



“Lifting Up the Issue”: Exploring Social Work Responses to Economic Abuse as a Form of Intimate Partner Violence in Sweden

Lindsay Mae Coutts

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Supervisor: Dr. Susan Young

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“Gender matters everywhere in the world. And I would like today to ask that we should begin to dream about and plan for a different world. A fairer world. A world of happier men and happier women who are truer to themselves. And this is how to start: we must raise our daughters differently. We must also raise our sons differently.”

-Chimamanda Ngozi Adichie

i. Abstract:

Title: “Lifting Up the Issue”: Exploring Social Work Responses to Economic Abuse as a Form of Intimate Partner Violence in Sweden

Author: Lindsay Mae Coutts

Supervisor: Dr. Susan Young

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Men’s violence against women in intimate relationships is a pervasive and serious social problem that negatively impacts a women’s life in a multitude of ways. Economic abuse is one tactic commonly used by an abuser to control their partner’s financial resources and independence. Unfortunately, there is limited research on this form of intimate partner violence, especially in the context of Sweden. The aim of this study was to illuminate the issue of economic abuse by exploring how social workers at Swedish helping agencies understand economic abuse, its impact on women and what they believe their role is in addressing it. A qualitative exploratory case study design was used in this study. Data was collected with semi-structured interviews of eight respondents from five agencies in Västra Götaland county, in addition to policy documents and practice manuals scrutinized for their content. The thematic analysis used revealed five themes: social workers’ awareness; normalisation; cultural dimensions; complexities of intervention; and navigating through the barriers of bureaucracies, which were analyzed through a liberal feminist conceptual framework.

These findings suggest that social workers’ have a sophisticated awareness and understanding of economic abuse and its damaging consequences. Additionally, social worker’s identify a clear role in responding to economic abuse in their crisis intervention. This study sheds light on areas of social policies and practice that can be improved to recognise and respond to economic violence more adequately as it requires more long-term solutions than just the provision of safety and protection. Additionally, it illustrates the importance of social workers’ well-informed understandings and insights of economic IPV in contributing to policy and practice development as well as empirical research on violence against women.

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1. Chapter One: Introduction

This dissertation addresses the issue of a relatively little studied aspect of Intimate Partner Violence (IPV) in Sweden – economic abuse. I begin by outlining the problem area indicating its relative lack of attention in Sweden. This is followed by stating the purpose of the study detailing the research questions and the approach taken to answering them; and the study's significance before providing a context for the study in Sweden. This will provide the background to the setting in which I conducted the study. I conclude this chapter by summarising the contents of the remaining chapters.

1.1 Problem area

Men's violence against women in intimate relationships is a pervasive and serious social problem that negatively impacts a women's life in a multitude of ways. Economic abuse is one tactic commonly used by an abuser to control their partner's financial resources and independence. Unfortunately, research on economic abuse as an act of intimate partner violence (IPV) has received far less attention than physical, psychological and sexual forms of abuse. It is only in the last decade that knowledge and understandings of economic violence have emerged through empirical studies. These studies have revealed it as a distinct and prevalent dimension of IPV that often occurs alongside other forms of abusive behaviour and has long-term damaging consequences for many women (Sharp, 2008; Sharp-Jeffs, 2015; Adams, Sullivan, Bybee & Greeson, 2008; Postmus, Plummer, McMahon, Murshid, & Kim, 2012). Ninety-nine percent of women in a U.S. study of 103 participants from victim service agencies reported they were subjected to some form of economic abuse (Adams et al., 2008). Similarly, of 120 individuals participating in a financial literacy program, 94% reported experiences of economic abuse. This is relevant to this current study because social workers in helping agencies in Sweden report that it is a form of IPV they commonly encounter in almost all abusive situations presented in their day-to-day practice. It is prevalent, it is happening, but it has received such little policy attention that many don't know how to respond to it. Adams et al. (2008) defined economic abuse as "involving behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency" (p.564).

The first and only national prevalence study of men's violence against women carried out in Sweden in 2001, *Captured Queen*, provided only a limited examination of economically abusive behaviours (Lundgren, Heimer, Westerstrand, & Kalliokoski, 2001). As will be exemplified later in this chapter and subsequently throughout the study, definitions of economic abuse that are available at a public and political level are widely inconsistent and rather limited in their scope of understanding of the complexities of economic violence. This suggests that it is still widely misunderstood and under-examined area of IPV research and violence against women studies internationally and in Sweden

1.2 Purpose of the study

The motivation for approaching the issue of economic abuse from the perspective of the social workers was based on their role between the abused women and structural spheres such as social services, policies and service delivery. "Shelters are staffed with experienced professionals who bear witness to the day-to-day reality of abused women's challenges and struggles and must

intervene and respond to the numerous challenges these women face” (Burnett, Ford-Gilboe, Berman, Wathen & Ward-Griffin, 2016, p.517). As social service agencies and shelter services are often one of the first points of contact for women escaping abuse, these social workers’, it is purposeful to explore economic abuse from social workers’ perspectives as they encounter women who have experienced multiple forms of abuse in their daily practice. Further, these workers can be catalysts of enhanced service delivery and social change including appropriate policy responses. Healy (2014) asserts that “social workers have contributed to changes in the law related to a range of human service concerns such as domestic violence and the recognition of human rights of vulnerable people” (p.46). The broader implications of this research are to contribute to the knowledge base of IPV and violence against women both contextually and globally, while presenting understandings that can aid in policy and service development towards abused women and children.

1.3 Research questions and objectives

The research questions have been formulated with the aim of achieving the objectives of the study.

1.3.1 Main objective and question

The main objective of this study is to illuminate the issue of economic abuse in Sweden through the perspectives of social workers providing services and support to women and children who have experienced abuse in close relationships.

- Research Question 1: How do social workers understand economic abuse as a form of intimate partner violence and its impact on women?

1.3.2 Secondary objectives and question

A secondary objective of this study is to understand how social workers in helping agencies such as social services and shelter services position themselves in relation to responding to economic violence

- Research Question 2: What do social workers providing services to abused women believe their role is in addressing economic abuse?

1.4 Significance of the study

This study provides understandings of economic abuse as a form of IPV and illuminates men’s use of economic abuse against women as a social problem in Sweden. While it is acknowledged that men also experience economic abuse as well as other forms of IPV, as will be mentioned in Chapter Two, the prevalence of IPV affects proportionately more women than men. As the participants in this study work in or with women’s shelters, women provide the main examples of economic abuse and it is these that form the focus for this study. This issue has been explored through the understandings and perceptions of social workers in women’s shelters and social service agencies who are in direct contact with abused women in their day-to-day practice. As such they have direct and in depth understanding of how economic abuse is affecting the lives of women and their children and are able to shed some light on the supports needed for addressing

economic abuse and the policy directions required. This study is significant as it is the first of its kind to examine economic abuse as experienced by women in Sweden from the perspectives of the workers with whom they come into contact most frequently.

1.5 Intimate Partner Violence in the Context of Sweden

Located in Northern Europe, Sweden has long since been recognized as one of the most progressive and prosperous countries in the world. This reputation has been attributed to its generous and universal social democratic welfare state, which has aimed to promote equality to the highest possible standard (Esping-Andersen, 1990). It will no come as surprise then that the World Economic Forum Global Gender Gap Report (2016) has ranked Sweden as one of the most gender equal countries in the world in terms of women's access to education, employment, healthcare and politics. Nevertheless, men's violence against women continues to be one of the most pervasive and serious social problem in Sweden.

This study was conducted in the city of Gothenburg and surrounding municipalities in Västra Götaland county in the west of Sweden. Gothenburg is the second largest city in the country within the second largest county that is populated by approximately 1,660 232 inhabitants (Statistics Sweden, 2016).

Although statistical data regarding the prevalence of IPV and violence against women in Västra Götaland was unable to be obtained, country-wide statistics were available. According to the National Council for Crime statistics for 2016, police reported 29 047 cases of mistreatment of women over 18 years of age (NCK, n.d.). In 10,417 of these cases, the woman and the perpetrator were in a currently or formerly in an intimate relationship. The National Prevalence Study on Exposure to Violence conducted in 2014 showed that 14% of women sometime after the age of 18 had been subjected to physical violence or threats in a close relationship (Andersson, Heimer, & Lucas, 2014). Additionally, this study revealed that 20 % of women reported they had been subjected to repeated and systematic psychological violence by a current or former partner. Swedish and international research indicate that serious and repeated violence in heterosexual relationships in most cases is about men's violence against women (NCK, n.d.).

1.5.1 A Brief Look at Swedish Policies and Perspectives towards IPV: Then and Now

Sweden was one of the first countries that prohibited the husband's right to use of corporal punishment towards their wife under law in 1864 (Stenson, 2004). The advocacy and efforts of women's movements have been fundamental to increased public awareness of IPV as well as the delivery of services to support abused women since the 1970s. These efforts founded the first women's shelter in 1977 in Gothenburg (Miller 2003, as cited in Helmersson & Jönson, 2015, p. 53). A few years later, in 1981, Sweden ratified The United Nations Convention on the Elimination of All forms of Discrimination of Against Women [CEDAW] (U.N., 2016). Yet, until the mid-1980s there was an apparent misconception in Sweden, a country with low gender inequality and equal access to social provisions, that the need for assistance of abused women and children was in relatively low demand (Elman, 2001). This was apparent in women's shelters that were underfunded and understaffed and a lack of any effective means of social service, police or

legal intervention (ibid.). It is suggested that violence against women in close relations was still perceived as a private matter, a problem of the few and not a matter of social or political concern. Dominant perspectives at the time presented a picture of the men who perpetrated IPV against women as those from lower social groups; users of drugs and alcohol; and/or unemployed (Lundgren et al., 2001). Another common conception was the image of the 'violent male immigrant', who legitimized the use of violence through the patriarchal belief systems of his culture of origin (Elman, 2001; Lundgren et al., 2001). This also casted the view of the abused woman as being one that likely experienced violence as a child which makes her seek out violent men after reaching adulthood (ibid.). These perspectives attributed the use of violence against women to individual deficits, pathologies, social conditions and the so-called 'other' culture. Elman & Eduards (1991) discredited the 'violent male immigrant' conception, noting that in their study it was Swedish men who abused the majority of the women surveyed, most of whom were also Swedish (as cited in Elman, 2001, p.43). This revealed that violence against women, especially among intimate partners is far from a marginal problem within the context of Sweden.

In 1998, a pivotal shift occurred in responses towards IPV, starting with the amendment of the Penal Code to include the criminal offence of 'gross violation against women's integrity' (Stenson, 2004). This meant any acts of physical or sexual violence, unlawful threats, coercion or exploitation committed by a man towards his wife or cohabiting partner would result in prosecution under this law (ibid.). The Swedish Parliament then approved the Government Bill on the Protection of Women's Integrity (1997/1998:55), which implemented the law into further legislative action and intervention (Amnesty International, 2004).

There has been a well-documented reluctance of women in Sweden to disclose their experiences of IPV, especially through formal police reports. Lundgren et al. (2001) found that in comparison to Finland, Sweden had almost half as many reports of violence against women to the police. In 2016, it was estimated that approximately only one quarter of IPV experiences are reported to the police (NCK, n.d.). Explanations for this persistent problem have largely suggested that this could be a result of the strong gender equality norm present in Sweden (Lundgren et al., 2001). This discourse has created a standard for living one's life, which may place pressure on a woman and cause her to re-shape interpretations of her life-situation to better align with this standard (Lundgren et al., 2001). Likewise, Molina (2002) stated that this has become a value-laden ethnic marker of Swedishness, thus failing to achieve equality in a relationship may be perceived as a failure to live up to conceptions of what a modern Swedish heterosexual couple is supposed to be like (as cited in Enander, 2010, p.21; Lundgren et al., 2001). Enander (2010) asserts that there is a common perception that because there is strong women's shelter movement in Sweden, women have the possibility to leave at the first sign of violence, but if they choose not to then they have ultimately accepted the abuse. In these ways, the magnitude and complexity of abuse and control that women face is wildly oversimplified. Despite public acknowledgment of men's violence against women, entrenched normative beliefs of gender equality in Swedish society may contribute to the stigma and shame associated with reporting IPV, thus further disempowering women and leading them to conceal the abuse.

The National Center for Knowledge on Men's Violence Against Women (NCK) at Uppsala University was established in 2006 as a Government commissioned initiative to increase knowledge of men's violence against women in Sweden, and has since contributed to numerous

national, regional and organizational strategies towards tackling violence against women in close relationships (NCK, n.d.). The Council of Europe recently set forth an elaboration of CEDAW, Treaty 210: Convention on preventing and combating violence against women and domestic violence which was ratified and put into force in Sweden in 2014 (COE, 2017). Changes to legislation and policy have largely addressed the problem of domestic violence from a reactive position, addressing the problem after it occurs. However currently, the Swedish Government is taking an alternative approach with their newest national strategy, which emphasises the importance of preventative methods towards men's violence against women and domestic violence. This involves the constructive involvement of men and boys and breaking the norms that justify violence as some of the key initiatives (Government Office of Sweden, 2016).

Locally, The City of Gothenburg's Plan towards Violence in Close Relationships 2014-2018 is a re-developed municipality-wide action plan towards addressing IPV. Although physical, sexual and psychological violence are given due consideration and description, the same cannot be said for economic violence. Here economic violence is presented as a form of psychological vulnerability which involves destruction of property and the abuser is in charge of the economy (Social resurs, 2014). The regional competence center of violence in close relationships in collaboration with The City of Gothenburg established a web portal for professionals and vulnerable persons to reference which presents slightly varying conceptualisations. The definition of IPV listed on this site use the label "economic deprivation" to describe some economic violence. It then refers to what they have termed economic oppression:

Economic oppression of a related person is also seen as violence. It can be expressed by economic threats, constraints on common economic assets, forcing someone to carry out economic unlawfulness. The oppression creates limited space for action and seems to be degrading (VKV & Göteborgstad, n.d., translated).

The most comprehensive definition was found was in the report about Gothenburg's women's group program [Tillsammans får jag egenkraft: en rapport om Utväg Göteborgs kvinnogrupperksamhet]. Isdal's (2008) definition of IPV was used, which included a description of economic violence as:

A restriction of economic assets and financial freedom. It may be that forcing an economic dependence by for example prohibiting the possession of a personal bank account, salary, work or spending money. It can also mean to obtain a loan or purchase in their partner's name, trapping his partner and thus discouraging a breakup from the relationship. (as cited in Bengtsson, Marinovic, Olbers, & Söndergaard, 2015, p.16, translated)

In the context in which this study was undertaken these are the current local definitions that exist explaining IPV and economic forms of violence. The variability among these definitions is only further added to when considering others that are circulating in Swedish public and political arenas. These additional definitions will be explored later in Chapter

Two. However, differences in these three alone suggest a degree of misunderstanding about economic abuse in Sweden.

1.5.2 Shelter Services for Abused Women Experiencing IPV

The expansion of services, resources and supports that are available to women who have experienced abuse has been quite substantial in recent years in Sweden. A study conducted in 2013, showed that women often seek support through the health-care system or social service agencies (Dufort, Gumpert, & Stenbacka, 2013).

Within the city of Gothenburg, social service offices [socialkontor] are located in each of the 10 city districts [stadsdel]. Municipalities outside Gothenburg have their own corresponding social service offices. Women contacting these offices may seek conversational or practical advice about their situation or require the safety of a shelter. If women seek shelter services, this is done so through the social services adult unit [vuxenheten], which then contacts a shelter and makes the appropriate arrangements for the woman stay. Women that seek the contact of social services outside normal business hours must contact a crisis line [socialjour] which then provides the same resources. This assistance and services are offered to abused women and children in accordance with Social Services Law (SoL) 5 Chap. 11 § which stipulates:

The Social Committee shall pay particular attention to the fact that women who are being or have been subjected to violence or other assaults from related persons may be in need of support and assistance in order to change their situation” (ibid.). It also specifies that this takes into account children who have witnessed violence and other abuse that may be in need of help. (Sveriges Riksdag, 2001)

Social secretaries are mandated with the duty of the arrangement and funding of shelter services as well as the provision of financial supports to assist the women during crisis.

Shelters and support services operate under two national organizations, the National Organization of Women’s and Young Women’s Shelters in Sweden [Roks] and the Swedish Association of Women’s Shelters and Young Women’s Empowerment Centres [Unizon, previously called SKR] (Helmerrsson & Jönson, 2015). These centres were all organized under Roks originally, however, internal conflict and an ideological division within the movement resulted in the development of SKR/Unizon in 1996 (ibid.). Presently, each national organization has around 100 centres throughout the country (Unizon, n.d.; Roks, n.d.). There are 19 centres in the Västra Götaland county, offering crisis telephone services, conversational advice and many with available emergency shelter services. Each centre is operated independently, however all share the mutual goal of providing support to women and children in need, while creating change in public opinions, awareness and political address of violence against women (ibid.). In this study, social workers from shelters under both organizations were interviewed.

Social workers at social service agencies and shelters work in cooperation to ensure that all abused women that they are in contact with undergo formal assessment using FREDA: Standardized assessment methods for social service work against domestic violence (Socialstyrelsen, 2014, translated). This manual was developed to assist social service workers

with the complex task of identifying and assessing individual need for support and protection (ibid.). FREDAs objective is to provide a set of professional working methods that social workers can utilize to prevent personal judgments and stereotypes from impacting assessments (ibid.). Another assessment tool available for use is SARA: Spousal Assault Risk Assessment Guide (Socialstyrelsen SARA, n.d.). This is a short checklist that acts as a guide in assessing the risk of repeating partner violence (ibid.). Once women have left the shelter there is a women's support group, Utväg Göteborgs kvinnogrupp, that they can attend. This operation has three types of supports: self-help groups, therapy group and conversation group. The purpose of the groups is to share knowledge and tools that can enable them to live their own life as well as to share their experiences be listened and listen to others as well (Bengtsson, Marinovic, Olbers, & Söndergaard, 2015, translated).

