

Young women and financial abuse

A worrying number of the girls and young women we work with are experiencing financial abuse; that is having money taken off them or being manipulated with money to control or harm them. Many of them do not know they are experiencing financial abuse, and struggle in silence.

nappies, nearly two-thirds said they were responsible for buying these things. When we asked whether the women's partners ever wasted money needed for essentials, more than three-quarters said, yes, they did. They told us their partners wasted money on holidays, computer equipment, going out, gambling and drugs, for example.

What is financial abuse?

Financial abuse is depriving someone of enough money to meet their most basic needs or manipulating money to control or harm them. There are many types of financial abuse, for example:

- preventing a woman from getting or keeping a job
- denying her sufficient money for housekeeping
- making her account for every penny spent
- denying her access to a cheque book, account details or a cash card
- putting all the bills in her name
- demanding her wages
- spending money allocated to bills and groceries on himself
- forcing her to beg or commit crimes for money
- not permitting her to spend money on herself or her children².

Many women experience different kinds of financial abuse at the same time³.

YWCA research

YWCA surveyed disadvantaged young women in our centres to ask them about money and debt¹. We were shocked to find that one-third had experienced financial abuse of some kind. Our survey found that the most common types of financial abuse were:

- being made to give a partner cash;
- having money taken away without being asked; and
- having benefits or wages taken from them.

Other common types of financial abuse our survey revealed included: being prevented from getting or keeping a job; not being allowed enough money to buy essentials; and male partners spending the money allocated to essentials (like food) on themselves.

The average age of women experiencing financial abuse was 20 but the youngest case was just 16.

Three-quarters of the women we surveyed who had been victims of financial abuse had children. When we asked them whether they or their partner would be more likely to buy practical things such as food and

A hidden problem

Although financial abuse is recognised by the Home Office as a form of domestic abuse, there is very little research into it. Our survey told us that young women experiencing financial abuse were not necessarily also experiencing violent abuse, which more people have heard of. Financial abuse appears to be largely hidden.

Our survey asked women if they had experienced financial abuse. Worryingly, nearly two-thirds of those who had experienced one or more of the many different types of

financial abuse did not think they had experienced it.

What we don't know is whether they did not recognise it as financial abuse, or whether they were uncomfortable identifying it. Either way, it is clear that financial abuse, although very serious, is not well known, understood or possibly even recognised by the young women who experience it.

More than three quarters of women said their partners wasted the money meant for buying essentials like food and nappies on things like going out, gambling and drugs.



Financial abuse can leave women in serious debt and without the skills or confidence to manage money independently

Gabriella, aged 18

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When my boyfriend first asked to borrow money I thought 'Why not; I'm his girlfriend and if he doesn't have a job I should be there for him.'

The money I gave him went on his booze and cigarettes. I was making £200 a month and after giving him money I'd have nothing left for myself.

If I told him I didn't have any money, he'd call me a liar and check my bank statements. He also said it was my fault he was jobless because I was holding him back. He'd call me names and insult me until my self-esteem was completely rock bottom and I felt that I deserved no better.

My support worker at YWCA helped me find the courage to finish the relationship. My confidence was so low but after speaking to others and managing my own money I'm much better off now in all ways.

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The impact of financial abuse

Financial abuse has severe and long-term consequences for women and children. These include: becoming trapped in a cycle of poverty; physical and psychological ill-health; isolation because the abuse makes you dependant on one person⁴; being unable to escape abuse in a relationship; being cut off from education⁵, work, training and so from financial independence; debts and bad credit ratings; no confidence or skills

with money and independent living; and an escalation of abuse into violence⁶. Abuse in relationships makes women financially dependent on the men in their lives. With no money of her own it is very hard for a woman to leave an abusive partner⁷.

Money is a way for an abuser to control the abused and exercise power over her, making her feel powerless and destroying her confidence. At one extreme, the abuser denies the abused access to money; at the other extreme, he makes her responsible for all the finances, while at the same time making it impossible for her to do so by handling money irresponsibly himself.

The young women we surveyed already faced multiple disadvantage and so this abuse was clearly making the situation and their prospects in life much worse. Such abuse can leave women in serious debt or without the skills or confidence to manage money independently. This has a knock-on effect on their children and contributes to child poverty.

Community safety partnerships should work with relevant agencies including children and young people and vulnerable adult safeguarding partnerships to identify and tackle financial abuse as part of their domestic abuse strategies.

We'd like to see both young women and young men learning about financial abuse as part of their personal, social and health education (PSHE).

Professionals such as youth workers, social workers, teachers and doctors should receive training and information so they can identify and support young women at risk of, and experiencing, financial abuse.

YWCA is working with Refuge, who have a network of safe houses and emergency accommodation for women and children, to highlight the financial abuse of women of all ages and backgrounds.

What YWCA wants

We want to see tackling financial abuse become part of the National Action Plan on domestic violence. We want better financial help for women experiencing domestic violence and economic abuse⁸. Data collection about financial abuse by both the police and through the British Crime Survey should be improved to better reflect the breath of the crime. We'd also like to see more research into this hidden problem.

Notes

¹ 63 young women aged 16 and over, took part in the survey

² Hope Digits (2008) www.hopedigits.com/What_Is_Domestic_Violence/Financial_Abuse.html, USA

³ Brannigan, E. (2005) *His money or our money? Financial abuse of women in Intimate Partner Relationships*. A report by the Coburg Brunswick Community Legal and Financial Counselling Centre Inc. Victoria, Australia. www.communitylaw.org.au/clc_morelandhome/cb_pages/images/238_Financial_Abuse_Projec.pdf

⁴ As above

⁵ This is especially the case for young women. See Sharp, N. (2008) *What's yours is mine: The different forms of economic abuse and its impact on women and children experiencing domestic violence*, Refuge

⁶ Refuge, (2008) *Early warning signs campaign* www.refuge.org.uk

⁷ Home Office definition from www.crimereduction.homeoffice.gov.uk/dv/dv03a.htm#4 "any violence between current and former partners in an intimate relationship, wherever the violence occurs. The violence may include physical, sexual, emotional and financial abuse."

⁸ For more details see Sharp, N. as above



**For more information email campaigns@ywca.org.uk
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YWCA is the leading charity working with the most disadvantaged girls and young women in England and Wales. YWCA is a registered charity.