

# Understanding Economic Violence against Women

The need for harmonised definitions and data in the EU

## What is economic violence?

Economic violence is a common form of violence against women statistically defined as **'any act or behaviour which causes economic harm to an individual'** <sup>(1)</sup>. Economic violence is rooted in gender inequality and reinforced by traditional gender norms <sup>(2)</sup>.

Perpetrators of economic violence control the victim's ability to **'acquire, use, and maintain economic resources, threatening their economic security and potential for self-sufficiency'** <sup>(3)</sup>.

Economic violence often occurs in the context of intimate relationships. Notably, control over economic resources is one of the **main reasons that constrains women's possibilities of leaving abusive relationships** <sup>(3)</sup>. Economic violence does not need physical

proximity to perpetrate, meaning that it can continue or start post-separation, for example, perpetrators may refuse to pay alimony or coerce victims into agreeing to unfair financial settlements <sup>(4)</sup> <sup>(5)</sup>.

Economic violence in intimate relationships often co-occurs with other forms of intimate partner violence (physical, psychological and sexual), coercing and controlling behaviours <sup>(6)</sup>.

Perpetrators of economic violence use **economic control, economic sabotage and economic exploitation** against their victims (Figure 1). Notably, digital technologies can further facilitate this form of violence (e.g., controlling/exploiting the finances of a victim through internet banking) <sup>(7)</sup>.

Figure 1. Types of economic violence

### Economic control



Preventing, limiting, or controlling a victim's finances and related decision-making <sup>(3)</sup>.

#### Examples of economic control

- Restricting access to money, necessities, financial assets and information.
- Controlling the amount of money a victim can spend or tracking their use of it.
- Preventing a victim from obtaining bank accounts in their name or from making financial decisions.

### Economic exploitation



Using the economic resources of a victim to the abuser's advantage <sup>(3)</sup>.

#### Examples of economic exploitation

- Opening a line of credit in their partners' name without consent, building up debt under the victim's name.
- Stealing or damaging a victim's property or resources or selling them without permission.
- Taking wages, pensions, or other forms of financial aid from a victim without permission.

### Economic <sup>(8)</sup> sabotage



Preventing a victim from pursuing, obtaining, or maintaining employment and/or education <sup>(9)</sup>.

#### Examples of economic sabotage

- Preventing a victim from attending employment and educational activities or sabotaging items needed to fulfil such activities.
- Interfering with a victim's work or education.
- Refusing to contribute towards childcare responsibilities.

<sup>(1)</sup> European Institute for Gender Equality (2017), Glossary of definitions of rape, femicide and intimate partner violence.

<sup>(2)</sup> Stark, E. (2009), *Coercive Control: The entrapment of women in personal life*, Oxford University Press.

<sup>(3)</sup> Adams, A. E., Sullivan, C. M., Bybee, D. and Greeson, M. R. (2008), 'Development of the scale of economic abuse', *Violence against Women*, Vol. 14, No 5, pp. 563–588.

<sup>(4)</sup> Howard, M. and Skipp, A. (2015), *Unequal, Trapped and Controlled – Women's experience of financial abuse and potential implications for Universal Credit*.

<sup>(5)</sup> Surviving Economic Abuse (2022), *Economic Abuse: A global perspective*.

<sup>(6)</sup> Adams, A. E. and Beeble, M. L. (2019), 'Intimate partner violence and psychological well-being: Examining the effect of economic abuse on women's quality of life', *Psychology of Violence*, Vol. 9, No 5, pp. 517–525

<sup>(7)</sup> Group of Experts on Action against Violence against Women and Domestic Violence (GREVIO) (2021), *Recommendation No. 1 on the digital dimension of violence against women*.

<sup>(8)</sup> Sharp-Jeffs, N. (2021), 'Understanding the economics of abuse: an assessment of the economic abuse definition within the Domestic Abuse Bill', *Journal of Gender-based Violence*, Vol. 5, No 1, pp. 163–173.