1.6 Outline of this dissertation

This first chapter has presented the problem of economic abuse as an element of wider Intimate Partner Violence to be examined and located its context in Sweden. Intimate partner violence and other related terms will be defined in chapter two which examines the relevant literature. Chapter Three presents the conceptual framework to be used in analysing the understandings and responses of social workers to economic abuse and discusses liberal feminism as an appropriate theoretical tool. Chapter Four describes the methodology which is undertaken from a constructivist positioning using an instrumental case study approach to gathering the experiences of social workers working directly with women experiencing economic abuse, as well as consulting policy documents. Chapter Five presents the findings which are organised under five themes. Chapter Six applies the conceptual framework to the findings in an analysis before concluding in the final chapter to propose policy and practice recommendations as well as areas for further research.

2. Chapter Two: Literature Review

The following chapter begins with a presentation of economic abuse within the context of intimate partner violence based on past empirical literature. This will be discussed how it has been formally defined, its documented occurrence, types of economic abuse, as well as its consequences. The current empirical gap in literature in Sweden on economic abuse as well as the confusion in defining it in this context will briefly be discussed. The subsequent section will include an outline of the role of social workers in providing services and support to women experiencing IPV before concluding the chapter with recommendations on the integration of economic empowerment and responses to economic abuse in social work practice.

2.1 Economic Abuse in the Context of Intimate Partner Violence

2.1.1 Defining Economic Abuse

There has been a longstanding recognition that intimate partner violence (IPV) involves numerous forms of abuse that can be manifested in both physical and non-physical violence. Danis & Bhandari (2001) defined IPV as a pattern of behaviours in a relationship, where one partner uses tactics of power, coercion and control over their partner (as cited in Postmus, Huang, & Mathisen-Stylianou, 2012). While a large body of literature pertaining to IPV has extensively examined the causes, consequences and contexts of physical violence, other prevalent non-physical dimensions such as economic abuse have received little to no attention. Outlaw (2009) asserted that these non-physical forms like economic abuse, often have more devastating affects on women than physical aspects of violence. This oversight has resulted in misconceptions and misrepresentations of economic abuse as well as misunderstandings of the complex nature of IPV in general.

Adams et al (2008), recognized this lack of research and subsequently developed a measurement of this phenomenon, the *Scale of Economic Abuse (SEA-28)*. These researchers operationalized economic abuse as “involving behaviours that control a woman’s ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” (Adams et al, 2008, p.564). This scale was then revised to a shorter 12-item version, the *Modified SEA*, which established a more comprehensive framework for measuring and understanding various manifestations of financial control, exploitation and sabotage (Postmus & Plummer et al., 2012). In the analysis of this current study, the conceptualization of Adams et al. (2008) was used, while the measurement framework of economic IPV of Postmus and Plummer et al. (2012) was employed. This was justified as the former remains a commonly used operational definition of economic IPV and the latter uses three classifications to understand economically abusive tactics (Fawole, 2008; Sharp, 2015).

2.1.2 Who is Experiencing Economic Abuse?

Similar to other forms of IPV, both women and men have reported experiencing economic abuse within a relationship (Sharp-Jeffs, 2015). However, research has shown that the extent to which women report economic abuse is greater and the consequences in which they experience as a result of economic are more damaging (ibid.).

A national prevalence study in the UK showed women who are married or living in cohabiting (common-law) partnerships tend to report experiencing financial abuse more than women in other relationship status (ibid.). In the same study, women reported the financial abuse often starting after they moved in with their partner. Occurrences of economic abuse were additionally found to increase over time throughout a relationship. Approximately 1 in 9 women reported economic abuse in the first year of their marriage, whereas 1 in 7 reported economic abuse in the fifth year (Huang, Postmus, Vikse, & Wang, 2013). Presently, most of the economic IPV research has primarily focused on its occurrence within heterosexual relationships (Adams et al., 2008; Postmus & Plummer et al., 2012; Sanders, 2014a; Mathisen-Stylianou, Postmus, & McMahon, 2013; Sharp-Jeff's (2015) found that 91% of the women who reported financial abuse were in heterosexual relationships and 2.5% were in homosexual relationships. The majority of economic abuse has been reported by women in lower income categories and with lower educational attainments (Adams et al., 2008; Postmus & Plummer et al., 2012; Mathisen-Stylianou et al., 2013; Sharp- Jeffs, 2015). Although women in lower income situations may be more vulnerable, economic violence has been reported by women in all socioeconomic groups (Sharp-Jeffs, 2015). Women between the ages of 25-40 reported financial abuse most often, however it has been reported across all ages from 18- 80 years old (Adams et al., 2008; Postmus & Plummer et al., 2012; Sharp-Jeffs, 2015). Adams et al. (2008) suggest that the nature and the consequences of economic abuse may differ among women from ethnic minority groups, low- to middle- to high-income earners and informal help-seeking women. Nevertheless, Fawole (2008) advocates that economic abuse is a phenomenon negatively impacting women and girls in all cultural and societal contexts to some extent.

2.1.3 Types of Economic Abuse

Although economic abuse still remains underexplored in many sociocultural contexts, many researchers have made strides in examining the vast and complex range of coercive behaviours it encompasses (Adams et al., 2008; Weaver, Sanders, Campbell, & Schnabel, 2009; Postmus & Plummer et al., 2012). It is common for one partner to manage the bulk of the couple's finances within a relationship and to share a joint bank account. The central difference between these common patterns of financial management and decision-making and economic abuse is control (Huang et al., 2013). This section outlines the framework developed by Postmus & Plummer et al. (2012) that describes financially coercive behaviours and strategies in three categories: economic control; economic exploitation; and economic sabotage.

Economic Control: behaviours that signified the abusive partner's tendency to monitor and restrict the women's ability to freely use resources in her life (Mathisen-Stylianou et al., 2013).

- can involve a partner demanding to know how much money was spent
- making important decisions without discussing with their partner
- intentionally withholding financial information
- making their partner ask him for money
- demanding receipts and/or change when money has been spent (Postmus & Plummer et al., 2012, p.420).

In a qualitative study of women in St. Louis, U.S. participating in an economic redevelopment program, many reported experiencing their male partner strictly monitoring all expenses by accompanying the women to the store; and controlling the whole of household finances (Sanders,

2014a, p. 12). Similar experiences were revealed in a study of Lebanese women who also stated they often had to beg for money from their husband and some were even denied money for their children's expenses (Usta, Makarem & Habib, 2013, p.364). Mathisen-Stylianou et al. (2013) suggested that these tactics may be more covert and be more easily blended in "normal" financial behaviours that occur between individuals in a relationship.

Economic Exploitation includes:

- generating debt or running up costs under their partners' name
- not paying bills on time or spending money for household bills on other things;
- stealing from her wallet or using her bank cards without permission
- having her earnings forcibly taken from her
- destruction of her personal property (Postmus & Plummer et al., 2012; Adams et al., 2008; Sharp-Jeffs, 2015).

Usta et al. (2013) found that Lebanese women reported their husband pretending he did not have money, purchasing unnecessary leisure items instead of paying household expenses and/or forcing her to pay all the bills with her own earnings if she chose to work outside the home.

Economic Sabotage involves:

- keeping the women from going to work
- demanding she quit her job
- threatening her to make her leave work
- using physical force if the woman attempts to work (Postmus & Plummer et al., 2012).

This active sabotage was also presented by men stealing car keys and money; failing to show up for child care arrangements so woman could work; showing up at their partner's place of employment and harassing her and coworkers; placing harassing phone calls to her at work throughout the day (Sanders, 2014a, p.16; Adams et al., 2008). In Sanders' (2014a) qualitative study, some women reported that simply showing a desire to work or gain further education was met with threats of violence.

Unlike other forms of IPV, economic abuse does not rely on physical proximity or an active cohabiting relationship to continue to be used against a woman. It has been shown that men can employ an additional arsenal of financially abusive tactics even once the relationship has dissolved and the woman has left him (Mathisen-Stylianou et al., 2013; Bergwall & Jansson, 2014). Women have reported their ex-partner prolonging sales of joint property; refusing to pay child support; or their partners continuing to take them to court over financial settlements which resulted in costly legal fees (Sharp, 2015). Other women discussed not even knowing the extent to which their partner put them in debt until after she left or he was deceased (Usta et al., 2013)

2.1.4 Consequences of Economic Abuse

Economic abuse can severely impact a women's physical, psychological, economic and emotional well-being in a multitude ways. Women experiencing this form of abuse are often controlled to the extent that they are reduced to a state of complete economic dependence on their partner. Opportunities for personal development through education or employment are often restricted or actively stopped by the abuser. If they are able to maintain employment, the abusive partner often

controls access to financial resources. Economic IPV has been shown to be a major factor that hinder women's ability to leave abusive relationships (Postmus & Plummer et al., 2012; Adams et al., 2008; Bergwall & Jansson, 2014). "Poverty is both a cause and a consequence of economic abuse" (Fawole, 2008, p. 170). Barnett and LaViolette (1993) stated that many women who do finally leave the relationship experience a decrease in their standard of living, end up living in poverty and become reliant on government assistance or risk becoming homeless (as cited in Adams et al., 2008, p.568). Economically abusive men may misuse governmental assistance such as child benefits and social support leaving women with nothing to support her children (Sharp, 2008). In addition to women reporting the abuse resulting in what feels like insurmountable debt, many had trouble re-entering the workplace and as having no confidence in managing their financial resources (Sharp-Jeffs, 2015). Abused women are degraded and isolated to the extent that they experience self-blame, diminished feelings of self worth, feelings of helplessness and a complete lack of empowerment. As conditions of poverty are intertwined with all forms of IPV, this indicates that chronic health concerns and mental health concerns such as depression, anxiety, posttraumatic stress disorder and maternal parenting problems are increasingly likely to impact economically abused women (Postmus & Huang et al., 2012). This exemplifies the serious short-term and long-term consequences economic abuse can have on women who experience it.

2.1.5 Empirical Gap and Confusion in Understandings on Economic Abuse

There are multiple factors that point to why there is limited prevalence data on economic abuse and it remains a relatively misunderstood and unseen side of IPV. Not only have many IPV studies excluded economic abuse from their definitions altogether, but it is often presented as a factor leading to physical violence within a relationship, rather than a dimension of abuse in and of itself (Yount, 2005). Loring (1994) suggests this is reflective of the fact that economic abuse has been previously conceptualised as a form of psychological abuse (as cited in Weaver, Sanders, Campbell & Schnabel, 2009, p. 581). Economic abuse prevalence data often comes from large scale surveys that focus on physical abuse that use one or two questions to measure it and then report it combined with emotional abuse under the umbrella of 'controlling behaviours' or 'non-physical' abuse (Tolman, 1989; Lundgren et al., 2001; Outlaw, 2009; Sharp- Jeffs, 2015). This was the case in the first and only national prevalence study of men's violence against women carried out in 2001, *Captured Queen*, which used three questions to portray its occurrence (Lundgren et al., 2001). When data are presented in such ways, the immense complexity of how economic abuse is experienced and its consequences are not fully acknowledged. The importance of disaggregating forms of violence was further proposed in 2010, by the United Nations Statistical Commission on Indicators of Violence against Women which recommended national surveys and studies to view and tap into economic forms of violence against women as a separate construct.

Another relevant discourse to defining economic abuse and understanding it more distinctly from other forms of abuse, is the concept of a continuum of violence. This considers that violent acts cannot be isolated from one another, as there are no clear distinctions between what constitutes one form of abuse and not the other. For example: sexual abuse often involves acts of physical control and harm, just as controlling a woman's ability to go to work can involve physical restraint or psychological degradation. Thus, all acts of violence and abuse towards a woman are thought to contribute negatively to her overall wellbeing. Instead of placing violent acts on a hierarchy of more or less serious abuses, all are thought to be serious (Lundgren et al., 2001). This

illustrates the demand to develop understandings of economic abuse further and more distinctly so that the interplay between different abusive tactics and their impact on women can be more adequately responded to.

The distinct lack of empirical research and prevalence data on economic abuse at an international level was discussed at the beginning of this chapter. This gap is even more apparent in the context of Sweden.

While physical, sexual and psychological violence have received a lot of attention in Swedish legislation, policy implementation and empirical research, economic abuse remains relatively ignored. In 2014, Bergwall and Jansson conducted a qualitative study that explored helping agencies understandings of economic abuse against women and how economy influences violence in intimate partnerships. This study provided insight that workers meet women of all types that experience this phenomenon and that it is in fact a social problem and damaging form of violence prevalent in Sweden. This was the only study found to examine the dimension of economic abuse in intimate relationships and it was only published in Swedish. This also implies that there is perhaps an additional need for empirical study of this phenomenon in English within this context.

Definitions that are present at national and regional levels through various competence centers and organizations commonly present it in widely inconsistent terminology and understandings. The regional definitions were described in end of the previous chapter and here are definitions that are available at a national level.

According to the National Board of Health and Welfare [Socialstyrelsen] (n.d.) the definition for domestic violence involves patterns of action that can be anything from subtle acts to serious crimes. It is added that it is often a combination of physical, sexual and psychological. However, subsequent descriptions include material/economic vulnerability which is described as:

Personal belongings are broken or destroyed deliberately. It can also mean that a party in a close relationship be persuaded to sign papers that will have negative consequences for the same. People who are dependent on others for care in everyday life can also be subjected to abuse or neglect, such as withholding of medication or not getting enough nutritional food (Socialstyrelsen, n.d, translated).

NCK (n.d.) is a highly influential competence center for research on violence against women both publicly and politically. They describe violence in intimate partnerships as manifesting itself in many forms. This can include physical, psychological, sexual and material violence that often becomes more serious the longer the relationship continues. Material violence is defined as:

Violence can also consist of material damage, for example, that the perpetrator smashes furniture and other things in the home. The affected person may also be forced to self-destroy the possessions of particular importance. The perpetrator can also control the economy and material resources in order to increase the isolation, vulnerability and make it more difficult to leave the relationship (NCK, n.d., translated)

In both cases the use of the label “material violence” is employed which focuses on tactics involving destruction of possessions as the primary manifestation. The former definition frames this form of violence as less pervasive than other forms, while the latter offers a slightly more encompassing view that violence takes on many different expressions. However, through the use of the term “material violence”, a limited scope in which this form of violence is perceived is ultimately produced.

An additional issue that complicates understandings and recognition of economic abuse is definitions of IPV existing within governmental and legal frameworks that do not include economic violence (Sharp- Jeffs, 2015; Antai, Antai, & Anthony, 2014). This comment was reflective of governmental bodies in the UK and in the Philippines, however as it has been described, a similar issue appears within Sweden as well. In the previous chapter, some definitions present at a regional level were given, and when combined with various definitions from different national organizations, a blurred picture of the problem of economic IPV is illustrated.

2.2 Provision of Services and Support for Abused Women

The day-to-day practice of social workers in many different workplace settings (i.e. healthcare, social services and shelters) involves assisting abused women and children. Practitioners play a pivotal role in stabilizing the women’s situation while assuring their short and long term needs are adequately met through interventions and resources. The immediate needs for security and protection often take precedence, but this can sometimes leave other essential matters less attended to, specifically women’s precarious economic situation. Adelman (2004) asserts that IPV intervention has generally focused more on the criminalisation of violence and providing crisis-oriented intervention than on the long-term economic security for survivors (as cited in Hahn & Postmus, 2014, p.80). Due to the intertwined nature of all forms of IPV as well as the link between IPV and poverty, it is essential that financial aspects are given due attention and consideration. Women that seek support from community and shelter services are often in more vulnerable positions with access to fewer social or economic resources (Elman, 2001; Dufort, Gumpert & Stenbacka, 2013; Burnett et al., 2016). This may explain why 51 % of foreign-born women sought formal helping supports in Sweden compared to 14% of Swedish-born women (Dufort et al., 2013). Burnett et al. (2016) assert that social workers in this field are positioned between providing direct services to abused women and the social context that shapes how services can be and are delivered.

This chapter presents current literature in the area of economic abuse in the context of intimate partner violence. It starts by providing a definitional understanding of economic abuse, then proceeds to examine who is experiencing this form of abuse. It continues with discussing the forms of economically abusive acts using the classification of economic control; exploitation; and sabotage before outlining some consequences of experiencing economic abuse. I then present a look at the current gap in empirical research on economic IPV in the Swedish context and the confusion in current public and political definitions of this dimension of violence. This chapter is concluded with a brief discussion of the what literature says about the current provision of services and support for abused women internationally.

3. Chapter Three: Theoretical Frameworks

This study explored social workers' understandings of economic violence and its impacts on women as well as their perceived role in addressing economic abuse through a feminist theoretical lens. Specifically, these questions will be analysed using a liberal feminist perspective. This chapter begins with a presentation of the progression of feminist theorising through the four 'waves'. Different forms of feminist ideological thinking will then be discussed with more detailed mention of liberal and radical feminism. Various feminist explanations of economic IPV will then be explored with these ideological models in mind before concluding with how these models apply to social work practice with abused women.

3.1 Feminist Theory

Feminist theorising and activism has undergone significant changes that are acknowledged to have moved through 'waves'. These waves signify major transitions throughout feminist thinking from the mid-18th century to present (Allen, 2016). First wave feminism arose with the primary aim of women achieving equal rights and opportunities to men and ending suffrage. This movement reflected the interests of white, middle-class women achieving equality, but ignored issues of women of colour or socioeconomic class (Swigonski & Raheim, 2011). The second wave emerged in the 1960s, which has been called the 'radical era' (Allen, 2016). This wave is hallmarked by theorists identifying patriarchy and hegemonic masculinity to be at the root of women's oppression and subjugation. Another major conceptualization of this time, was the differentiation of sex and gender in which the latter became acknowledged as a social construction (Swigonski & Raheim, 2011). This was a critical juncture in understanding men's violence against women and conceptualised the power of these social constructions in constraining women in roles and positions of subordination based on their sex. The third wave brought new conceptualisations of feminism from groups that had been excluded based on class, sexual orientation and race. Intersectionality was central to this transition in theorising, which affirmed that individual identities of class, gender, race and sexual orientation intertwine and overlap in multiple, complex systems of oppression, social stratification and experience (Allen, 2016; Swigonski & Raheim, 2011). The current state of feminist thinking is acknowledged as the fourth wave of feminism. Allen (2016) mentioned this resurgent interest in feminist theorising towards social problems affecting women such as sexual violence and the entrenchment of patriarchy in diverse geographic locations. From the beginning, feminism has been met with criticisms and in itself contains contradictions and contentions. Nevertheless, it has continued to have a fundamental role in the progression of women's rights, awareness surrounding IPV as a social problem in public and political spheres as well as making major contributions to scholarly research.

