern-irelands-new-domestic-abuse-offence/>
- Postmus, J. L. (2010)** *Economic empowerment of domestic violence survivors*. Harrisburg, PA: VAWnet, a project of the National Resource Center on Domestic Violence, Pennsylvania Coalition Against Domestic Violence.
- Postmus, J. L. et al. (2015)** Evaluating a financial education curriculum as an intervention to improve financial behaviours and financial well-being of survivors of domestic violence: Results from a longitudinal randomized controlled study. *Journal of Consumer Affairs*, 49(1), 250–266.
- Postmus, J. L. et al. (2012)** Understanding economic abuse in the lives of survivors. *Journal of Interpersonal Violence*, 27(3), 411–430.
- Sharp-Jeffs, N. (2015)** *Money matters: Research into the extent and nature of financial abuse within intimate relationships in the UK*. London: The Cooperative Bank.
- Silva-Martinez, E. et al. (2016)** Implementing a Financial Management Curriculum With Survivors of IPV: Exploring Advocates’ Experiences. *Journal of Women and Social Work*, 31(1), 112-128.
- Stylianou, A. M. (2018a)** Economic abuse within intimate partner violence: A review of the literature. *Violence and Victims*, 31 (1), 3–22.

About the author:

Sarah Lawrence completed a PhD in the field of Criminology in 2020 at Queen’s University Belfast and currently works as a researcher at Allstate Northern Ireland.



**QUEEN'S
UNIVERSITY
BELFAST**

T. 028 9097 3034 E. info@ark.ac.uk



T. 028 9036 6339 E. info@ark.ac.uk