<sup>(9)</sup> Postmus, J. L., Plummer, S. B. and Stylianou, A. M. (2016), 'Measuring economic abuse in the lives of survivors: Revising the Scale of Economic Abuse', *Violence Against Women*, Vol. 22, No 6, pp. 692–703.



## Beyond categories: other forms of economic violence

It is important to note that some forms of economic violence may not fit into the types presented above or they may represent more than one type simultaneously.

Other forms of economic violence are yet to be identified and categorised. For instance, **economic violence can manifest differently among certain contexts (e.g., cultural, social and institutional):**

- victims may suffer from coercion or violence associated with giving or receiving a dowry <sup>(10)</sup>;
- institutions can limit women's access to credit, employment or property rights <sup>(11)</sup>.

## Who is most at risk of experiencing economic violence?

**Women in heterosexual relationships are disproportionately affected by economic violence** <sup>(5)</sup> <sup>(12)</sup>. Findings from an EU-wide survey on violence against women reveal that an average of 12 % of women in the EU have experienced abuse which involved economic violence by a partner since the age of 15 <sup>(13)</sup>.

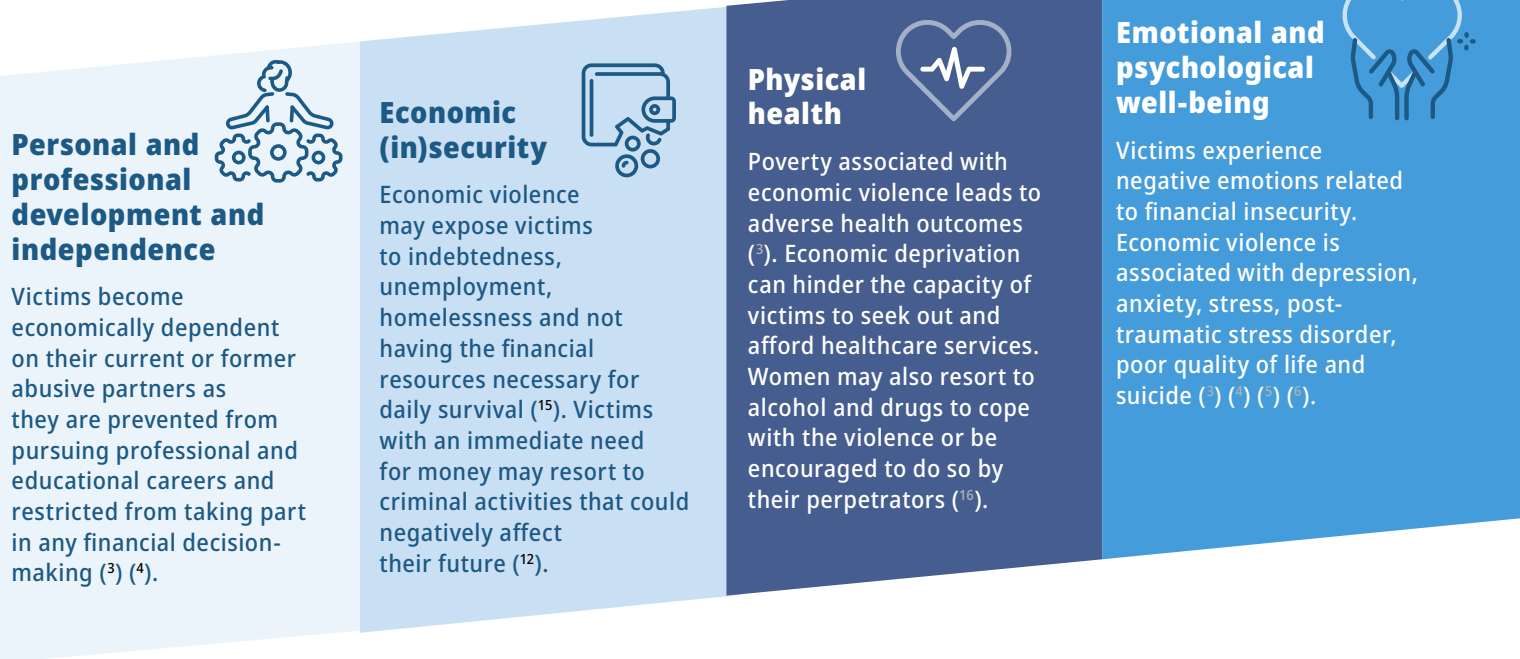
Poverty, disabilities and belonging to other disadvantaged and marginalised groups make it more difficult for victims to achieve economic independence <sup>(5)</sup> <sup>(14)</sup>. Recognising **the gendered and intersectional nature of economic violence, and the heightened vulnerability of victims** based on factors of race, ethnicity, age, socio-economic status, gender identity, sexual orientation, disability and immigration status, is necessary to effectively tackle the phenomenon.