In addition to moving through transitional waves of thinking and social action, feminism has been characterised by many different ideological models. Although there are various groups of thinking the most common three are often referred to as liberal, radical, socialist ideologies (Nes & Iadicola, 1989). Ideological positions must be recognised with a degree of diversity and disagreement that exists between them towards human nature, social order, inequality and sex roles (ibid.). For the purposes of this study only liberal and radical feminism will be discussed further as they are thought to hold fundamentally different modes of thinking. Liberal feminists assert that women and men are essentially the same in potential for achievement, but that societal conditions infringe on women's access to equal freedoms and opportunities as men (Nes &

Iadicola, 1989; Saulnier, 2000). This emphasizes the prominent liberal value of 'equality of opportunity' rather than 'equality of outcome' (Saulnier, 2000). Gender inequality is seen as not an issue of oppression but denial of equal opportunities and freedoms based on sex (ibid.). This inequality from a liberal feminist perspective is a result of sex-role socialization where women accept male definitions of assigned sex roles, positioning women role in the household (Nes & Iadicola, 1989). Institutional systems that reflect male-bias in laws, culture and traditions also endorse the inequality of sexes (ibid.). Core to the belief of liberal feminism is to not seek any fundamental change in existing social systems of patriarchy and capitalism but rather adjust aspects that may result in the inequality of women (Saulnier, 2000). On the other hand, radical feminism views men and women as intrinsically different women, with the need for power and dominance at the core of men's nature (Nes & Iadicola, 1989). Radical feminist believe that the patriarchy is at the root of all social of oppression in social systems (ibid.). In this view, the only effective response to ending men's violence against women is through the dismantling of the patriarchal structure that is society (Saulnier, 2000).

A large portion of the current body of empirical research on economic abuse has explored this phenomenon from a feminist theoretical lens. Burnett, Ford-Gilboe, Berman, Wathen, & Ward-Griffin (2016) are insistent that a feminist perspective is an essential component in any IPV study, as without it aspects of gender are not given due consideration.

3.1.1 Economic Abuse as Gender-Based Violence (GBV)

There has been a fair amount of debate surrounding the occurrence of IPV and its relation to gender. This issue is said to be at the heart of the theoretical divide between feminist and family violence perspective of IPV (Lawson, 2012). Feminist theorists assert that men are far more likely to use violence in relationships, with women usually only using violence as a form of self defense (Lawson, 2012). Family violence theorists reject this claim and endorse that IPV is gender-symmetrical, whereby women are equally as likely perpetrate to violence against men in a relationship. It has been documented by a few researchers that like other forms of IPV, economic abuse can and is experienced by both men and women (Sharp- Jeffs, 2015; Outlaw, 2009). Nazroo (1995) explained that IPV may seem gender-symmetrical when the context and consequences of the acts are excluded from its definition, but gender-asymmetrical, affecting women disproportionately more, when these factors are included (as cited in Nybergh, 2014, p.13). Economic IPV is supported as a form of gender-based violence (GBV) in research that indicates it is more often experienced by women and its consequences are more detrimental to a woman's economic, physical and psychological well-being (Outlaw, 2009; Postmus & Plummer et al., 2012; Anderberg & Rainer, 2012; Sharp- Jeffs, 2015). Liberal feminism would suggest that men use control-seeking behaviours as being influenced by sexist constructions of gender that socialize men to assume a position of dominance over women (Whitaker, 2015).

3.1.2 Gender Role Theory

This theory asserts that societies prescribed gender roles present barriers in women's access to opportunities and economic self-sufficiency (Postmus & Plummer et al., 2012). Understanding economic abuse through a feminist lens allows to see how social, political and cultural structures reflect and replicate power imbalances in society creating multiple forms of inequity and injustice (Burnett et al., 2016, p. 518). Normative beliefs of finances and economics as predominantly a man's domain prevail in most societal contexts in some form, even in societies where egalitarian

ideologies are favoured. This socialization of men to take charge of financial decision making endorses beliefs that women are incapable of managing finances and that they must rely on a man for such tasks (Postmus & Plummer et al., 2012; Sharp- Jeffs, 2015). Anderberg & Rainer (2012) assert that state social policies which support traditional gender roles and a 'male breadwinner earning model' have strong emphasis on the women's role in the household domain and indirectly increase occurrences of economic abuse. The extent to which these norms have become so deeply embedded in our thinking, makes it that much more difficult for women being economically abused to identify the behaviour as abusive. These views present a liberal feminist perspective of societal institutions and conditions that hinder women's equality and constrains their potential based on sex. Whitaker (2015) suggests that the embodiment of traditional gender roles of masculinity endorses men's control-seeking behaviour.

3.1.3 Gender Power Relations Theory

Feminist theories on power suggest that men use coercive tactics and violence to maintain the subordinate role of the women within the family and broader society (Sahli, 2013). Societal structures are rooted in patriarchal value systems which perpetuate male dominance, unequal power relations and men's use of violence against women (Fawole, 2008). Economic abuse is seen as an instrumental activity carried out by men directly targeting women's economic independence (Anderberg & Rainer, 2012). Control of financial resources is a significant way a man can maintain to power and control over their partner within a relationship (Adams et al., 2008; Sanders, 2014a). The predominance of patriarchal structures contributing to violations of women's rights and economic abuse have been documented in various Middle-Eastern countries such as Iran, Saudi Arabia, Lebanon and Palestine (Sahli, 2013; Fawole, 2008; Haj-Yahia, 2000 ;Usta et al., 2013). However, in societies that are prided on their gender equal ideologies, such as Sweden, men's violence against women is still a prevalent social problem (Enander, 2010). Research conducted by Jonzon, Vung, Ringsberg & Krantz (2007) found the main causes of IPV among Swedes were related to female disadvantage and the presence of traditional gender roles (as cited in Miller et al., 2014, p.148). However, Castells (2000) suggests that women's increasing position of power within society and in the family in relatively 'gender equal' countries has resulted in a collective and individual anger among men, which leads to IPV (as cited in Bergwall & Jansson, 2014, p.8). Amnesty International (2004) asserts that "men's violence against women in intimate relationships is often regarded as the ultimate proof that unequal power relations between men and women prevail in society (p.4). This theory appears more adequately supported by a radical feminist ideology, which seeks to create linkages between individual problems and oppressive social relations, institutions and gender roles that are rooted in patriarchy (Nes & Iadicola, 1989).

3.1.4 Feminist Ideologies Applied in Social Work Practice

Women's movements and feminist theorising not only spearheaded public acknowledgement of violence against women, but have been fundamental in the development of social work strategies and resources that assist women and children escaping domestic violence (McDonald, 2005; Helmersson & Jönson, 2015).

Feminisms and social work each stand as unique and distinct arenas of knowledge, values, skills, and actions. And there are significant and substantive areas in which the knowledge, values, skills, and actions of feminisms and social work engage,

overlap, and are interwoven. In these engagements, feminisms stand to enrich social work's practice activities, expanding the importance and role of care and social justice on the micro-, mezzo-, macrolevels just as social workers enriched the theoretical development and activism of the feminist movements (Swigonski & Raheim, 2011).

I will briefly explain both liberal and radical feminist perspectives to social work practice in terms of their approaches to social work practice. The differential ideologies have held important implications for the social work practice. "Within the profession of social work different ideologies influences the manner in which social workers conceptualize and approach their work (Coates, 1992, p.15). Individualism is a key value of liberal thinking, therefore the identification of the problem and subsequent treatment of it occurs at an individual level. According to Nes and Iadicola (1989) problems are largely viewed as stemming from individual deficits in sex-role socialization. In this way, social workers must work to challenge sex-role behaviours in society and structures that disadvantage women (ibid.). Treatment actions are aimed at promoting self-determination among individuals by providing supports that break down barriers of inequality so they can access their full potential (ibid.). Coates (1992) associated liberal feminist ideologies with an 'ecological' approach to practice, where the social worker assumes a consultative role in intervention as a mediator or advocate. Liberal feminism social work practice seeks to create change within the existing social systems, policies and legislation rather than call for a complete deconstruction of such structures. In opposition, radical feminists identify problems at an individual level by drawing on their connections to social structures of oppression stemming from patriarchy (ibid.). Saulnier (2000) asserts that women's experiences of abuse are due a result of men's need for domination and control, therefore radical feminist believe the only viable solution is to change these social structure. By raising individual and collective awareness of this association, social workers must take on the role of activists and create social change.

I purposely chose to apply a liberal feminist conceptual framework to this study. This decision was justified based on the findings being more suggestive of a liberal feminist view than any other feminist ideology. It is important to mention that these ideological positions are ideal-types, therefore within all explanations there are still going to be inconsistencies especially when studying human-being where you may think one way but act in another way. This aspect will be mentioned further in Chapter Six and the final chapter.

To summarize this chapter, it began with a brief presentation of the four waves of feminism theorizing and social action has been characterized as moving through since the mid-18th century to present. I then provide a discussion about liberal and radical ideological positions. Gender-based violence, gender role theory and gender power relations theory are then presented as key conceptual understandings that exist regarding IPV and economic IPV. Lastly, I finish by describing liberal and radical feminist social work practice frameworks. These two ideological models are often seen as fundamentally different, however I wanted to provide a point of opposition to further rationalize why I chose to analyze the material using a liberal feminist framework. This was justified because the findings of this study are most suggestive of liberal feminism than any other feminist view.

4. Chapter Four: Methodology

In this chapter I will outline the methodological framework that was used to develop and guide this study. It begins with a discussion of the epistemological position taken throughout the inquiry. Subsequently the research design, data sources and collection process will be reviewed. This is followed by an overview of the selection and criteria of research participants as well as the data analysis process. The chapter concludes with an outline of ethical considerations, the researcher's positionality as well as the limitations and justifications for employing this design.

4.1 Epistemology

4.1.1 Epistemological Interpretive Perspective

This study assumed an interpretivist epistemological position, which has been highly influenced by the hermeneutic tradition. This standpoint allowed me to interpret how social work practitioners construct understandings of the phenomenon of economic IPV as experienced by their service users and position themselves in relation to addressing the issue in their professional and social context. The narratives collected within the interviews optimize the opportunity for the reader to gain an experiential understanding of the case (Stake, 1995, p.40). This perspective stresses the subjective meanings embedded within the narratives and "stress is on the understanding of the social world through an examination of the interpretation of that world by its participants" (Bryman, 2016, p.375).

4.1.2 Ontological Constructionist Position

Accordingly, this study positions itself within a constructionist ontological orientation, which asserts that social reality and phenomena are constantly being created and revised through the interpretations and actions of people in their day to day interactions (Becker & Bryman, 2012). This coincides with hermeneutic approaches to human understanding, that there are multiple ways of interpreting our social world that can be dependent on our social and historical contexts as well as our preconceptions. Social reality is never static but rather always in a state of alteration. Becker (2011) points out that, "epistemologically, qualitative methods insist that we should not invent the viewpoint of the actor, if we want to understand their actions, reasons, and motives" (p.7).

4.1.1 Hermeneutics

This qualitative inquiry utilized a hermeneutic approach. Hermeneutics is the study of understanding with the element of interpretation at its centre (Palmer, 1969). Originally, this tradition was concerned with the interpretation of theological or literary texts, but has grown to encompass social or human action more generally (Bryman, 2016). "Interpretation is, then, perhaps the most basic act of human thinking; indeed, existing itself may be said to be a constant process of interpretation (Palmer, 1969, p.9). Ödman (2007) explains that a hermeneutic approach allows for linkages to be made between theoretical frameworks and the collected material within a study (as cited in Nybergh, 2014, p.28). This method draws attention to the position of the issue or topic of inquiry in a specific social or historical context, while interpreting the perspective of the studied individuals (Bryman, 2015). It recognizes that there are several possible ways to interpret

and ascribe meaning, rather than regarding one interpretation as absolute (Nybergh, 2014; Debesay et al., 2008; Bryman, 2016).

4.2 Research Design

4.2.1 Exploratory Qualitative Case Study Design

In order to answer the research question: *what are social workers' understandings of economic abuse as a form of Intimate Partner Violence and its impacts on women as well as what do they believe their role is in responding to economic abuse*, an exploratory qualitative approach using a case study design is employed. A qualitative approach was utilized as it is an excellent way to obtain rich and detailed responses from the interview participants. It emphasizes the perspectives of the respondents as well as the role of context in contributing to understandings of the social phenomenon being studied (Becker, Bryman and Ferguson, 2012). This study focuses mainly on “what” or “how” -type inquiries into the topic of economic IPV and subsequently aims to develop understandings and propositions that can be built on in further research. Yin (2014) claims this is a justifiable rationale for using an exploratory case study design, where there is a lack of preliminary research of a subject in the contextual setting being studied. Accordingly, an instrumental conceptual structure is most suitable for this study, as the primary aim is lifting the issue of economic IPV in Sweden. The case of social workers' understandings of and responses to economic abuse as an act of IPV is used instrumentally to gain a deeper understanding into the issue as a whole and ultimately raising it as an area for further inquiry (Stake, 1994; 1995). This methodological approach allows for the use of multiple sources of evidence, such as open-ended interviews as well as the examination of public documents and reports to delve into the complexities of the topic more extensively.

4.3 Data Collection and Sources

4.3.1 Semi-structured Interviews

The primary source of data for this study was gained through semi-structured in-depth interviews with social workers who work in women's shelters and as social secretaries at Social Service Agencies. This employed the use of an interview guide with specific questions and topics. The guide was used as a means of structure, direction and as prompts when needed in the interview setting (Please see Appendix C for interview guide). The interview guide structure was adapted from a similar study by Bergwall & Jansson (2014). Although the exact questioning was not utilized, due consideration must be given to the insight and assistance it provided for this study. Written informed consent was obtained from each interviewee outlining the intentions of the study, their role as a participant as well as explicitly stating that interview sessions were to be audio recorded for later reference and transcription. Interviews were held individually with each interviewee with the exception of one which was completed with two interviewees at once from the same organization. Each session was approximately 1 hour in length and interviews were obtained over a three-week period. The interview setting was of the interviewee's choice, which resulted in all taking place at their respective work place. Key emphasis will be placed on the interviewee's perspective and how they frame and understand issues as well as what they view as important to the topic of exploration (Bryman, 2016).

4.3.2 Documents

As a secondary source of material, policy documents and grey literature about service delivery and resources pertaining to domestic abuse were explored.

Social services practitioners address women and children experiencing domestic violence with adherence to the Social Service Law Chapter 5:11 [Socialtjänstlagar- SoL 5 kap.11 §] (Sveriges Riksdag, 2001, translated) which is regulated by SOSFS 2014:5 (Socialstyrelsen SOSFS, 2014). Thus, these documents are pertinent elements in understanding the working system of social service secretaries and in contextualizing the issue of economic IPV. National and regional forums for information on IPV and violence against women were also reviewed for their content. These specific definitions have been detailed in full in Chapter One: Section 1.5.2. Also, a report about the Gothenburg women's program [Utvägs kvinnogrupprogram] will be examined as it pertains to service delivery to abused women (Bengtsson et al., 2015). Additionally, I was provided the City of Gothenburg plan against violence in close relationships for 2014-2018 that was published by the Department of Social Resource Management [Social resursförvaltning] (Social resurs, 2014, translated). As this study took place in the city of Gothenburg, this regional action plan was an important document to review to examine how it conceptualizes violence in close relationships and its specific plans to addressing it presently. Throughout the interview process, there were two assessment manuals that were mentioned as being used in day-to-day practice by both social secretaries and shelter workers. Manual for FREDÅ: Standardized assessment methods for social service work against domestic violence, is a commonly used tool that contains three assessment instruments (Socialstyrelsen, 2014, translated). SARA: Spousal Assault Risk Assessment Guide is a slightly similar manual that is used as a checklist for assessing repeated acts of violence between intimate partners (Socialstyrelsen SARA, n.d., translated). These documents have been described more in detail in Chapter 1: Section 1.5.2.

All documents were published in Swedish and not accessible in English, therefore all excerpts and citations from these documents used throughout this study have been translated into English by myself then reviewed and verified by an educated native-Swedish speaking colleague. Coinciding with Bryman's (2016) description of a case study design as an intensive examination of an issue in a specific setting, this literature has provided an addition layer of contextual information, understanding and depth to this study of economic IPV in Sweden.

4.4 Participants

4.4.1 Recruitment

The recruitment of participants took place in Gothenburg, Sweden and surrounding municipalities [kommuner] within Västra Götaland county. Contact information for women's shelters was obtained from Unizon.se and Roks.se. websites, then individual shelters were contacted directly by telephone. The research intentions were explained briefly followed by a request for participation in an interview. Social secretaries from the Social Services Agency [Socialtjänster] were recruited initially by contacting the general telephone inquiry line and referred to an individual from Social Development and Resource Management: Competence Centre for Violence in Close Relationships [Social utveckling och resursförvaltning]. Two social secretaries from the Economic Support Unit [Försörjningsstöd] and Adult Unit [Vuxenheten], and one

shelter worker were recruited through a snowballing technique (Denscombe, 2003). The other six shelter workers were recruited through direct telephone contact.

Kommentert [SY1]: I think you need to reference this – while it is a well-used term – for your research credibility you need to demonstrate that you know how to use it etc

4.4.2 Sample of Participants

This study included five social work practitioners at shelters for abused women and children (Kvinnojourer), two social secretaries from Social Service Agencies [Socialtjänster] and one economic advisor working at a women's shelter [Economicisk rådgivare]. In total, there were eight participants, however the economic advisor requested to be interviewed with the shelter worker for convenience purposes. Therefore, this resulted in seven interviews (six individual and one two-person interview). The professional experience in their respective field ranged from 1.5 years to 25 years, however for social secretaries, often this experience involved changing units or departments within social services at some point. All participants but one were native-born Swedish citizens, while the other had migrated 30 years prior from another European country.