## How does economic violence impact victims?

Victims experience **various short-term and long-term consequences to their sense of stability and overall well-being** because of economic violence. The detrimental effects of this form of violence are heightened for victims experiencing multiple forms of violence simultaneously.

Therefore, it may be difficult to disentangle these consequences from other forms of abuse. Some negative consequences of economic violence experienced by victims are presented below, in Figure 2.

**Figure 2. Impacts of economic violence on victims**



<sup>(10)</sup> Australian Government: Department of Social Services (2019), *Dowry abuse factsheet*.

<sup>(11)</sup> The World Bank, The Global Women's Institute and the Inter-American Development Bank (2015), *Violence against Women and Girls Resource Guide – Finance and enterprise development brief*.

<sup>(12)</sup> Sharp-Jeffs, N. (2022) *Understanding and Responding to Economic Abuse*, Emerald Group Publishing, Bingley, United Kingdom.

<sup>(13)</sup> Fundamental Rights Agency (FRA) (2014), *Violence against Women: An EU-wide survey – Main results report*.

<sup>(14)</sup> Peled, E. and Krigel, K. (2016) 'The path to economic independence among survivors of intimate partner violence: A critical review of the literature and courses for action', *Aggression and Violent Behavior*, Vol. 31, pp. 127–135.

<sup>(15)</sup> Sharp, N. (2008) 'What's yours is mine' – *The different forms of economic abuse and its impact on women and children experiencing domestic violence*.

<sup>(16)</sup> Wilcox, P. (2006) *Surviving domestic violence: Gender, poverty and agency*, Palgrave MacMillan, Basingstoke, United Kingdom.

## How is economic violence criminalised?

Globally, **1.4 billion women live in countries which do not recognise economic violence** in their legal system or provide legal protection to victims of this form of violence <sup>(9)</sup>. Failure to legally recognise the harms caused by economic violence limits victims' access to justice.

Member States that have ratified the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (**Istanbul Convention**), are obliged to adopt legislative measures to prevent and combat economic violence <sup>(17)</sup>. State parties to the Istanbul Convention are also required to produce and disseminate disaggregated data on violence against women, which includes economic violence.