4.4.3 Selection Criteria

The selection criteria were relatively broad due to the exploratory nature of the project. The objectives of this study pointed to contacting practitioners who worked directly with women experiencing violence in close relationships. Individuals who provide support to abused women and children have not always been required to hold formal educational credentials, rather willingness to the cause on a voluntary basis was sufficient. Therefore, there was no initial intention of interviewing formally educated practitioners, however, the fact that this is what resulted perhaps provided more assurance to the knowledge base and professional experience of the informants. Overall the criteria participants were required to fulfil were the following:

1. Participants were required to be actively employed at the organization and working in a position which involved contact with and support of women who have experienced abuse in close relationships.
2. Participants were asked to ensure their willingness to participate in an interview of approximately one-hour in length in English.

It was later stated to participants who agreed to interviews that professional terminology and/or if they had difficulty finding the words to convey themselves, could be stated in Swedish. I have a moderate and workable understanding of the Swedish language and although it was made clear I was not comfortable enough in the language to complete the interview fully in Swedish, these instances were completely acceptable and encouraged.

4.5 Data Processing

4.5.1 The Hermeneutic Spiral

Hermeneutics is an interpretive process, whereby the general preconceptions and understandings of the researcher of the issue are the point of departure. The general strategy that was utilized throughout this study was adapted from Paterson & Higgs (2005) "hermeneutic spiral". I began this research with the understanding that economic violence is still a relatively unexplored yet

highly prevalent and impactful form of IPV. I was also aware of the debate of gender symmetry/asymmetry that surrounds issues of economic abuse and IPV, but nevertheless reported more by women and holds more damaging consequences for them than men. My preconceptions were informed by previous literature on the issue in different contexts. These pre-established understandings are an essential condition to the process, as the researcher needs to constantly revisit them and alternate between them and new knowledge that contributes to an increased and more complete understanding of the topic of inquiry (Nybergh, 2014; Paterson & Higgs, 2005). This knowledge provided a basis for formulating my research questions and objectives and subsequently assisted the creation of the interview guide that was used in this study. I used this general understanding and the lack of empirical literature in Sweden to formulate my research questions. Once interviews were conducted and transcribed, I returned to the literature and theory prior to commencing the review of collected data. This process involved revisiting relevant literature and theories throughout each stage of the research. All transcribed interviews were read through in their entirety to establish interpretations and reveal potential dimensions of interest before literature was revisited. This method of going back and forth between data then literature and theory was completed numerous times through which new understandings and interpretations of the collected data continued to emerge. The documents analysed in this study were then incorporated in this process, whereby their content was repeatedly scrutinized for interpretation. Initial themes developed from these interpretations of both sources of data (documents and interviews). Paterson & Higgs (2005) described this approach as multiple interpretations of a phenomenon that are brought together to produce knowledge and shared understanding. Each time the literature and the data were returned to, more comprehensive and deepened understandings along with coherent themes were revealed.

Once a point was reached in this process where no new themes were being revealed and consulting the literature, theory and collected data resulted in no new understandings of the objectives of my study, I felt it was appropriate to close the hermeneutic circle and make my final assertions (Debesay, Nåden, & Slettebø, 2008). Fusch and Ness (2015) assert that it is impossible for the researcher's biases or preunderstandings to not be present in their research, however it is important that the conclusions drawn from the study represent those that were studied. I have acknowledged the influence my preconceptions have on my interpretations and ultimately on the final assertions I made in this study. I feel that my use of the hermeneutic spiral allowed me to vividly capture social workers' perceptions of economic abuse and their perceived role in addressing it as a social issue. I have illustrated this process and how it contributed to the thematic analysis of the collected data in the following section of this chapter

4.5.2 Data Analysis of Interviews

A thematic analytical approach was used in this study. This is a commonly applied analytical method in qualitative case study research used to identify common thematic elements across research participants and relevant documents (Kohler-Reissman, 2008). Kohler-Reissman (2008) explained that it focuses on "what" is being said in the narratives rather than "how", "to whom" or "for what purposes" (p.54). This coincides with the hermeneutic approach that I used to approach the collected data. A thematic analysis allows for interpretation to be the focal point of the examination, while connections between the literature and the data are made. Throughout the thematic analysis of data, the process discussed earlier in this chapter, the hermeneutic spiral was

employed (Paterson & Higgs, 2005). Additionally, this approach complements a constructionist epistemology that seeks to theorize sociocultural contexts, structural conditions, that enable the individual accounts that are provided (Braun & Clarke, 2006). The purpose of this process was to make meaning out of the text in relation to the objective and questions that this study explored.

This entire thematic process was completed manually rather than with the use of any digital analysis program such as ATLAS.ti. or NVivo. I used guidelines recommended by Braun & Clarke (2006) that outlined a six-phase process to employing a thematic analysis.

Phase One: Once the interviews were conducted, I then transcribed using a denaturalized method, that corrected for grammar and translated Swedish sentences into English. The transcripts were then read over twice while making note of general assumptions.

Phase Two: Emerging features were given initial codes and corresponding notes were taken for each. The literature was then reviewed before returning to the data for another review of initial codes. This is exemplified in the following table:

Initial Codes: Prevalence of economic abuse presented to social workers Hidden/ Undiscussed type of IPV Reason for women coming to shelter Awareness of the behaviour as abusive Normalized form of IPV/Normative Beliefs of Economics Manifestation of economic abuse
SW3: I would say its very common, that you've been abused economically in one way or another but I can see also its not umm. When I was told that you were writing about this and you wanted to meet us, I thought oh its so good someone is writing about the economic violence because I think its not talked about. Of course, its something you speak about that women need their own economy and their work, but not when you talk about the violence. Well of course we do, the people who work with it, but I think it's a little bit hidden. But I think its very very common and I think its also something that cause a lot of women that come here. Its so normalized with the violence, so not for everyone but a lot of them it takes a lot of time, you know when we have the conversations, when we speak, and they go: ah okay I've been through this and this, and okay so this was violence. But I think even if its like that with all of the violence. I think, this is just my thought, that the economic violence its maybe even harder for them to see, because its so normalized and maybe yeah we're a family and then its maybe you don't see it as violence.
L: Do you think that women are aware of it?
SW3: the economic? Hmm, I think its both, because like I said I think no, maybe when you are in it maybe not because you are so normalized to everything and when you get hit its more like ok what happened now its something to me, but when its economic its easier to think its not violence. But then when we, I can also see when we are talking about it and asking questions about economic violence, I can see that the woman is, oh yeah but he bought that phone in my credit card and now I need to pay the bill for two years. So then I

think they can see, so maybe in one way they felt, when it happened, okay you do this but I don't want it, but maybe you are afraid to say no or maybe you don't think about it as violence. And in every violence of course you have the strategies because you don't say no you don't do that, to keep aware of a lot of things. So I think no, but in one way yes if you understand what I mean.

Phase Three: These codes were then compiled in a written mind-map and then collated into potential themes. All the relevant data corresponding with these themes was compiled from both interview and document sources. The following table provides an example of this stage of analysis:

Code:	Extracts for Data:
Normalisation of Economic Abuse	<p>Social Secretary 2: -I found out when they have financial support from the economic support unit, if they are married the money goes to the husband. Like in the middle age. I don't know why, its some old routine.</p>
	<p>Shelter Worker 2: -The women themselves very many times, they didn't know, they didn't know that they were abused either, sexual abuse within the marriage they think its not abuse because they are married and they have to do what the man says also. Its normal, because I have to, I am a woman. But the economic abuse, we say he put your name on that? yeah he did that but he always did that sometimes I was allowed to do that. But could you read it? no, but he said I do it so I did it, otherwise there was physical abuse.</p>
	<p>Shelter Worker 3: -If we ask questions like that did he stop you from maybe going to school or stop you from going to work and she has said, no he didn't because I didn't go, like I didn't go because I knew he wouldn't allow me, so he couldn't do anything at my work or at my school, because it was her strategy to avoid violence.</p> <p>- This is just my thought, that the economic violence it's maybe even harder for them to see, because its so normalized and maybe yeah we're a family and then maybe you don't see it as violence.</p> <p>-I think its both, because like I said I think no, maybe when you are in it maybe not because you are so normalized to everything and when you get hit its more like ok what happened now its</p>

	something to me, but when its economic its easier to think its not violence.
	Shelter Worker 4: -It's being normalized the economical abuse, maybe you think its normal that he should be in charge of the money because he's the man or he's my husband or he told me this is how it works here in Sweden or whatever. So they didn't understand they were being abused.
	Shelter Worker 5: -There is still the system that if you are on welfare and you are a straight couple the couple is signed from the man's name and the woman is just getting paid through his name and she is not her own person. That is one structural evidence of how the system is based and how its founded, it is the norm of how you look at the economical situation of the family.

Phase Four: At this stage, a review of the last phase took place, and themes and codes are checked against entire data set. It is evident that some initial codes were collated into a broader theme.

Phase Five: The specificities of each theme were refined and reviewed against the data set and literature numerous times.

Phase Six: The analysis produced five themes. In this phase I selected examples from the data that illustrated the themes most vividly. I reported the themes in a way that told the story of the study. These themes and examples were then related to the theory, literature and the context in the discussion chapter of the report.

4.5.3 Data Analysis of Documents

As a secondary source of data, documents that related to violence in intimate partnerships were scrutinized for their content. These documents were examined for the subject matter they contain pertaining to economic abuse. This analysis also included an overview of social work responses, service provisions and resources related to economic abuse or other forms of violence against women. Primarily, these documents were reviewed for their conceptualisations and definitional content regarding economic abuse. It was important to gain insight into how these sources talk about economic violence or if they do at all, how are social workers placed in relation to responding to it. The emergent dimensions from the interview data were used as an additional perspective of analysis of the documents. I found a common pattern of embedded assumptions between the documents and the interview data which was then connected with the literature and theory (Kohler-Reissman, 2008). This provided an additional layer of understanding to the current state of knowledge on economic abuse in the context of Sweden as well as how and why social workers respond to it in the way they do.

4.6 Criteria for Research Trustworthiness

The conventional criteria of reliability, validity and objectivity used to establish and assess the methodological integrity and trustworthiness applied in qualitative research have their parallels in qualitative studies. Therefore, this set of criteria offered by Lincoln & Guba (1985) and corresponding recommended techniques to achieving the four principles were employed: credibility; transferability; dependability; and confirmability.

Credibility: To strengthen the believability of the findings, activities that satisfy the techniques of prolonged engagement and referential adequacy were applied (Lincoln & Guba, 1985). Prolonged engagement was achieved through a personal initiative of the researcher to become submersed in the Swedish culture, through intensive Swedish language learning. This appears to be particularly relevant because although generally Swedish people tend to be quite fluent in the English language, Swedish is the language they are most comfortable conveying themselves in naturally and social workers primarily use Swedish as their professional language. Thus, having an intermediate understanding of the language assisted conversationally as well as allowed for greater access to professional procedural guides, policies, law and other public and professional textual material. The sources of data are used both to provide contextual information of the case as well as strengthen final assertions made in the study. An excerpt of the transcribed and analysed material is provided in previous section to illustrate of how themes were synthesised and concepts were arrived at. The attached appendix as well as audio-recording of the interview sessions additionally fulfills the task of referential adequacy.

Transferability: The recommended actions by Lincoln & Guba (1985) that can enhance the relevance of the findings holding value in other contexts or inquiries are through providing thick descriptions. Using previous literature on the topic in different societal contexts and time periods have been connected to the assertions made in this study to illustrate a convergence of findings. Additionally, the practical limitations of qualitative case study research have been outlined previously and due consideration has been given to the implications for generalizability it holds. A thick description of the case, which includes the social workers involved in providing services to women who have been subject to intimate partner violence and the policy documentation that guides their work, has been provided in other chapters to illustrate the positionality, role and relevance of these professionals in relation to women experiencing economic violence.

Dependability: This criterion was fulfilled by utilizing what Lincoln & Guba (1985) call an auditing process. It demonstrates to what extent these findings can be relied on to satisfy the purposes of this study. The technique of referential adequacy through the use of an audio-recording device applies to this principle as well. The narratives that were recorded were then transcribed into raw textual material. As previously stated an excerpt is provided in the previous section that illustrates the process of data reconstruction and assertions that were arrived upon through thematic synthesis. Additionally, the qualitative interview guide that was developed and used in each interview session has been included for reader's reference in Appendix C.

Confirmability: The fulfillment of this principle was completed through activities that have similarly fulfilled the other coinciding criteria of credibility and dependability. I was the original translator of all documents that were in Swedish and these translations were reviewed and verified

Kommentert [SY2]:

by a colleague whose first language is Swedish. The audit trail allows readers to see how the study was conducted at various stages from data collection to analysis to demonstrate the appropriateness of themes and quality of interpretations. Accordingly, it also provides insight into how I arrived at the final assertions I make regarding the topic of inquiry. In addition to the systematic analysis process that was employed, the last section of this chapter will include a section that expresses the acknowledgement of my personal interpretations, assumptions and preconceptions.

Kommentert [SY3]: Make sure that it does

4.7 Ethical Considerations

Due consideration and attention was given to the adherence to ethical standards of conducting sound and responsible research.

4.7.1 Academic Ethical Approval

As this dissertation was being completed through academic supervision at the University of Stavanger in Norway, both Norwegian and Swedish ethical regulations for Master's research had to be followed. Through contact and description of my study to Norwegian Center for Research Data (NSD), I was advised that this study did not require formal application for ethical approval, as it was being undertaken from the perspective of social work professionals not the women experiencing violence directly. Additionally, the University of Gothenburg does not require formal ethical approval for Masters dissertation as they are intended purely for academic purposes rather than widespread dissemination.

4.7.2 Informed Consent

The principle of informed consent was established using a written form that was provided, read and signed by each respondent prior to the commencement of their interview. This form outlined the aim and purpose of the study, the role of the researcher and the expected role of the respondent. Additionally, it clarified their participation as confidential, voluntary and their right to withdraw at any time as well as the use of interview material and audio-recording device. The intentions of this research were made explicit to all respondents upon the initial point of contact and prior to scheduling an interview, thus the written form was used to have formal consent and ensure understanding.

4.7.3 Respect of Confidentiality and Privacy

The confidentiality and respondents' right to privacy was not only stated within the informed consent, but was explicitly upheld through the process of collecting and analysing material. The names of all respondents were concealed as well as any other directly identifiable information such as their specific work place. Social workers at the women's shelters have been referred to as 'Shelter Worker #' and Social Service Agency workers as Social Secretaries (1/2). Additionally, because the economic advisor interviewed held a unique position within shelter, she was not quoted directly to preserve her identity. The nature of the study requires respondents to describe and reflect on their professional experiences with individuals experiencing IPV, therefore respect and confidentiality of third parties was a notable ethical consideration that was made. To ensure this privacy was maintained, the written consent form advised respondents to refrain from using any directly identifiable client information, but that in the event it was used, it would be kept

confidential and not used within the study. Moreover, it was detailed in the consent form that all material collected would be exclusively accessed by the researcher and dissertation supervisor. These standards were adhered to strictly as they coincide with other important ethical considerations of exploitation and harm. Adhering to these ethical principles was of utmost importance to maintaining the integrity of study.

4.8 Researcher's Position

As a researcher, it is crucial to the integrity of the study to maintain awareness of my own perceptions and understandings involving the topic of inquiry and to clearly articulate them. The use of the "hermeneutic spiral" as the foundation of my thinking and interpretations throughout the thematic analysis, meant my understandings of the issue played a significant role in the concept Gadamer (1975, 1981) referred to as "fusion of horizons" (as cited in Paterson & Higgs, 2005, p. 346). This fusion occurs when the historical horizon of previous literature and contextual material on economic abuse and Sweden and the present horizon of interviews with social workers and document sources evolved my interpretations and became rooted within them. This ultimately bridged the gap between the familiar and unfamiliar, what was known about economic IPV and what knowledge was interpreted and gained through this in-depth study.

In addition to mindful consideration of my interpretative standpoint as the researcher, I was also aware of my positionality as an individual studying within the research context as well as in relation to the topic itself. Berger (2015) explained this requires a fair amount of self-appraisal or reflexivity in recognising and taking responsibility in one's own situatedness within the study and the effects it may have on the context and research variables. I am not Swedish and not a practicing social worker in the Swedish social system at any capacity, therefore I acknowledged that this may have had some advantages and drawbacks. Firstly, access to a greater number of respondents may have been more easily obtained if I was working in the professional context, also my knowledge about the legal, political and professional frameworks in which social workers deliver services to abused women may have been more comprehensive prior to commencing the study. Most of the professional documents surrounding social work practice were only available in Swedish, thus a substantial amount of time had to be dedicated to their review and comprehension, as Swedish is not my native language and my language proficiency is moderate at best. However, it is possible my position as an outsider within the professional realm was an advantage, where workers felt less constrained discussing systemic concerns with me. Additionally, social workers working with abused women and children expressed an enthusiastic willingness to contribute to research and knowledge on economic IPV.

My gender as a woman likely had a positive effect on the research outcomes because all the respondents were women and the issue of inquiry concerned economic abuse as a form of men's violence against women, therefore this topic may have been discussed differently with a male researcher. My approach to this topic as a gendered form of violence undoubtedly influenced how I phrased question in the interviews, analysed the data, made meaning of it and shaped my conclusions. It was considered that conducting interviews in English with Swedish social workers could have some effects on the study. Generally, Swedish people tend to be quite fluent in the English language as they are taught it from a relatively early age and use it somewhat frequently in their day-to-day lives. Respondents all conveyed fluency in English and agreed to participate in the interviews in English, however I understood that this was not their first or preferred language. I have lived and studied in Sweden prior to this Master programme and have engaged in Swedish

language learning along the way, so I brought this understanding into the interviews. As English is my first language, I tried to remain mindful about my use of language throughout the communications. Although these efforts do not negate the presence of a language barrier, I do not feel the research outcomes were hindered as insights and understandings between myself and respondents were still well-communicated.