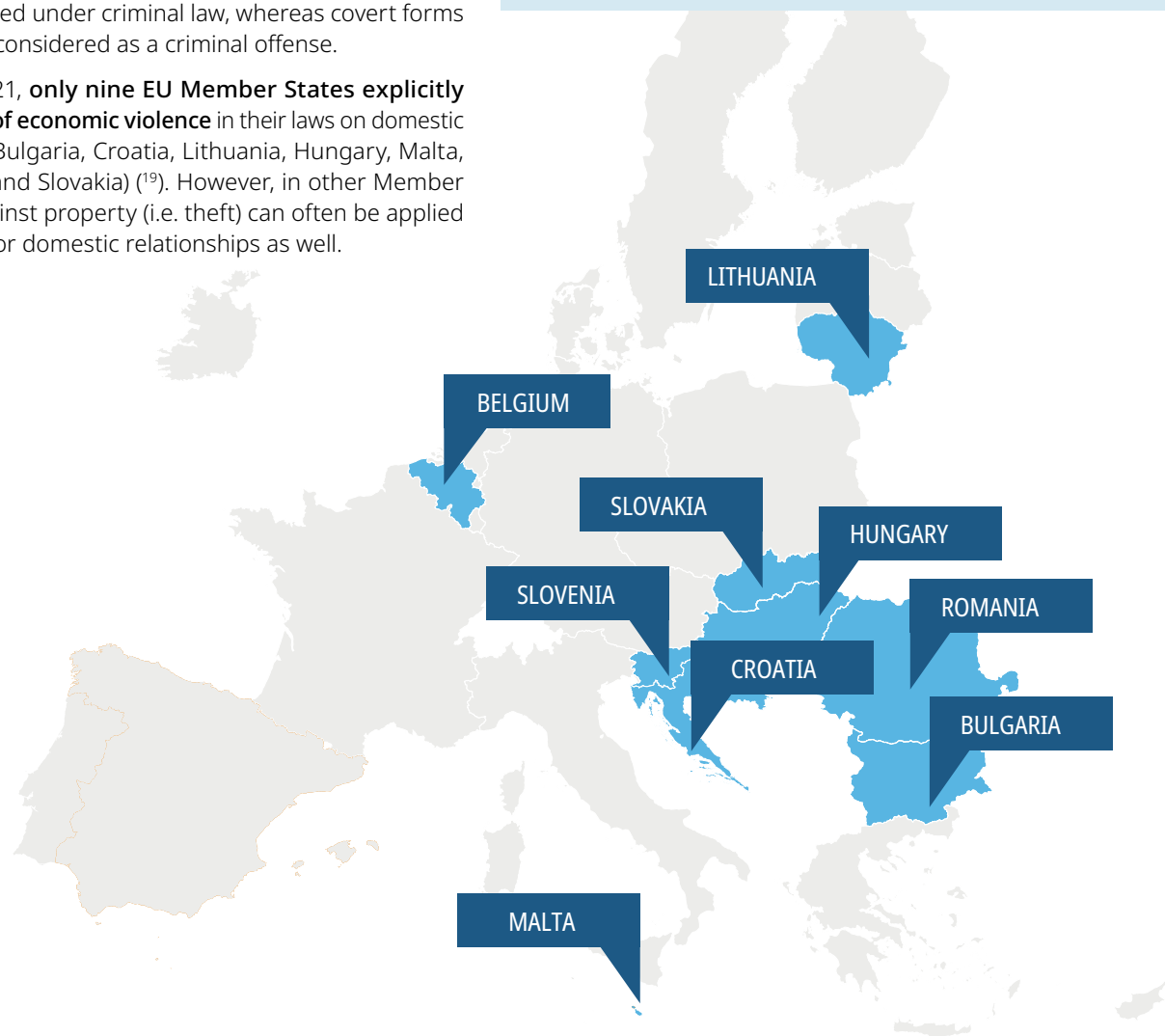
However, national laws against economic violence **rarely criminalise perpetrators' actions in intimate partner relationships** <sup>(18)</sup>. Overt forms of economic violence are more likely to be prosecuted under criminal law, whereas covert forms are less likely to be considered as a criminal offense.

For example, in 2021, **only nine EU Member States explicitly criminalised forms of economic violence** in their laws on domestic violence (Belgium, Bulgaria, Croatia, Lithuania, Hungary, Malta, Romania, Slovenia and Slovakia) <sup>(19)</sup>. However, in other Member States, offences against property (i.e. theft) can often be applied in intimate partner or domestic relationships as well.

At the EU level, the **Victims' Rights Directive (2012/29/EU)** recognises that violence can manifest in different forms, including economic. The directive establishes minimum standards on the rights, support and protection of victims of crime <sup>(20)</sup>.

Under these measures, Member States are to ensure that victims receive proper protection, support, access to justice and free specialist support services, counselling and shelters in emergency scenarios.

In 2022, the European Commission adopted the **proposal for a directive on combating violence against women and domestic violence (COM/2022/105)** which recognises economic violence as a form of violence against women and lays down comprehensive measures to combat it <sup>(21)</sup>.



<sup>(17)</sup> Council of Europe (2011), *Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence*.

<sup>(18)</sup> EIGE's data requirements involve components such as type of offences included, counting units, disaggregation by sex of the victim and/or perpetrator and by the nature of the victim-perpetrator relationship. See: European Institute for Gender Equality (2021), *EIGE's indicators on intimate partner violence, rape and femicide: EU state of play*.

<sup>(19)</sup> European Commission (2021), *Criminalisation of gender-based violence against women in European States, including ICT-facilitated violence*.

<sup>(20)</sup> European Union (2012), *Directive 2012/29/EU of the European Parliament and of the Council of 25 October 2012 establishing minimum standards on the rights, support and protection of victims of crime*.

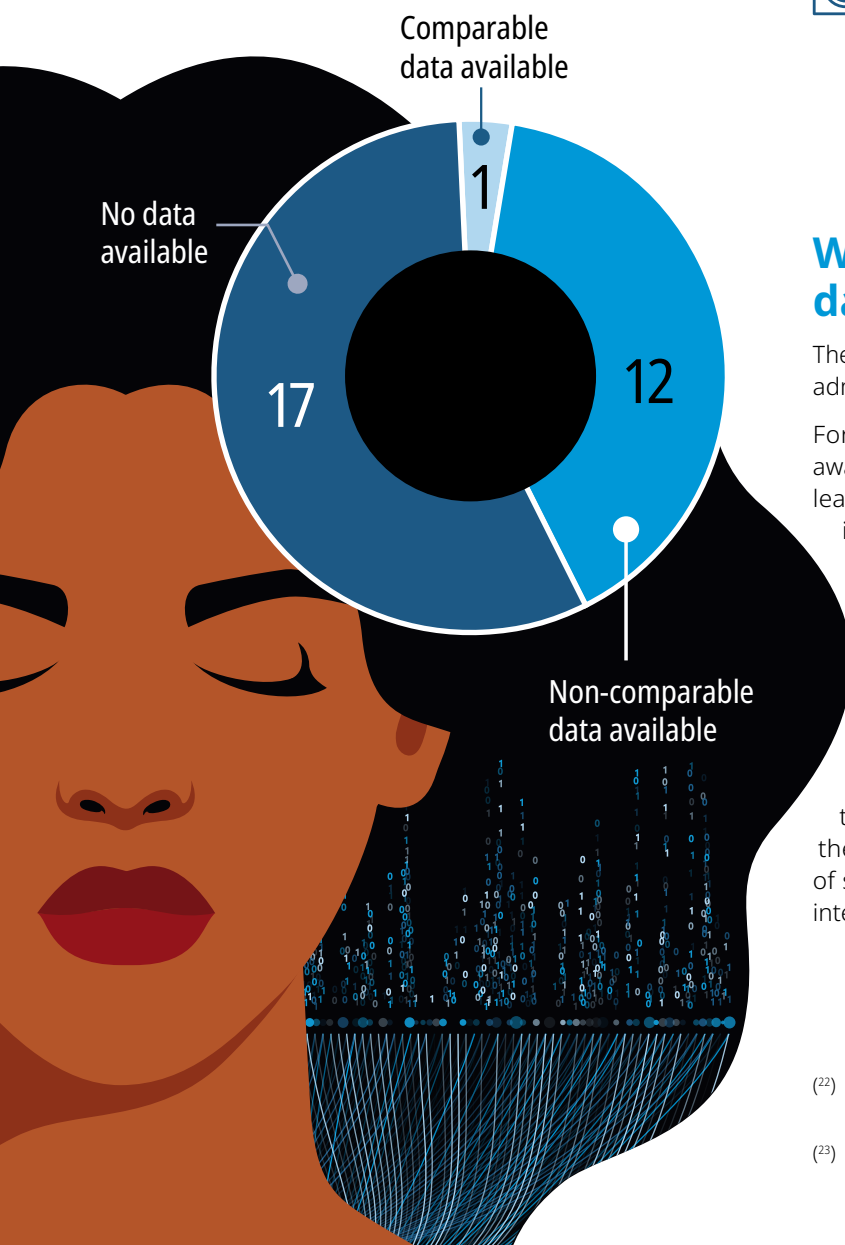
<sup>(21)</sup> European Commission (2022), *Proposal for a directive of the European Parliament and of the Council on combating violence against women and domestic violence*.