4.9 Limitations of Exploratory Qualitative Case Study Design

The design method that was utilized, employs the strength of experiential understanding to guide its exploration of a topic that remains relatively under-researched in the context of Sweden. Nevertheless, like any research approach, this design is not without limitations that must be given due consideration. One of the most notable considerations of qualitative case studies are their lack of generalizability and overall application to wider empirical conclusions. However, Flyvbjerg (2006) argues that “the strategic choice of case may greatly add to the generalizability of a case study” (p.226). Social workers that work in direct practice with women who have experienced IPV were chosen specifically based on their rich context-specific knowledge regarding the issue of inquiry. This case study aims to be foundational to the further descriptive and evaluative inquiry into economic IPV by increasing reader’s confidence in the inferences this study makes (Stake, 1994; 1995). Furthermore, formal generalizations thought to arise from quantitative research are overvalued as a source of scientific development, whereas the “force of examples” characteristic of case studies is underestimated (Flyvbjerg, 2006). Subjectivity is an essential aspect of understanding and social action, despite its many critiques for rendering misinterpretations of findings or a tendency towards confirming researchers preconceived notions (Stake, 1995; Flyvbjerg, 2006). Flyvbjerg (2006) advocates that case studies are no more susceptible to subjectivism than any other research method, and in fact the nature of the former tends to disconfirm the researcher’s preconceived notions rather than verify them. Nevertheless, to maintain awareness of my altering preconceptions and interpretations I kept a reflective journal as well as utilizing textual documents as a secondary source (Stake, 1995). To attend to the element of transparency a passage of the interview material was included (Please see Appendix D), to illustrate the analysis and interpretive process used to arrive at my findings. A previous section outlines the quality criteria utilized to minimize limitations and ensure the trustworthiness of this study.

In this chapter I have outlined the research method that I used in this study. An exploratory qualitative instrumental case study design was employed to answer the research questions. This was carried out using a hermeneutic interpretative epistemological approach. The primary source of data was collected through semi-structured interviews of around one-hour in length with social workers through the city of Gothenburg and surrounding municipalities. A total of eight participants were recruited for the study (5 shelter workers, 2 social secretaries, and 1 economic advisor shelter volunteer). Seven interviews in total were conducted (2 participating together). Policy documents and other relevant practice manuals were scrutinized for their content to provide contextual and further depth to the case. Data was processed and analyzed using a hermeneutic spiral within a thematic analytical technique. The four criteria of trustworthiness and methodological integrity were adequately fulfilled. Similarly, due consideration was given to adhering to ethical principles of good research. This chapter then was concluded by outlining my position as the researcher and any ways in which I may have influenced the research as well as noting the limitations of this chosen research method.

5. Chapter Five: Data Findings

Through analysis of the data retrieved from interviews and documents, a set of five themes emerged that reveal the conceptual understandings of social workers regarding economic abuse as a form of IPV. Additionally, these themes uncover the perceived role these social workers believe they have in responding to economic abuse. The following chapter outlines the prominent themes: a) social workers' awareness of economic abuse; b) normalisation of economic abuse; c) cultural dimensions of economic abuse; d) complexities in intervention work with economically abused women; f) navigating through the barriers of bureaucracies.

5.1 Theme One: Social Workers' Awareness of Economic Abuse

Social worker's reflections conveyed a degree of sophistication in their understanding of economic abuse as a form of IPV. I expected not to find the level of awareness of economic violence that was present among these professionals, particularly the shelter workers. Shelter worker's understandings appeared better informed by the lived experiences of women they meet in day-to-day practice, which translated into their more concrete awareness of their role in responding to economic abuse. All eight of the workers interviewed indicated that they commonly encounter economic abuse in their daily work in women from all demographic groups. However, often the women coming into the shelters had lower education and lower income. It appears that the public documentation is less advanced in its evident understanding of economic abuse as is present in these social workers (reference to definitions in Chapter 1: Section 1.5.2. and Chapter Two: Section 2.1.4). Their awareness and understandings were expressed by considering women's experiences and illustrating behaviours they identified in these abusive situations as economic violence. The descriptions showed that workers often see women's experiences of economic abuse while they are in the relationship as well as acts that persist after the relationship has ended.

Respondents mentioned meeting women who had an abusive partner who controlled her access to financial resources and her own earnings:

She works every night, besides in her home and he puts the money away and she doesn't know where. That's one example I have on that, much money and she doesn't know where it is. And then she leaves and she has nothing.

(Shelter Worker 2)

Sometimes she is working, but her money goes to his account and then she has to beg for money to buy things for her and the kids and she has to tell him everything, what it costs, so he controls her. And she has to explain why she bought a new t-shirt.

(Shelter Worker 1)

In addition to having restricted access to money and resources, workers most commonly identified men exploiting the women's financial resources, earnings and government benefits:

Many of them have signed a lot of papers that they didn't know what it was, many of haven't been for such a long time in Sweden and they have been forced or told to sign a paper that they didn't understand because they didn't speak or understand Swedish, and it could be to sign for mobile phone contract or contract for an apartment or for

car and all kinds of stuff. So, they have debt. Also, very common is they were not allowed to have their own money. As soon as they got their own money the husband has forced them to put it in his account and he's in charge of the money. Maybe he gives some or gives nothing to her or the kids. Its one of the most common

(Shelter Worker 4)

I have heard a lot of women when we are talking about the economic violence, they said, like if they had kids, she said oh yeah when we lived together it was me who bought all the food, I bought everything for the kids: milk, clothes, diapers and everything. And it was also me who needed to pay the rent for the apartment because I knew otherwise he wouldn't do it, so they needed to pay or maybe she also had smaller income that he or they had the same but everything was on her, so in the end she didn't have almost anything to do anything else with and he has his whole salary or economic support benefits.

(Shelter Worker 3)

The husband takes the money for child benefits [barnbidraget] to his account and then the woman who is the wife who is buying the things, the food and the clothes for the children have to ask him for the child benefits because he takes that money too

(Shelter Worker 1)

Some workers reflected that women had expressed aspects of their abusive situation that indicated their partner was hindering their employment and educational opportunities through various means of sabotage:

Women that want to study SFI (Swedish language class), that's very common in what I met, they said I couldn't study because he didn't allow me, or maybe I could study but I got pregnant and after that I couldn't study at all. Also, very common I think that if you go to work or to study that you are very controlled, it could be like I needed to call him or take pictures and show that I am in class or at work, to show that I'm here. And the control like he knows when I quit during the day and when I should be home and that I needed be home at that time otherwise he gets angry. And also sometimes I've heard that he has been coming to work or calling to work and acting very bad

(Shelter Worker 3)

I would like to point out that he decides what work, what job she should take. She could have an education she can be a doctor but he doesn't want her to be because she should be more at home. She is not allowed to work evenings, nights or weekends because he needs her at home, if they have children...

(Shelter Worker 1)

All the previous examples were described as what took place when the women were currently involved with the abusive partner, however two shelter workers said they have seen women still experiencing economic abuse even after the relationship has dissolved:

Also, sometimes when a woman has, if they own something together like a house, then when she wants a divorce and he does everything to make it hard for her, and it could be a lot of big processes with house separation.

(Shelter Worker 3)

This one girl's situation, it went very physical, sexual and everything. But when she left he had no sexual possibilities, he had no physical possibilities, but the economic possibilities for him were raised. Because he said now we have bought this house and you said we should buy this and now you have to pay half the rent. So she paid half the rent for many months but she was not living there and he couldn't reach her, but anyways she paid the rent. There you see the physical, the sexual was ended but the economic he could continue.

(Shelter Worker 2)

These respondents' representations of economically abusive tactics that have been seen in their practice bear some similarities to acts listed in the long description part of the FREDA assessment manual and instruments (Socialstyrelsen, 2014, translated):

- 15. Terrorised you over the phone
- 22. Bothered you at your workplace
- 23. Controlled all the money
- 24. Controlled your time and forced you to tell him where you have been
- 25. Required you to stay home
- 26. Hindered or forbid you to go to school or to work
- 41. Vandalised your home

The FREDA instrument was mentioned as being used with every client by all but one of the respondents. By exploring this document further some incongruences were evident between how these social workers conceptualise economic abuse and how the FREDA assessment manual examines its occurrences in women's abusive situations. FREDA contains these seven questions of forty-one that tap into behaviours associated with economic violence, however they are listed under the assessment of psychological violence and threats. The respondents used the labels of "psychological violence"; "economical violence"; "sexual violence"; and "physical violence" when describing the common forms of abuse or violence they encounter in their practice, referring to the former two as separate. This indicated that they consider psychological and economic violence to be conceptually different. Their construction of their understandings and perceptions of IPV and more specifically economic abuse extends beyond the information that is available through formal instruments. Their reflections suggest they perceive these different forms of IPV as intertwined parts of the whole abusive situation women are often exposed to:

I would say the common forms abuse, is almost all the forms of abuse, psychological abuse is always there, physical abuse is almost always there in some form, material abuse is very common, and economic abuse is almost always present, and sexual abuse of course. So, I would say that it's almost always all the parts but in different degrees of course. Some people have more physical abuse experiences than others.

(Shelter Worker 4)

Its really so many small parts joined together that creates a big heavy chaos for a woman to try to break free from, so that's really massive the economical violence I would say and it has so many consequences.

(Shelter Worker 5)

One shelter worker who stated she and her work colleagues did not use FREDa, explained they employ the SARA manual instead. Through review of SARA manual it was verified that this instrument does not contain any mention of economically abusive tactics or questions that even indirectly identify it. Yet this worker expressed a clear explanatory understanding of economic IPV and how she perceived it impacting women's lives. Most mentioned using other checklists that have been established individually by their organization to obtain initial necessary information from abused women regarding their situation. These lists seem to vary quite substantially in their content and access to only two of them were obtained for review. However, these additional assessments were mainly described as containing questions regarding practical matters such as security and safety measures, contact with external legal or medical representatives and access to financial resources. Questions pertaining to financial matters again were primarily of a practical nature rather than assessing abusive behaviours experienced by the women. Two questions that women were commonly asked was "do you have your own bank account" and "does anyone else had access to this account". Although these questions do not directly frame these aspects as tactics of economic control, they can help workers gain further insight into the extent of violence and potentially tap into women's experiences of financial abuse.

These social workers identified numerous consequences of economic abuse that further exemplifies the depth of their awareness of this issue in abused women's lives. They perceive the impact as immense and having a damaging effect on women's short and long term well-being as well as their ability to become self-sufficient:

You don't have any money, so in the short term when you live together with someone who is doing this to you, you might have a hard time feeding your kids, or getting possibilities to go to use health care if you need. And, a sense of not being in charge of your own life of course, like being dependent on someone else even though you are a grown up. But also of course in the long run if you get debt its going to follow you and you can't do anything about it. You can't get anything else signed.

(Shelter Worker 4)

Respondents also mentioned that they believed it was a major reason for women staying with their abusive partner and not leaving the relationship:

The impact of economic abuse is huge because you are not able to function in a society and when I think these women that come here, ok it's the strong ones that comes here, its because they make the step or get help. But all these women that are not coming here and that are living with this. They think I have to stay because nobody will help me

(Shelter Worker 2)

The debt that a man generates under his partner's name was illustrated as a financially abusive tactic as well as one of the most common consequences of economic abuse mentioned by workers:

...then she is in major debt, she can't get an apartment and then she can't get other things that she needs to do and she has to pay the debt over and over for many years...its also something that really limits their life and it's a long-term reminder of the violence that you have been in.

(Shelter Worker 5)

The instrumental and conscious use of economic control tactics against the women was suggested by some of the workers. This connects with some thinking that is behind definitions related to economic violence from Socialstyrelsen, NCK and City of Gothenburg VKV termed material/economic vulnerability; material violence; economic oppression). Available in Chapter One: Section 1.5.2 and Chapter Two: Section 2.1.4, these definitions highlight the aspects of deliberate destruction and the use of persuasion on women in economic matters. Instrumentality was also discussed in men's use of children against the women in manipulative ways that further diminish her power relative to the abusive partner. Men's improper use of the family's resources and governmental benefits often has indirect and direct repercussions for the children involved as well:

The consequences are so enormous in the women and children's life and it causes so much trouble for the women and the children to move on with their lives and get stability and to heal. It causes so much anxiety and worry and even physical pain that you don't have money to support your kids or to eat or to fix the things that you need money to fix, like the practical things in your life, the basic things. It really puts a strain of course on the kids as well to know that mom doesn't have any money now and we have to save.

(Shelter Worker 5)

For the children, they can't take part in the society like other kids because they get what they should have because, there are parts of social benefits [socialbidrag] of that should go to free time activities [fritidsaktivitet], but I think not all kids get what they should have.

(Social Secretary 1)

Summary:

The social workers interviewed expressed a well-informed and articulated awareness of economic IPV, especially shelter workers. Their understandings were illustrated through vivid examples of women's lived experiences they have encountered in their work. Economic abuse was recognised as a highly pervasive form of IPV that is experienced by women from all group regardless of age, ethnic or socioeconomic background. Social worker's presentations of women's experiences revealed that men use economic abuse to control women's access to financial resources; exploit financial resources; and sabotage opportunities for employment and education. Workers reported they have seen economic abuse that continues even after the relationship has ended. Their awareness appears far more sophisticated than the documents and manual they utilise in practice. It suggests that they conceptualise economic abuse as a separate dimension of IPV that is a prevalent part of the whole situation of violence women are exposed to. Social workers identified various consequences of economic abuse that can hinder a women's long-term self-sufficiency, put her in insurmountable debt and discourage her from leaving the violent relationship. Respondents also identified that economic abuse can indirectly and directly impact the children involved as well as be used in manipulative ways against their mother so he can further diminish her control.

5.2 Theme Two: Normalisation of Economic Abuse

The aspect of normalisation that surrounds women's experiences of economic abuse was another prominently emergent theme. The social workers frequently highlighted the idea that economically abusive behaviours are perhaps perceived by women as normal aspects of financial decision making in a relationship or in a family dynamic. This was attributed to women's apparent unawareness of their exposure to it or as them simply not seeing it as abuse in the first place:

This is just my thought, that the economic violence it's maybe even harder for them to see, because its so normalized and maybe yeah we're a family and then maybe you don't see it as violence.

(Shelter Worker 3)

I don't think when women come here and tell us about the economic abuse, that they see it such as strange

(Economic Advisor)

The following statements made by respondents allude to the idea of societal norms and traditions that position men in the role of taking charge of financial matters and decision-making within a relationship. These normative beliefs are perceived as a reason why women do not see these behaviours as abusive or potentially as how women justify it to themselves.

It's being normalized the economical abuse, maybe you think its normal that he should be in charge of the money because he's the man or he's my husband or he told me this is how it works here in Sweden or whatever. So they didn't understand they were being abused.

(Shelter Worker 4)

In addition to the presence of these norms being perceived as impacting women's awareness and acknowledgment of experiencing economic abuse, respondents also stated that they are embedded in working methods that are still presently utilized in the allocation of social welfare or economic support benefits [socialbidrag/ekonomiskt bistånd] in social service agencies.

I don't know if they would speak about it like that, but since we always, I don't know why, have the man and his personal identity number, we almost always automatically pay the money to the man...But I think there is a whole lot of old values for how we work, like just out of how its always done.

(Social Secretary 1)

There is still the system that if you are on welfare and you are a straight couple the couple is signed from the man's name and the woman is just getting paid through his name and she is not her own person. That is one structural evidence of how the system is based and how its founded, it is the norm of how you look at the economical situation of the family.

(Shelter Worker 5)

Not only do some social workers believe women's awareness of economic abuse is hampered through traditional societal norms of financial resource management, but also that these processes

of normalising economically abusive behaviour can be used as a coping mechanism or strategy to avoid other violence.

If we ask questions like that did he stop you from maybe going to school or stop you from going to work and she has said, no he didn't because I didn't go, like I didn't go because I knew he wouldn't allow me, so he couldn't do anything at my work or at my school, because it was her strategy to avoid violence

(Shelter Worker 3)

The women themselves very many times, they didn't know, they didn't know that they were abused either, sexual abuse within the marriage they think its not abuse because they are married and they have to do what the man says also. Its normal, because I have to, I am a woman. But the economic abuse, we say he put your name on that? yeah he did that but he always did that sometimes I was allowed to do that. But could you read it? no, but he said I do it so I did it, otherwise there was physical abuse

(Shelter Worker 2)

This last statement reiterates an aspect of women's abusive situation that several of the other respondents also noted. They asserted that with all the forms of IPV, including economic violence, women do not perceive many of the acts used against them by their partner as abusive. Due to the normative beliefs surrounding economics that were mentioned previously this may be even more true for tactics that are economically abusive. Respondents also noted that some women they meet do in fact appear that they are aware that they are being controlled economically, but that it could perhaps be another strategy to avoid further violence:

Maybe when you are in it maybe you are not aware because you are so normalized to everything and like you said when you got hit its more like ok what happened now its something to me but when its economic its easier to think its not violence. But then when we, I can also see when we are talking about it and asking questions about economic violence, I can see that the woman is, oh yeah but he bought that phone in my credit card and now I need to pay the bill for two years. So then I think they can see, so maybe in one way they felt, when it happened, okay you do this but I don't want it, but maybe you are afraid to say no or maybe you don't think about it as violence.

(Shelter Worker 3)

This shelter worker alluded to the point that some women may further normalise economic abuse and control because they do not perceive it to be as serious as physical forms of violence that are more concrete in the physical harm they cause.

Maybe its hard to separate it for some, because many of them maybe hasn't felt that that has been the worse. Or maybe they don't experience it as abuse compared to the physical violence or whatever, but its important to lift it up as well because it is one other form of him controlling you.

(Shelter Worker 4)

It could be further unrecognised in light of other abuse, due to conceptualisations that are presently on public website. The definitions provided in Chapter Two: Section 2.1.4 from national

and regional organizations such as Socialstyrelsen (n.d.) show a superficial understanding of economic violence and present IPV as commonly consisting of physical, psychological and sexual abuse. The awareness of these workers says otherwise about its prevalence in comparison to these forms of abuse, but these interpretations are not represented in public forums.

Summary:

This theme explored the normalisation that surrounds economic abuse. Social workers experienced that women often perceived economically abusive behaviour as normal ways of financial management in the family. This societal normative belief of economics as a man's domain was revealed in social service procedures for allocating financial benefits, in which they were often provided to the man. Workers highlighted that women often normalized economically abusive tactics in an effort to avoid other violence and because they may not perceive it as serious as other forms of violence in which physical harm is inflicted.

5.3 Theme Three: Cultural Dimensions of Economic Abuse

The awareness and understandings of economic abuse that social workers have constructed through their work with abused women appear to have dimensions of culture embedded within them.

Some respondents expressed the perception that within certain cultures there are attitudes and traditional gender role expectations that place men in a position of dominance over women that makes them more vulnerable to control:

We see Swedish women with Swedish men but when you see the other way around, when we Swedish girl is with a man from Iran, Iraq, Muslims countries, they have to change everything. And if you have a man from Yugoslavia, Hungary, Bulgaria in Europe, they also have another kind of attitude, so these women who are married with these men are in trouble. Because the man rules... I talked to a girl who married a man from one of these countries, this man was, the prince, he was beautiful he was caring he was 'oh my darling' every time, he was everything. Then they got married and now he is coming, he is trying to come to Sweden. She's working, she has a flat and she has the money. And now his other side is showing. So she said that when we talk about man and woman, now he is deciding he is the man she is the woman and he decides, you are the woman you do this you do that. So she is going to get hell.

(Shelter Worker 1)

A similar notion was presented by another respondent who had professional experience with women who experienced honour-related violence:

...but there was very much honour-related violence. And there this partner had complete control over these women. I saw this economic abuse, its huge!

(Shelter Worker 2)

These statements suggest cultural attitudes that are held in other countries are different from that of Swedish culture, that ultimately endorse men's violence. The former statement presents a contradiction to this as this worker later stated that there is a tradition in Swedish culture in which

the man is in charge of the economy, which indicates this may be less about culture and more about gender. A similar understanding was mentioned in relation to norms that exist within other cultures that may socialize men to take control of finances and for women to be their dependents:

It's also a culture thing, in other cultures, its normal. In Sweden its equal, you know women are working and have their own income and are more used to it.
(Social Secretary 2)

I'll call them Muslim women you know from Iran, Iraq, Syria. There the husbands are in charge, if you don't have a husband to pay your bills your brother does or your father does. They are used to not having money, they just have money to buy things, they live with the family, and if the father and mother is gone they live with the brother, so they don't have sometimes when they come, they don't have an account, they don't have the bank card, they don't have nothing, because everything the husband, has it.

(Shelter Worker 1)

Another contradiction is that these similar normative beliefs were noted by workers as existing in Swedish society and their institutions. The respondents also pointed to aspects of migration and integration that may cause women from other countries to experience certain forms of economic abuse more than Swedish-born women. It was described that for women who have just come to Sweden, their husband may use deception to maintain his position of power in the relationship:

We have to make sure the information gets out to society about what help can you get. Especially for women coming from other countries and are new here. Because from my experience they don't know anything about Sweden and the husband won't tell them, the husband and the family won't tell them their rights, they lie to them, you can't have this, in Sweden you won't get this, so they get lied to and they don't know what rights they have.

(Social Secretary 2)

These women may be more isolated from Swedish society because they do not know the language and are restricted from taking Swedish language courses, finding paid work and often made to stay home with the children:

I think I would experience that usually they are from other countries for economic abuse, at least the more serious economical abuse. I mean it's all serious. I think it's common for Swedish women that the man takes charge of the money and he might not give you the money. But the things with forcing you to sign papers and stuff I think is more common when the women aren't from here who don't understand the society yet and don't know the rules or laws here.

(Shelter Worker 4)

But the woman that really want to live life, to be happy and without violence and then they have this economic situation but they don't know how to do it. They have never made a call, they have never been at bank, but they have a bank account. He has done everything just sign this just do this, or he signs her name...It's also to learn the language, it also a factor, they don't allow the women to go to SFI. She has to cook food, the children are sick, these are things why the woman not is able to go to SFI,

Kommentert [SY4]: You might want to pick this up later possibly in the discussion – not all people from these countries are Muslim

Kommentert [SY5]: Needs re-phrasing

Kommentert [SY6]: Is this a pause or deleted text from the interview?

but then they don't learn Swedish and they can't talk to dangerous Swedish women so that's also a way.

(Shelter Worker 2)

These factors can keep a woman further economically dependent on the man for her and her children's livelihood, even if there is serious violence occurring. Additionally, workers perceive it limits her ability to interact and gain accurate knowledge and understanding of resources and supports in society that may help her. The social workers mutually expressed that due to access to fewer social and economic resources non-Swedish women may have a greater need for social services and shelter than Swedish-born women:

We also talk women who just want to go here and talk, who don't need a shelter really but just need support and to talk, then mostly its Swedish women so we see a big difference there. They usually have bigger networks in general to turn to if they need help in these situations. I also think that a lot of people that are not from Sweden maybe already have contact with social services in some other way like if it's about economic support or the kids or something else. Then it's easier to get revealed if something happens in the family.

(Shelter Worker 4)

The ethnicity is very mixed between people born in Sweden and not born in Sweden and I think one thing can be that if you are born in Sweden, even if you have been isolated maybe you still have your family here or still have some friends, then when you need to hide its easier for you to go to your mom. But maybe you came here and you get married and you have been isolated all the time and stayed here for not so long and you don't have your parents here or your family then you need to, you know you are more in need to get to a women's shelter, because you don't have the social network around you... I think it is like the thing I think about more why you need to come to a shelter. If you are not born in Sweden, then there should be even more that are not born in Sweden, but it's not because of course men all over the world are like this, it's not like it's a non-Swedish problem. But it's like people want to hear that it's not in Sweden, not Swedish men.

(Shelter Worker 3)

Fewer networks and resources may explain why non-Swedish women are overrepresented in shelter services. This also may lead workers to understand violence through a cultural lens, when there the presentation of violence in their work is more a result of access to social and economic capital. Workers still report assisting as many Swedish-born women with largely similar experiences of abuse, but that they perhaps are more likely to seek support through their family and friends or just require conversational support from social workers rather than shelter. The latter statement suggests there is still a societal thinking that violence against women is brought over from other cultures. This was confirmed by another worker who made a similar comment:

Then we can also explain why there are so many people that think ok it's the Muslim women or the Muslim man who are abusing their women because in Sweden we are equal. I think it's also important that even if we have a majority of women from other

countries that we can say I can see why it's like this, and I know it's not only them who are being abused, I know it's possibly as many Swedish women as well, but I think there are many reasons for why it doesn't show and I think many people want to find explanations like well if it's abuse well probably it's someone from another country because it's about the religion there or it's not us it's them, so we have to teach them the way we live equally in Sweden and all of this.

(Shelter Worker 4)

A couple workers stated that social services and shelters help was sought when women had no other alternative and usually seen as a "last resort" for all women. This worker expressed her perception of why she feels Swedish women may be reluctant to seek help from social services or shelters, which can be interpreted as another cultural factor:

I also think still there's a lot of shame in this if you are being abused in your home, I think a lot of Swedish women are afraid to go to the authorities, they don't want to be that woman, the one being beaten, so they try to turn to someone else instead...you are not supposed to be living like this in Sweden it's not supposed to be like this.

(Shelter Worker 4)

Summary: This theme identified findings that social workers' understandings of economic abuse and violence contain cultural factors. The cultural dimension was expressed in some workers describing attitudes and traditions held in different countries that perpetuate men's dominance and patriarchal gender beliefs. These attitudes place women in a position that makes them more vulnerable to IPV. The potential for economic abuse to be used against women may be exacerbated by the fact that norms of economics make women dependent on men and reinforce men's control of economics. Social workers mentioned that similar norms exist in Sweden that place men in control of finances. Women from other countries may be more vulnerable to certain types of abuse such as economically exploitive acts, due to lack of understanding of the Swedish language and culture. Some workers identified there are social perceptions that want to show IPV as a non-Swedish problem and that it is the others not the Swedes. However, workers explained that the overrepresentation of migrants in shelters is not because IPV experienced more by them but it is due to a lack of economic resources and social networks that Swedish-born women may have more access to. Workers noted that women see shelters and the help of social services as their last option. Additionally, they stated that there is a lot of shame that surrounds Swedish women seeking social service help for abuse because of prevailing social perceptions that were mentioned before. These ultimately make Swedish women less likely to disclose abuse to other outside their family and friend circles.

5.4 Theme Four: Complexities in Intervention Work with Economically Abused Women

Understanding and responding to economic abuse was found to contain a great deal of complexity for social work practitioners. Their work is mandated by Social Service Law Chapter 5:11 [Socialtjänstlagar- SoL 5 kap.11 §] (Sveriges Riksdag, 2001) and regulated in practice through SOSFS 2014:5 (Socialstyrelsen SOSFS, 2014), which implicates the primary task of providing protection and safety to women in abusive crisis situations, while developing individualized treatment plans. Yet, their work entails much more just meeting these needs for safe refuge.

Women who come to them often require multiple challenges to be addressed to fully stabilize their situation:

I would say that when the women come here their situation is very chaotic usually, there are a lot of things that has to be resolved, its not only that you have to have help to talk about the violence that you have lived in. There are usually a lot of other aspects of the violence that are practical issues and psychological issues that have to be seen to in order to create some sort of stability for the women and/or her kids. So its I would say the first time is very chaotic to find out what is her need and ask her form into words what she needs, and maybe she doesn't even know when she comes here, she is just flat, she doesn't know what she needs. So that is the work, to find out what is the help that she needs, not the help that we think she needs, or social services think that she needs or that her family thinks that she needs.

(Shelter Worker 5)

Given these social workers awareness of economic abuse, additional complexity is placed on their work with women. Responses in the City of Gothenburg Action Plan for Violence Against Women appear to be primarily concerned with 'physical', 'psychological' and 'sexual' violence in close relations. Also, the assessment manual for FREDa offers a topical identification of economically abusive tactics at best. As previously stated in Theme One, this standardised instrument refers behaviours related to economic violence under 'psychological violence' in only 7 of 41 questions. It only seems natural for this to elicit responses to psychological factors in crisis work. The documentation and policies do not appear to prompt any formal response to dealing with economic violence. Due to limited material to guide appropriate responses aside from the regulation to regard individuals self-determined integrity in SOSFS 2014:5, it seems that shelter worker have developed their own practice responses to economic abuse based on their awareness of the problem. Shelter workers defined their responsive role towards economic abuse as involving numerous tasks of a practical nature. They commonly reflected this commonly the responsibility of informing, educating and validating women's experiences, so they can recognise these tactics as abusive and to challenge the normalisation that is occurring. It was signified that this was thought to be the most obvious and initial way they had a role in addressing women's experiences of economic abuse:

I think one very basic thing, is when I speak with the women about violence and what they have been through is to talk about the economic violence as violence and ask them about that. Like has he been doing economic violence against you. And talk about that to so the woman can see okay this is also violence because I think its very common with all the violence but maybe specifically with economic violence. So that's one thing. Of course also in the society to lift it up, to show it, I think like you do now, like this is violence also and it needs everyone needs to get informed and get information about it. And we also work with, to try to you know to inform the society.

(Shelter Worker 3)

We that work in shelters we can work with the practical, teach how to do you do it, how do you pay, how do you make a budget, depending on where the women are. But also talk about it, try to make the women themselves see that this is abuse, I cannot say but you were abused, so slowly make the women themselves see that this is not okay,

this is not normal this is abuse at last. So to do that, because next time they meet a man how do you know what to see then.

(Shelter Worker 2)

These statements revealed that workers believe it is pertinent to raise women's awareness of the economic abuse to be seen as a form of violence. They also indicated their work includes providing some level of financial literacy and basic skills in economic management to women. This was done to encourage them to become financially self-sufficient and feel that they are capable of managing these aspects of their life, whether they return to their partner or start a new life. Respondents recognised the limits of their expertise in fully addressing all the consequences that come with economic abuse. As there are no formal responses at policy-level workers appear to be employing their personal knowledge of financial management. This could suggest that the responding to economic abuse is just as much a learning process, of finding out of their own or as an organization how to respond to the problem.

Recognition of economic abuse appears to be happening within other organization that encounter women in these situations. An economic advisor began volunteering her services one of the shelters after noticing her client base where coming from shelter services. This worker is able to provide an extra layer of expertise and service to economically abused women. Her role in providing debt counselling as well as advocacy support and financial planning is seen by this shelter as an asset.

It was acknowledged that a core aspect of social work practice involves raising public and political awareness about the realities of women's abusive situations at some capacity. These were also signaled as key goals of both shelter organizations (Roks, n.d.; Unizon, n.d.). It was identified by all the respondents as a role they have to lift the issue of economic violence to a higher level of public recognition and policy address. However, most of the workers alluded to the fact that their day-to-day practice of attending to the numerous challenges and needs of abused women is very demanding, thus activism is often pushed to the side:

That also we can do, it's a part of our job also try to it can be to go somewhere to talk to people about it, but its not like we do it day-to-day. I think its also because there is so much work to do here, so its like we have been talking about that, that we need to prioritize the other thing also, because its very easy not to do because its a lot here and we have things to do all the time.

(Shelter Worker 3)

This suggests that they may not have as much time to devote to large-scale activism to political bodies, but many of them identified that within their regional or local organizational networks they engage in knowledge and information sharing that contributes to practice changes, learning and skill development among workers:

We have a network here, in every unit, if we work with family, economic or children we have one person and we get together in a network and there we talk about these questions. And we go to listen to lectures and talk about how we work and how we do our routines and our policy, to lift this question in in the daily work. There also networks all over the city, between me and people from different districts.

(Social Secretary 2)

The shelters have managers and they have meeting, so ours here is meeting from this area other women's shelters and then they talk about we do this, how do you do, and then they get together.

(Shelter Worker 1)

Summary:

The complexities of understanding and responding to economic abuse as crisis workers was outlined in this theme. Workers are tasked with attending to the abused women's immediate need for protection while needing to respond to the numerous other aspects of her abusive situation and experiences. Policy documents and working tools appear to contain no formal response approaches to addressing economic abuse, aside from their general regulations to develop an individualized treatment plan with regards to self-determined integrity. Due to the workers' awareness of the economic violence they have developed their own responses that include informing women and validating their experiences of economic IPV, as well as providing practical assistance with financial management and planning. They acknowledged that an aspect of their work involves raising public awareness of economic violence and bringing it into the focus at a policy level, but often the demands of their crisis work push any major activist efforts to the side. In efforts to spread awareness and share knowledge about issues such as economic violence they engage in meetings and conferences with at an organizational level.

5.5 Theme Five: Navigating through the Barriers of Bureaucracies

The workers themselves have a well-developed awareness of economic abuse as well as a direct role in responding to it at a crisis level. However, the visible lack of awareness at a policy level reflected on barriers they encounter in their practice in addressing economic violence as well as processes that inadvertently discourage women from becoming economically self-sufficient. It is an additional task of social workers to navigate through these barriers to assist women to the best of their abilities.

A major impediment in addressing economic abuse and its consequences was said to be the lack of recognition and understanding that currently surrounds it in Sweden. It was suggested that this needed to change through more education and awareness of economic IPV not only within the social work profession but in public and political spheres as well:

We need more awareness about it and we need to have education about economic abuse. I mean especially social workers, we don't have so much education about this. But also in other places, I mean everyone who works someone in the society meets these women or kids, so I think we need to have more knowledge about these things and about the complexity of these problems, that it's not just about being beaten, because then maybe it would be easy to leave, but its more complex than that, its all of these things together that make it a trap for a woman or a child. So, I think, for the politicians to take this issue seriously as well. Work more about this professionalization of these organizations as well, lifting up these issues on a higher level, with spreading knowledge about how it looks like.

(Shelter Worker 4)

I think its first of all, you have to educate, everyone who is working with this, in social work, who comes in contact with these women and start asking questions and make people aware of it. I think you only think about physical violence first, but there are sexual, psychological, economic, and many others.

(Social Secretary 2)

One worker reflected on the lack of understanding that appears to exist even in Sweden's national competence center for violence against women (NCK):

No one talks about the impact it has, no, but you have contacted NCK I presume. I don't know, I haven't seen anything on their website, I haven't seen something about this violence.

(Shelter Worker 2)

After reviewing this website this shelter worker referred to, a definition of 'material violence' was found which has been provided in full in Chapter Two: Section 2.1.4. Although this definition contains some understandings of economic abuse that the respondents recalled from their professional experiences, it is rather superficial in comparison. Similarly, another shelter worker mentioned that the National Board of Health and Welfare [Socialstyrelsen] contained an unsatisfactory definition of economic abuse, describing it here as 'material/economic vulnerability':

Of course I think, like every question about violence against women or other things, it's the people who have the power, who can change like just the little thing. Like Socialstyrelsen to not just have two lines in the political system about economic violence, because its them who can change up here... With the economic violence, if you just talk about that, it can be a thing for Socialstyrelsen but also the women's shelters. It's important to ask these questions and lift this violence because of course if its that normalized in society, I don't know about other shelters but I think when you work with it, you know about it and you ask about it. But maybe that's a thing we also need to talk more about and also here because I think we do it quite a lot we talked in FREDA its not so many questions, so maybe here's one question, and to do that even more...

(Shelter Worker 3)

This definition that this respondent mentioned has also been stated in detail in Section 3.1.2. Many workers also mentioned the fact that the assessment manual FREDA they commonly use only contains 7 out of 41 questions that relate to economic violence which was previously mentioned in Section 5.1: Theme One. This worker's statement reflects that there is a collective responsibility to bring awareness to issues of violence against women such as economic abuse. This was an aspect that was mentioned by social secretaries with regards to their individual and collective responsibility to critically question their own working methods:

I found out when they have financial support from the economic support unit, if they are married the money goes to the husband. Like in the middle age. I don't know why, its some old routine...I think we need to work with these questions, for example, when you are married why does it go to the husband. Simple routines we can change.