## EIGE's data collection on economic violence in the EU.

EIGE has developed 13 indicators to measure intimate partner violence (IPV) in the EU. EIGE's measurement framework includes an indicator that specifically measures the number of women victims of economic violence<sup>(22)</sup>.

Between 2018 and 2020, EIGE used the 13 indicators to try to collect comparable EU-wide data on IPV<sup>(23)</sup>. Findings from the data collection exercise show that **only one country (Latvia) had 'comparable' data** on the number of women victims of economic violence, aligned with EIGE's data requirements<sup>(18)</sup>.

**Figure 3.** Number of countries with data available to measure EIGE's indicator on economic violence (EU-27 + United Kingdom's three jurisdictions)



In 12 countries, available data on economic violence was deemed 'non-comparable' because it did not meet the requirements set by EIGE's indicator. In these countries, data was available on the number of victims of economic violence, but data on the sex of the victim and perpetrator and/or the victim-perpetrator relationship was not collected hampering the assessment of the gender-dimension of this violence form.

Findings from EIGE's data collection exercise highlight the following two main **challenges with collecting comparable administrative data** on economic violence in the EU.

**110110** The **data collection practices** of Member States are diverse. Many countries do not collect sufficient data on the characteristics of victims, perpetrators or their relationship.



There is a **lack of common definitions** for economic violence in the EU. Many Member States do not recognise (criminalise or legally sanction) forms of economic control and employment sabotage that affect women in intimate partner relationships.

### What hampers the collection of data on economic violence?

There are several sociocultural and institutional barriers preventing administrative data collection on economic violence in the EU.

For victims, fear of retaliation from perpetrators and a lack of awareness about economic violence, among other reasons, can lead to under-reporting, which affects the data collected. For institutions, failure to recognise forms of economic violence against women and different data recording rules limits data collection on covert acts and behaviours.

EIGE's consultations with national data providers suggest that there is a **general lack of awareness and understanding of what constitutes economic violence** and the gendered nature of the phenomenon in the EU.

Analysing search engine data can provide insights into the extent to which online users are aware of and discuss the phenomenon of economic violence. Ultimately, the types of searches being performed online can be a proxy for public interests, concerns or intentions.