(Social Secretary 2)

This referred to a procedure that was also discussed in Section 5.2: Theme Two. Statements from respondents suggested that they believe this process reproduces social norms and men's control over financial resources, which can exacerbate potentially abusive situations and leave the women economically dependent on him. Married couples are often met by representatives as a pair, the workers indicated the need for this to change as well, as they thought it has hindered women's ability to disclose any abuse they may be experiencing. The social secretaries stated that these changes are underway, but will largely take place at a local organizational level. The former process of benefit allocation was even more an problematic following partner's separation, as the system doesn't allow for the funds to be divided. This relates to a consequence some respondents pointed out of men misusing and controlling governmental benefits intended for children and the family, which can hinder their ability to become financially self-sufficient and expose them to unsafe situations:

I think it's kind of problematic, because when they have filed for divorce, I am not allowed to divide the economy until the divorce is final. But there is a period of 6 months, reflection period [betänketid] if they have kids, and I think during that time it might be kind of problematic. Its only if I for a fact know that there is some violence in the family that I may divide the money otherwise I have to treat them like a married couple even though they don't want to stay married...and I think maybe that system forces them to interact maybe more than they should.

(Social Secretary 1)

The same legislative frameworks that aim to provide avenues of services and supports to women experiencing abuse also have been acknowledged as creating numerous obstacles from them:

The women put so much effort and time in these crazy things that are just bureaucracy, it should not be a problem. The legislation of the social service law, it says that a person that is living in violence and flees their home has the right to extra social welfare and support, because that is an extraordinary situation, but in practice this is such a process. The social secretaries we have to inform of these everyday, and you have to fight for it, the legislation is one thing and the theory is one thing but in practice the women have to put so much effort and time into these things that are so stupid and trivial and not the real issue...Its really sometimes I have the feeling that the system is really not encouraging people to get self-sufficient in a way that it could be. It is really difficult and there are so many obstacles in the way it is almost as if it is meant that you aren't supposed to be self-sufficient. Like from the situation from the women that live here, there are so many obstacles we have to explain okay then you have to do it like this, okay you have to try one more time, you have to talk to another person. Its so defeating and the things she puts her little energy she has left into are things that are so trivial and you just wish that it could work.

(Shelter Worker 5)

There are some major gaps that exist between the implementation of law into practice which undoubtedly create barrier for resource development and more adequate responses to economic abuse in crisis situations. Getting caught up in bureaucratic processes in the receipt of benefits and supports is seemingly the aim of having Social Service Law Chapter 5:11 [Socialtjänstlagar- SoL

5 kap.11 §]. The legislation is supposed to alleviate women's crisis situations after escaping violence, not further complicate it. For women who experience economic abuse this only adds to her economically vulnerable position and prolongs any potential to regain financial self-sufficiency. One shelter worker expressed the concern that she is not certain it will ever come to be recognised in law or legislation because it would place a burden on the governmental to provide even more financial support to women that are often in substantial debt:

Because also I think this economic because I think about these women that have these debts that the man has consciously put them into. If we say that its abuse then social services has to help them with it, but not anytime I have met a social service that say okay this is something that comes from him he has done this to you and its very bad, we help you with this debt, never.

(Shelter Worker 2)

On the other hand, another worker stated that to evoke change in responses to economic abuse perhaps the system of social services would be the best place to start rather than at a national level. Social services workers already work with these women and they see problem differently than politicians. It was discussed by all the workers that due to the lack of awareness and recognition of economic violence at a policy-level or political level, there are not any resources or external programs that are specifically provide practitioner with response tools to appropriately deal with it. In the report of women's group support [Utväg Göteborg kvinnogrupprogramme], a definition of IPV that including economic violence as well as a comprehensive description of it (See Chapter Two: Section 1.5.2). Despite this acknowledge these group supports appear to not respond to it in any other practical way than recognising it exists. The current practice responses the shelter workers provide in crisis work to attend to economic abuse suggest that workers believe educating women in financial management, planning and budgeting is key in gaining short and long term stability and financial independence:

They have debt advice [skuldråddgivning] within social services but that is when you are already in debt. My experience is that some women have contact with them yeah but I think one that shows the woman to take charge of herself and her financial situation in the long term or learns to see the consequences to be the master of her own economy, is another way then just learning about this debt situation.

(Shelter Worker 5)

The economic advisor that was met at one shelter provided this type of support that was extended to women even after they left shelter care. She got involved with shelter services because she was meeting many women in her work in deep financial trouble that was the result of economic control and violence and recognised the need for her expertise in bettering their circumstances. This debt support was seen as instrumental in helping women alleviate the heavy cloud of debt that often loomed over them after getting out of an economically abusive relationship.

Summary:

This theme outlined the numerous barrier that social work practitioners are confronted with in responding to economic abuse. These present obstacles in the provision of services and supports as well as for the women themselves in accessing the necessary resources. Education and awareness of economic violence among practitioners, abused women and at a policy-level was identified as a vital change that was required to better respond to the damaging consequences of economic IPV. It was expressed that there is a lack of recognition of economic abuse in all these arenas. Bureaucratic procedures serve to reproduce norms of financial decision-making and put women at further risk of being abused financially through the men's control of governmental financial benefits. Workers expressed that the current legislation mandated by Social Service Law Chapter 5:11§ does not always effectively translate into practice and often complicates and burdens abused women's already complicated lives. As there appears to be no formal response in legislation towards addressing economic violence, some workers suggested they do not see a change occurring soon at a national level and that perhaps it is better to affect change at the social system level. The supports that are available through Gothenburg's women's support groups appear to acknowledge economic violence but do not formally respond to it in any practical way. any support for it. One worker stated that debt relief and advice sometimes offered to women, but that it would be very beneficial to women to provide preventative measures as well.

6. Chapter Six: Discussion

The findings of this study revealed how the respondent social workers understand economic abuse as a form of IPV and its impact on women as well as what their role is in responding to it.

The social workers interviewed in this study articulated a sophisticated awareness of economic abuse. Shelter workers in particular, expressed well-informed understandings of economic violence and its damaging and long-lasting consequences on women's lives that were consistent with literature. This awareness was exemplified through their presentations of the lived experiences of women they encountered in their day-to-day practice. Postmus and Plummer et al.'s (2012) classification of economic abuse through the three constructs: economic control; exploitation; and sabotage were used in the presentation of the behaviours they identified to exemplify the alignment between this study's findings and this empirical conceptualisation. The most commonly revealed acts the shelter workers identified were women's experiences of men's economically exploitive behaviours. Frequently mentioned examples of this were men signing loans or contracts for phones and cars under the women's name or forcing her to sign; accruing high debt in the women's name; and misusing or controlling government benefits. These economically abusive behaviours were similarly mentioned in other literature (Adams et al, 2008; Weaver et al., 2009; Sharp-Jeffs, 2015). Men getting women to sign loan documents and contracts was more present among women who were from other countries and who did not understand the Swedish language. Economic abuse was identified as a form of violence experienced by most women they meet regardless of income, education, ethnicity or age, which relates to other research (Adams et al., 2008; Postmus & Plummer et al., 2012; Sharp-Jeffs, 2015). However, it was noted that unemployed or women from low-income groups were seen most often by workers. Some workers believed their presence in shelters was largely because social service supports were a "last resort" when you have few economic or social resources. It appears that economic abuse is conceptualised as a separate dimension of violence similar to (Outlaw, 2008; Adams et al, 2008; Postmus & Plummer et al., 2012; Mathisen-Stylianou et al., 2013; Sanders, 2014a), that is often one part of the women's whole chaotic abusive situation occurring alongside other forms of abuse (Sharp, 2008; Sharp-Jeffs, 2015) which relates to Lundgren et al.'s (2001) discussion of violence as a continuum. When they met economically abused women, often they were in deep financial debt, had difficulty providing basic needs of food and clothing for their children and often felt they couldn't leave the abusive relationship. Economic violence was found to both directly and indirectly negatively impact children which was discussed in other literature along with these consequences (Adams et al., 2008; Postmus & Huang, 2012; Postmus & Plummer et al., 2012; Sharp- Jeffs, 2015; Sanders, 2014a). Economic IPV was seen as persisting after the relationship ended, even once opportunities for physical, sexual and psychological abuse had stopped, similar to findings in Bergwall & Jansson, (2014) and Sharp-Jeffs (2015). Social workers highlighted that they believe men use economic violence consciously and instrumentally to control the women, which was discussed by Anderberg & Rainer (2012). The documents and manuals applied in their practice provide a far less advanced recognition of economic violence, which undermine the complexity of economic abuse that workers are conveying. Their understandings of economic abuse have been informed through professional experiences rather than formal discourse, which makes these workers' awareness far more interesting and valuable.

Social workers perceive economic abuse as being normalized by societal norm of economics and gender. They suggested that perhaps women did not see men's behaviours as abusive or

controlling because normative beliefs present economics and financial decision-making as a man's domain. It was thought that perhaps women believe that these are normal ways of family finance arrangements functioning, where one partner manages the bulk of it. These understandings are consistent with aspects discussed in other literature on economic abuse (Postmus & Plummer et al., 2012; Huang et al., 2013; Mathisen-Stylianou et al., 2013; Sharp-Jeffs, 2015). Institutional structures and processes in the social service system were identified as containing embedded gender norms of economics. These processes adopted routines of allocating governmental benefits under the man's personal identity number [personnummer] in married and cohabiting couples. This was perceived as problematic for women as it served to reinforce gendered norms of financial management as well as potentially perpetuate and influence economic control and abuse. Even if women are aware they are being abused social workers believe that women may normalise or put up with this economically abusive behaviours to avoid being subjected to other violence. This assumes that women may normalise economic abuse because they do not perceive it to be as serious as being physically harmed. This suggests women are hierarchizing the abuse which is held in contradiction to violence being seen as a continuum in which all forms are seen as serious (Lundgren et al., 2001).

An important aspect of the social workers' understandings of economic abuse were the dimensions of culture that were carried with them. This cultural lens appears to be applied to a few social workers' understandings of the men who are economically abusing their partners. They noted attitudes specific to men from Balkan and/or predominantly Muslim countries which contain patriarchal values and traditional gender role expectations. It appears some workers believe these particular attitudes of these particular cultures normalize men's dominance, and socialize women to be economic reliant on men which perpetuate IPV against their partners. While there is some support for this view from various examinations of economic IPV in various Middle-Eastern countries such as Iran, Saudi Arabia, Lebanon and Palestine (Haj-Yahia, 2000; Fawole, 2008; Sahli, 2013; Usta et al., 2013), this does not explain the traditional gender norms that this study highlighted as present among Swedish culture and the majority of workers' views that economic abuse is also perpetuated and experienced by Swedes. This does however coincide with Jonzon et al.'s (2007) finding of causes of IPV in Sweden being related to the presence of traditional gender roles and female disadvantage (as cited in Miller et al., 2014, p.148). It is possible that these opinions are present because most of the workers reported many non-Swedish women seeking shelter services. Social workers, like anyone else are not impervious to the dominant discourses that circulate within society which portray violence against women in a certain light. Prevailing ideas about IPV in Swedish culture insist it is a problem of "us not them" and that Swedish men aren't violent. Some social workers insisted that women's inequality and men's violence still exist all over the world, including Sweden, and perhaps the appearance of more non-Sweden women in shelters is due to having lesser access to other social or economic means of support. Research supports these findings that Swedish men are just as likely to perpetrate violence (Elman, 2001; Lundgren et al., 2001), and non-Swedish women may seek help through social services more than Swedish-born women (Dufort et al., 2013). In addition to Swedish-born women having social networks of family and friends that they can turn to, workers expressed there is still a lot of shame that surround seeking help from social services and a fear of being perceived as a being in an unequal and abusive relationship in a society that is praised for its gender equality. This understanding mirrors Lundgren et al.'s (2001) discussion of the discursive truth of Sweden's strong norm of gender equality that may place pressure on women to re-interpret her experiences of violence to align with the norm. The cultural dimensions that are

Kommentert [SY7]: I don't really understand this comment – perhaps rephrase

present in their awareness of economic violence and violence against women more broadly suggests workers are seeking to help themselves understand what is going on in this maze of potentially paradoxical explanations. The contradictions within their individual understandings as well as between them signify the complexity and struggle of making sense of a rather complex issue that remains relatively unrecognized in Swedish law and policy on IPV and in society in general.

These workers are struggling with the complexity of economic abuse as an issue in terms of rationalizing its occurrences among the women they meet, and this in turn adds complexity to their practice as crisis workers. The SOSFS 2014:5 (Socialstyrelsen SOSFS, 2014) regulates the Social Service Law Chapter 5:11§ (Sveriges Riksdag, 2001) in practice, which places emphasis on the immediacy of women's protection from their abusive situations. However, women's life circumstances are often chaotic and unstable, thus crisis work also requires workers to assess and attend to the multiple aspects of women's abuse by developing an individualized treatment plan that focuses on self-determination. These social workers expressed an awareness that economic abuse causes serious long-term consequences for women which often continues even once she has left the abusive relationship. It is suggested they recognize that shelter services and supports that remove the woman from the abusive situation may end physical, sexual and perhaps psychological abuse but are not enough to end exposure to economic abuse. The legislation and policy documents that were reviewed for this study offered little practical assistance for workers as defined practice are absent. This reflects what other researcher states about how policies and services are framed so narrowly that once the need for safety has been achieved it is as all the woman's problems have been solved (Hearn & McKie, 2008). In addition to creating extra checklists for assessing their clients, workers believed their role in responding to economic abuse first and foremost involved informing women that these economically abusive behaviours are in fact abuse. The importance of legitimizing the abuse serves to validate women's experience and challenge the normalizing of these behaviours, which was found as a key role of workers in a Canadian study of shelter workers and other economic IPV studies (Burnett et al., 2014; Postmus & Plummer et al., 2012; Adams et al., 2008). Many women are left feeling incapable of managing their finances due to the economic control or perhaps never having learned functional monetary management skills, therefore workers often educate women on basis economic budgeting and financial-management. Additionally, they assist women in applying for governmental benefits as well as often advocating to social service, debt collection agencies and insurance companies on the woman's behalf. Due to the day-to-day demands of their work, practitioners suggest that their efforts to raise issues like economic abuse to the policy-level are sidelined or overshadowed in the busyness of the work. Nevertheless, they discussed that they hold meetings among their own organizational network of shelters and social services, to collaborate, share ideas and knowledge which is in itself a form of activism and awareness raising, even if it is at a more local level. The fact that the shelter workers have identified, established and incorporated responses to economic abuse in their work, indicates the extent of their awareness that it is a problem. At the same time, these workers acknowledged that due to the long-term consequences of economic violence, women require much more support in a number of areas than they can realistically provide in position.

In addition to social work practitioners assessing and adequately addressing the needs of abused women, they must navigate a system that presents them with numerous barriers in responding to economic abuse. Consequently, women are confronted with systemic obstacles that hinder their

efforts to become self-sufficient as well as may perpetuate women's exposure to economic abuse. The widely apparent lack of recognition and inconsistent understanding of economic IPV in documents, public policy and legislation presents a major barrier in the development provision of services and supports that respond to it. The definitions that were outlined in Chapter Two: Section 2.3.2 about Swedish public forums and professional manuals related to economic violence are inconsistent and often presented as secondary to other forms of abuse. These social workers identified the education about economic abuse as a main area in need of enhancement. It was reflected that there is a collective responsibility to bring awareness to issues of violence against women such as economic abuse. These direct practitioners have an undeniable role in this as they have articulated an evident awareness of economic abuse that has been developed through women's lived experiences of it.

Several social service procedures were identified as reproducing social norms of gender roles by distributing governmental funds to the man in married and cohabitating couples. Social secretaries expressed how this can reinforce men's economic control tactics in the current relationship and after the woman has left as she may not have access to funds for her or her children. This was seen as very problematic and a difficult procedure to change once it is set into action, however, social secretaries have urged for its' restructuring. It has been suggested that the current legislation of Social Service Law Chapter 5:11§ does not translate effectively into practice. It often creates burdensome, time-consuming processes for women in crisis to get the adequate support the legislation in theory entitles them to. Shelter workers mentioned they must frequently advocate to social services and often women are denied access to provisions because they may not have documented proof of abuse. It was asserted that frequently the system is discouraging and hinders or at the very least prolongs to the potential for economic self-sufficiency. This aligns with similar obstacles shelter workers in the Canadian province of Ontario are confronted with in their service delivery (Burnett et al., 2016). Social workers expressed concern that due to the potential financial burden addressing economic abuse would place on social services or other governmental institutions, this may result in it not ever reaching legislation. It was urged by one worker that perhaps the best place to start is at the social system level or practice level rather than at the national or regional policy levels due to the keen awareness that they possess regarding women's experiences of economic abuse and its consequences.

Aside from the responses of shelter workers, there are no formal supports for addressing economic abuse directly. Interestingly enough, the Gothenburg City Women's Group Support Programme [Utväg Göteborgs kvinnogrupperprogramme] report contained the most comprehensive definition of both IPV and economic IPV, however the report does not detail any way in which they should respond to it, other than to maybe identify it to women as abuse (Bengtsson et al., 2015). The need for an additional level of service was recognized by the economic advisor interviewed. In meeting numerous women coming from shelters who had experienced economic abuse and were struggling with debt, she decided to devote her services to one shelter. She provides debt counselling as well as more extensive education of financial planning and support for women that extends beyond her stay in the shelter. This service is vital, however only the one shelter visited had this sort of affiliation or the active employment of an economic advisor or individual with expertise in economics. Debt counselling and relief was highlighted as an instrumental tool in empowering and restabilizing women's lives, however one worker stated it would be very beneficial to women to provide preventative or further empowerment measures which entail longer-term service.