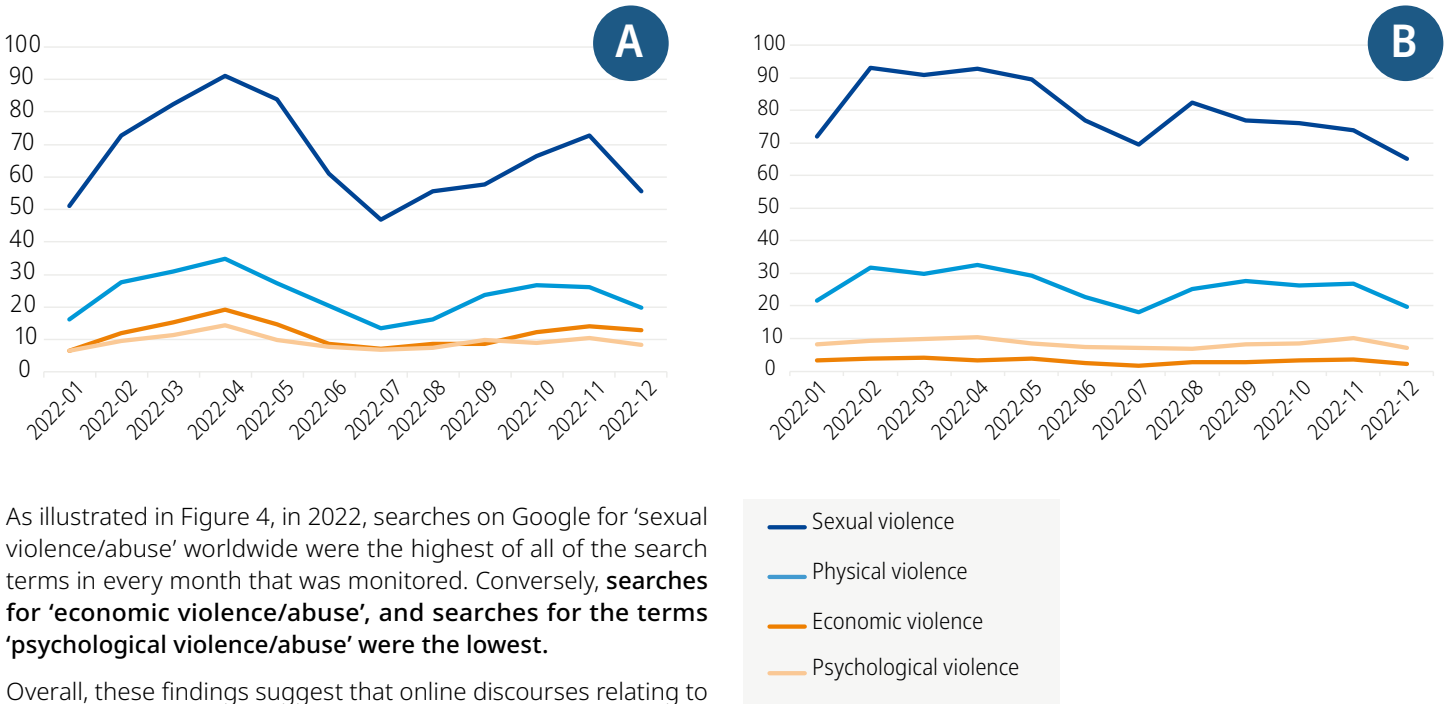
<sup>(22)</sup> In EIGE's 2018–2020 data collection exercise, Indicator 7 measured the 'Annual number of women victims of economic intimate partner violence (aged 18 and over) committed by men (aged 18 and over) as recorded by police'.

<sup>(23)</sup> A new data collection exercise, covering 2014–2022, will be conducted in 2023.

Google Trends data suggests that online discourses relating to more covert forms of violence (i.e. economic and psychological violence) are less frequent than discourses relating to more overt forms of violence (i.e. physical and sexual violence).

Figure 4 highlights the relative frequency of search terms relating to various forms of violence and abuse between January 1 and December 31 2022.

**Figure 4. Worldwide Google searches of forms of violence (A) and abuse (B) in 2022**



As illustrated in Figure 4, in 2022, searches on Google for ‘sexual violence/abuse’ worldwide were the highest of all of the search terms in every month that was monitored. Conversely, **searches for ‘economic violence/abuse’, and searches for the terms ‘psychological violence/abuse’ were the lowest.**

Overall, these findings suggest that online discourses relating to economic violence are less frequent than discussions relating to more overt forms of violence.

Findings from EIGE’s administrative data collection exercise on IPV and Google Trends data above illustrate the need to raise awareness on the frequency and gendered nature of economic violence.

Ensuring that there is adequate awareness of violence against women is essential for effective policy planning, implementation and evaluation.

### Understanding Google Trends data

The results from Google Trends describe the relative frequency of a search term over time, in (almost) real time. The figures on the graph do not represent absolute search volume numbers. Instead, the figures represent how many searches have been made for a term relative to the total number of searches conducted on Google in the selected geographic region and timeframe. All numbers are normalised using a 1-100 scale. A value of 100 is the peak popularity for the term within the timeframe, a value of 50 means that the term is half as popular and a score of 0 indicates that there was not enough data for the term.



## How can the EU and its Member States combat economic violence?

Proactive and harmonised measures must be adopted at the EU and Member State levels to effectively prevent and combat economic violence and monitor its prevalence in the EU.

The following recommendations can be adopted at the EU and Member State levels to improve data collection and tackle economic violence against women more broadly.

**Figure 5.** EIGE's recommendations to combat and prevent economic violence in the EU



**All data is published in EIGE's Gender Statistics Database, which provides a one-stop source for all gender statistics at the Member State and European Union levels.**

### European Institute for Gender Equality

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