The findings in this study support a liberal feminist theoretical framework for explanation. The current institutional structures in Swedish social services appear to promote the notion of 'equality of opportunity' rather than 'equality for outcome', which is fundamental to liberal values (Saulnier, 2000). This is evident in their procedures for the allocation of social welfare benefits, where more often than not the funds are distributed under the man's personal identification number [personnummer] in the cases of married or cohabiting couples. Technically both men and women have right to the same access of social welfare benefits and financial support, however when they enter the system as a couple, this equal access is not adequately supported. The same is true in the event the couple separates, where the social secretary cannot divide the funds until the six-month reflection period [betänketid] is over and the divorce is finalized, unless there is documented proof of violence. This reiterates that 'equal of opportunity' is present, but women's equality is only restored once they are considered single or an individual. One social secretary who works in direct practice with this matter noted that it may not be a formal legislative practice but rather working method that has been adopted and maintained in the system over many years. One social worker reflected that this process is "founded on the norm of how you look at the economical situation of the family". This reflects a gender role theory of feminism, which Lindsey (2004) posits that men and women are socialized in certain roles based on sex and expected to carry out their respective role (as cited in Whitaker, 2015, p.886). In this case men are socialized to take charge of economics which is a norm that has been reinforced through stereotypes. In this way this social service process operates under a male-bias in which women are denied equal access to funds due based on sex and sex-role socialization (Nes & Iadicola, 1989). It embodies traditional gender norms of masculinity that ultimately perpetuates men's control-seeking desire (Whitaker, 2015). The social secretaries expressed efforts that were made to change it so that it is perhaps not automatically allocated to the men, which reflects a liberal feminist practice in which they are not seeking change that will result in the inequality of men's access, but seek a change towards of process of equality for both.

Examining the Social Service Law Chapter 5:11§ (Sveriges Riksdag, 2001), through a liberal feminist lens speculates that although the law specifically targets women as potentially in need of support and assistance to change her abusive situation, it does not seek to fundamentally change the systems of society on which it rests (Saulnier, 2000). This law appears to recognize that there are social conditions that lead to women more often experiencing serious violence and provides legislation that acknowledges it. This also supports the view of IPV as gender-based violence to which women are more often subjected (Nybergh, 2014; Sharp-Jeffs, 2015), but in a liberal feminism light it doesn't not specifically target men as the perpetrators. This law was scrutinized by workers as not always translating well into practice and through this ideological lens that could be due to them trying to make all women equal and not considering individual complexities (Nes & Iadicola, 1989; Saulnier, 2000) and intersecting identities that may ultimately lead to different experiences of violence. However, in the SOSFS:2014:5 regulations for practice of this law it stipulates that treatment plan's will be developed with regards to the individual's self-determination and integrity (Socialstyrelsen SOSFS, 2014, translated), which is a highly-valued approach within liberal feminist social work practice (Nes & Iadicola, 1989). Additionally, the manual for FREDA which is governed by the same regulations and law reflects a liberal feminist

perspective in which the assessment instrument is gender-neutral, which clarifies social workers' responsibility to victims of violence regardless of gender (Socialstyrelsen, 2014, translated).

In addition to operating under what appears to be a liberal feminist framework towards service provisions and legislation, as has been highlighted briefly above, these social workers' practice reflects a liberal feminist ideological position. This was demonstrated through their awareness of economic forms of IPV and their responses to it in practice. It should be emphasized that feminist social work practice ideologies are ideal-types, therefore these explanations do not negate the agency that social workers have in their thinking or in their practice approaches.

The awareness and understanding of economic abuse these social workers have reflects the view that it is a normalized form of violence that is largely a result of prevailing traditional gender norms and stereotypes that place men in the role of managing economics within the family, which supports a gender role theory. Whitaker (2015) suggested it is the expression of traditional gender role of masculinity that maintain men's control-seeking behaviour in society. In this way, women succumb to these sex/ gender role socializations, thus normalizing economically abusive behaviours. Social workers must work to challenge sex-role behaviours in society and structures that disadvantage women (Nes & Iadicola, 1989).

A liberal feminist ideology is presented in some workers' cultural representations of men from other countries that hold attitudes that promote men's control over women. This complements Lindsey's (2004) explanation of gender role theory previously outlined (as cited in Whitaker, 2015, p.886). It appears this cultural aspect was brought into the discussion as a way to make sense of the patriarchal beliefs and traditional gender roles of male dominance held by non-Swedish men as fitting into the Swedish society that is perhaps not characterized by these aspects. This dimension presented among the individuals' workers proved to be riddled with contradictions and confusion, which could be seen as them seeking to help themselves understand what is happening in women's experiences of economic abuse. On the other hand, it could be expressing their understanding through a radical feminist perspective in which they are searching to create linkages between individual problems and oppressive social relations, institutions and gender roles that are rooted in patriarchy (Nes & Iadicola, 1989). Similarly, the aspects of men's instrumentality and control were common features within understandings of economic abuse. This is consistent with gender power relations theory which suggests that men use tactics of control to maintain women's subordinate role of within the family (Sahli, 2013). This theory coincides with gender role theory in which traditional gender roles endorse male dominance and control-seeking (Whitaker, 2015). The findings suggest that workers perceive that men consciously use economic abuse against women to maintain control over the relationship, which is consistent with power theory. However, this theory is more consistent with radical feminist ideologies which identifies causal systemic oppressive structures.

These social workers' position in crisis work places protective aspects of intervention at the fore of their practice with abused women. They demonstrated the ways in which they apply educative and advocative approaches in their interventions to legitimize women's experiences of economic abuse as well as provide assistance in practical support of the issue. However, these practitioners undeniably place preventative and developmental strategies such as changing policy and public awareness to enhance recognition of economic violence at the sidelines of their day-to-day practice due to the demands of their primary protective tasks. This reflects a liberal feminist approach towards addressing economic abuse in their practice which seeks to provide intervention

and responses to it within the current institutional and legislative framework that exists. The presence of economic violence in abused women's lives was vividly recognized by workers, but the current social system does not recognize it to the same extent. Their responses of educating, advocating, and informing economically abused women reflect what Coates (1992) refers to as the ecological approach to practice that aligns with liberal feminism. Additionally they correspond to regulations set out by SOSFS 2014:5 (Socialstyrelsen SOSFS, 2014) towards practice of Social Service Law Chapter 5:11§. Their responses promote self-determination and individualized responsibility.

It is evident as a result of this study that social workers in shelters and social services have a well-informed understanding and awareness of economic abuse as a form of IPV. Their level of awareness appears to be far more advanced than the information that exists at a policy-level. These understandings convey that economic abuse is a very prevalent form of IPV among many abused women that often results in numerous long-term consequences that hinder self-sufficiency. Economic abuse is used against women in various ways that control; exploit and sabotage their economic resources but at the same time are difficult for women to see these behaviours are rooted in traditional gender roles and norms. The dimension of culture in social workers' understandings appeared through dominant discourses of patriarchal attitudes, gender norms of various countries. Despite the lack of formal approaches to addressing economic violence, shelter workers particularly have developed a set of responses within the current legislation. These services inform and validate women's experiences of economic abuse, provide basic education and skill building in budget-planning, bill payments and benefit application as well as advocacy to financial institutions. Workers engage in local and regional networking to share knowledge and raise awareness of issues they encounter in practice such as economic violence among women. The complexity of their practice is added to with the extra task of navigating through the numerous bureaucratic barriers that are present in responding to economic abuse. This study sheds light on areas of social policies and practice that can be improved to recognise and respond to economic violence more adequately as it requires more than just the provision of safe refuge. This illuminates the importance of social workers' well-informed understandings and insights of economic IPV in contributing to policy and practice development and empirical research on violence against women.

7 Chapter Seven: Conclusion

In this chapter I will begin with a conclusion of this study, continue with a discussion of implications and recommendations for practice and further research on economic abuse before mentioning the limitations of this qualitative study.

7.1 Conclusion

Economic abuse is one tactic commonly used by an abuser to control their partner's financial resources and independence. This remains a relatively unexplored form of IPV, as many previous studies have primarily focused on physical, psychological and sexual forms of abuse (Fawole, 2008; Adams, Sullivan, Bybee, & Greeson, 2008; Usta, Makarem & Habib, 2013). It is only in the last decade that knowledge and understandings of economic violence have emerged through empirical studies. Adams, (2008) defined economic abuse as "involving behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency" (p.564). These studies have revealed it as a distinct and prevalent dimension of IPV that often occurs alongside other forms of abusive behaviour and has long-term damaging consequences for many women (Sharp, 2008; Sharp-Jeffs, 2015; Adams, Sullivan, Bybee & Greeson, 2008; Postmus, Plummer, McMahon, Murshid, & Kim, 2012). The distinct lack of empirical research and prevalence data on economic abuse at an international level was discussed at the beginning of this chapter. This gap is even more apparent in the context of Sweden. This may be particularly interesting considering Sweden had some of the first laws prohibiting men's violence against women in domestic spheres. social workers in helping agencies in Sweden report that it is a form of IPV they commonly confront in almost all abusive situations presented in their day-to-day practice. It is prevalent, it is happening, but it has received such little attention that many don't know how to respond to it.

An exploratory qualitative instrumental case study design was employed to answer the research questions: *what are social workers' understandings of economic abuse as a form of Intimate Partner Violence and its impacts on women as well as what do they believe their role is in addressing economic abuse.* I conducted seven semi-structured interviews with social work practitioners from social services and shelter workers through the city of Gothenburg and surrounding municipalities. Policy documents and other relevant practice manuals were scrutinized for their content to provide contextual and further depth to the case. Through a thematic analysis this study revealed five themes that answered the questions: a) social workers' awareness of economic abuse, b) normalisation of economic abuse, c) cultural dimensions of economic abuse, d) complexities of intervention work with abused women e) navigating through the barriers of bureaucracies. A liberal feminist theoretical framework was applied to the analysis of interviews and documents. It is evident as a result of this study that social workers in shelters and social services have a well-informed understanding and awareness of economic abuse as a form of IPV. Their level of awareness appears to be far more advanced than the information that exists at a policy-level. These understandings convey that economic abuse is a very prevalent form of IPV among many abused women that often results in numerous long-term consequences that hinder self-sufficiency. Despite the lack of formal approaches to addressing economic violence, shelter workers particularly have developed a set of responses within the current legislation. These services inform and validate women's experiences of economic abuse, provide

basic financial education and benefit application as well as advocacy to financial institutions. This study sheds light on areas of social policies and practice that can be enhanced to recognise and respond to economic violence more adequately as it requires more than just the provision of safe refuge. This illustrates the importance of social workers' understandings and insights of economic abuse in raising awareness at individual, community and policy/practice levels as well as contribute to empirical research.

7.2 Implications for Practice

This study suggested that economic abuse is a pervasive and serious form of abuse that needs to be recognized, assessed and responded to. Due to the intertwined nature of IPV abuse, it is important to attend to physical, psychological, sexual and economic dimensions. Intervention at the micro level can involve incorporating Postmus & Plummer et al. (2012) *SEA-12* or a similar measurement tool into FREDa manual. Sanders (2014) recommended that it is important to also understand their life circumstances, issues of safety, and financial strategies used to cope with economic abuse in order to develop the best plan with the most appropriate responses.

Social work practitioners and other advocates can engage at a community level in raising awareness of economic IPV in society as well as continue to share knowledge among their professional networks. Although the basic financial skills that are provided through shelter workers currently are a good start, however gaining financial self-sufficiency takes time. Internationally initiatives to raise awareness are increasingly emergent such as long-term programs that aim to provide financial literacy and asset building as well as programs for increasing human capital through higher education to survivors of IPV (Hahn & Postmus, 2014). An example of a program that has been documented in a number of studies on economic IPV is the Redevelopment Opportunities for Women's Economics Action Program [REAP] (Schnabel, n.d.). These interventions programs aimed at economically empowering IPV survivors have been associated with a wide range of positive economic, social and psychological outcomes (Sanders, 2014).

Development at the policy-level in Sweden towards recognizing economic abuse is essential for greater awareness of this economic IPV. Postmus & Plummer et al. assert (2012) "state and federal policies designed to support survivors can be expanded to acknowledge and prohibit economic abuse as well as allocate funding to support programs such as financial literacy curricula" (p.426). In this view, this does not involve overturning current legislation like Social Service Law Chapter 5:11, but means adapting it to be more inclusively responsive to all IPV. This study indicated the rich insight social work practitioners offered on awareness and understanding of economic abuse, thus their continued advocacy and knowledge base is needed affect policy.

Due to the exploratory nature of this study the implications for further research are numerous. It would be very useful to conduct a more recent prevalence study of IPV that includes a comprehensive measure of economic abuse. It would be interesting to conduct further qualitative studies examining men's occurrences of economic IPV as well as differences among demographic groups. For me, it would be very interesting to apply a comparative perspective to economic abuse research, through the comparison of occurrence in Swedish and Canada. This could also be done with looking at social work practice responses or policies and programs that have been developed to address it in the respective countries. At this stage economic IPV research in the context of

Sweden could go in a number of directions due to the fact that it is in the early stages of empirical findings as it is.

7.3 Limitations

The major limitation of this study was the short amount of time presented to conduct the research project in its entirety. Given more time, would have potentially allowed for more participants to be recruited which could have resulted in even further depth within the findings. The perceptions of eight social workers cannot necessarily be generalized to the majority of social work professionals in this county, nevermind the country. However, the depth and richness of these social workers' understandings about economic abuse suggest that many more workers within the profession assisting women that have been exposed to IPV may share similar perceptions and levels of awareness. Applying a liberal feminist theoretical framework was most appropriate given the was best suited given the findings of the study, some workers understandings as well as institutional structures may reflect notions that challenge the ideal-type of liberal feminism, and thus be more well explained by another ideology. This is perhaps true for gender power relations theory, which aligns more with radical feminist ideologies. It is perhaps necessary for liberal feminist studies to seek to find ways to explain understandings of power and violence. This study shows economic abuse as a gender-form of violence. The way I phrased my questions in a gendered way as well as only interviewed female social workers, this could largely reflect a bias in the findings. It is important to note that although I have an intermediate knowledge of the Swedish language, to read documents that are heavy in professional jargon is a very time-consuming task. Therefore, I must reflect that this language barrier perhaps hindered the use of some material that may have proved useful in the study. Nevertheless, the documents that were used were read through and translated with great attention.

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Appendix A: Information for Participants

AIM

- The aim of this study is to gain insight into how social workers understand economic abuse and its effects on women that come into the shelters.
- There is an objective to understand to what extent social workers providing services to abused women believe they have a role in addressing economic abuse.
- This exploration will hopefully shed light on policies, resources and practice that attend to economic forms of intimate partner violence.

PURPOSE

- The purpose of this study is to illuminate the issue of economic abuse as it is presented among women coming into shelters in Sweden.
- This will establish a deeper understanding of how women in Sweden are impacted by economic abuse and what social workers think their role should be in relation to it.
- The broader implications of this research are to contribute to the knowledge base of intimate partner violence and violence against women both contextually and globally, while presenting understandings that can aid in policy and service enhancement towards abused women and children.

ROLE OF PARTICIPANT

Your role as a participant/interviewee in this study is:

- To engage in a discussion with the researcher for approximately one hour in length that will be audio-recorded.
- To respond to various questions as you see fit, with as much detail as you would like with regards to the above presented topics.
- If possible, when providing examples or descriptions of client experiences, please refrain from using any directly identifiable information. (If identifiable information is provided, it will be kept confidentially)
- Feel free to ask questions or for clarification at any point throughout the interview

Appendix B: Informed Consent Form

The following is a presentation of how I will use the material collected in the interview.

In order to ensure that the project meets the ethical requirements for good research I promise to adhere to the following principles:

- Interviewees in the project will be given information about the purpose of the project.
- Interviewees have the right to decide whether they will participate in the project, even after the interview has been concluded.
- The collected data will be handled confidentially and will be kept in such a way that no unauthorized person can view or access it.

The interview will be recorded as this makes it easier for me to document what is said during the interview and helps me in the continuing work with the project. In my analysis, some data may be changed so that no interviewee will be recognized. After finishing the project, the data will be destroyed. The data I collect will only be used in this project.

You have the right to decline answering any questions, or terminate the interview without giving an explanation.

You are welcome to contact me or my supervisor in case you have any questions (e-mail addresses below).

Student name & e-mail

Lindsay Coutts

coutts.lindsay@gmail.com

Supervisor name & e-mail

Susan Young

susan.young@uwa.edu.au

Interviewee

Appendix C: Interview Guide

1. Tell me a little bit about the organization and the work that is done here
2. How do women come into your service (the organization)?
 - a. How do they find out about it?
 - b. How do they get here?
3. What sorts of issues are you commonly confronted with in your work?
 - a. What are the presenting problems?
 - b. What forms of violence are presented?
 - c. What are the most prominent forms of violence?
4. What problems are particularly faced by the women coming here?
 - a. Once safety concerns are addressed, are there other problems or concerns that need to be addressed?
5. Do you come into contact with women that have been exposed to economic abuse?
 - a. What does it look like/how is it manifested?
 - b. How do these women view economic abuse?
 - i. Are they aware of it?
6. What impacts has this had on their lives (economically, physically, emotionally)?
7. Tell me about the sorts of question that you ask women to get a clear picture of their economic situation, their experiences and what their needs are.
 - a. What is the ethnic, class, economic, or educational makeup of the women that seek help?
8. How do you think financial matters and money are used as a method of violence against women?
9. Do you think you have a role in addressing economic abuse?
 - a. To what extent/in what way?
 - b. If not, who does and what does that look like?
10. Can you think of any services and resources that are available to help women that are impacted by economic abuse?
 - a. What other supports do you think would further assist women?
 - b. What do you think are important features in services that help women that have been financially abused?
11. Do you think that economic/financial forms of abuse should receive more attention?
 - a. If so, how?
12. Do you have anything else to add in relation to this topic?

Appendix D: Non-plagiarism declaration

(To be submitted with the dissertation)

I hereby declare that the Dissertation titled . “Lifting Up The Issue: An.
.....
..... submitted to the Erasmus Mundus Master’s Programme
in
Social Work with Families and Children:

- Has not been submitted to any other Institute/University/College
- Contains proper references and citations for other scholarly work
- Contains proper citation and references from my own prior scholarly work
- Has listed all citations in a list of references.

I am aware that violation of this code of conduct is regarded as an attempt to plagiarize,
and will result in a failing grade (F) in the programme.

Date (dd/mm/yyyy):01/06/2017.....

Signature:Lindsay Mae Coutts
.....

Name (in block letters):LINDSAY MAE COUTTS