The Intersection of Gambling and Domestic Violence: Empowering Survivors





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Learning Objectives

- Discuss current research identifying the interrelationship of gambling disorder, domestic violence, and economic abuse.
- Examine approaches to identifying and addressing gambling and economic abuse with strategies for empowering survivors.





Where Gambling and Violence Meet



- Intersection: a point at which two or more things converge.
- Intersectionality: the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.
- Every single person is unique; a person's identity isn't just made up of their race, ethnicity, gender, sexuality, religion, class, ability, nationality, or even location in the world, but the combination of these things and more.



Intersectionality

is widely used to illustrate the interplay between discrimination, whether it's based on gender, race, age, class, sexual identity, religion, or more.

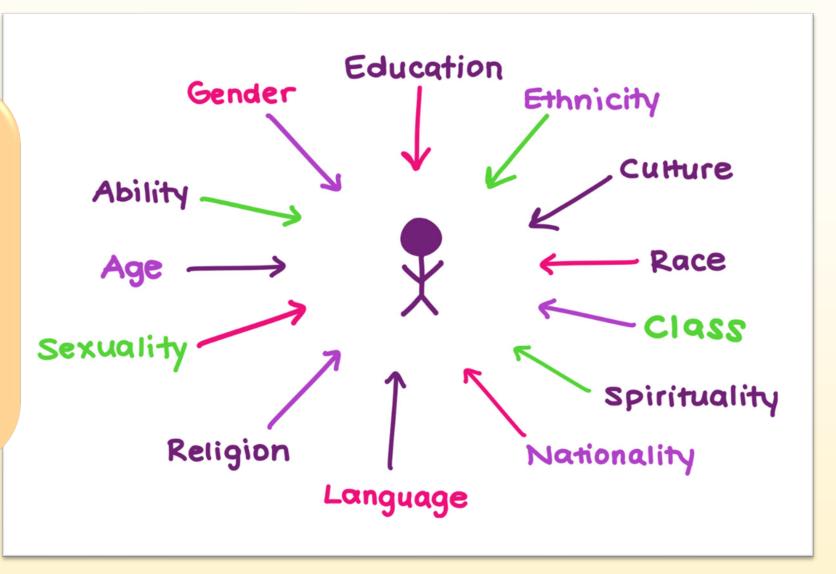


Image credit: IWDA: https://iwda.org.au/what-does-intersectional-feminism-actually-mean/





Down to Basics

- Women are more likely to be the victims and survivors of violence.
- Violence can happen against men, women, those who are young, old, various sexual orientations and identified genders, across cultures and countries.
- Men are more likely to be the perpetrators of violence, and a greater number of men engage in gambling.

"I know a bear's intentions; I <u>don't know</u> a man's intentions, no matter how nice they are." "The bear sees me as a human being."

"No one's gonna ask me if I *led the bear on* or give me a pamphlet on bear attack prevention tips."

"If the bear attacks me, and I make it out of the woods, everybody's going to <u>believe me</u> ... But if a man attacks me and I make it out, I'm going to spend my whole life trying to get people to believe me."

"I think you're more likely to anticipate what a bear would do than what a man would do."

Domestic Violence and Intimate Partner Violence

You will often see an interchanging of "domestic violence" and "intimate partner violence."

- **Domestic violence** refers to violence among people in a domestic situation, and can thus include not only a spouse or partner (same sex or opposite sex), but also siblings, parents, aunts, uncles, cousins, etc.
- Intimate partner violence describes violence perpetrated by a partner in a romantic or dating relationship. The term recognizes that abuse occurs within a spectrum of relationships, current and former partners included.



Domestic Violence and Intimate Partner Violence

- Both terms refer to a cycle of violence demonstrated through control and abuse that exists in a personal and intimate relationship.
- Describe relationships where there is a pattern of coercive (use of force or threats) behaviors or tactics utilized against the victim with a purpose of gaining and keeping power or control over them.

"Abuse is not love. It is one person in a relationship having power and control over the other person."



The Costs of Gambling and Domestic Violence

- NCPG estimates that the annual national social cost of problem gambling is about \$14 billion.
- The national economic cost of domestic and family violence is estimated to be over \$12 billion dollars annually.

- $\,\circ\,$ Decreased quality of life
- Diminished psychological and physical health
- Unemployment
- $\circ~$ Debt and poor credit
- Homelessness
- Increased healthcare costs
- Increased crime costs



World Health Organization: Gambling Disorder

- Around 80% of global gambling expenditure (consumer losses) is on landbased activities. However, online participation and expenditure have increased markedly.
- Gambling is now heavily promoted online in social media. During the past few years, there has been a rapid convergence of gambling and gaming.
- A substantial body of research indicates that gambling disorder and harms are disproportionately experienced by groups that are economically and socially disadvantaged.
- It is likely that gambling and problem gambling also exacerbate other health and social disparities and inequities.



World Health Organization: IPV

- Intimate partner violence is one of the most common forms of violence against women. IPV occurs in all settings and among all socioeconomic, religious and cultural groups.
- The overwhelming global burden of IPV is borne by women.
- Although women can be violent in relationships with men, often in selfdefense, and violence sometimes occurs in same-sex partnerships, the most common perpetrators of violence against women are male intimate partners or ex-partners.
- By contrast, men are far more likely to experience violent acts by strangers or acquaintances than by someone close to them.



Intersectionality & Gender

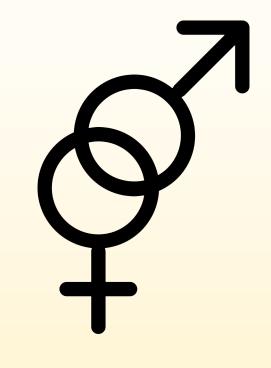
Violence differs between groups of women, because the violence women and girls experience *isn't just based on their gender*.

- 61% of bisexual women and 44% of lesbian women experience intimate partner violence, compared to 35% of heterosexual women.
- Black/African American survivors are disproportionately more likely to be criminalized by the legal system, becoming revictimized.
- Women and girls with disabilities are 2 to 4 times more likely to experience domestic violence than women without disabilities.
- Women between the ages of 18-24 are more commonly abused by an intimate partner.



Gendered Drivers of Violence

- Drivers of violence against women are widely recognized to be gender-based and founded in unequal power relationships and gender stereotypes, where abusive male partners assume a right to control the woman and prioritize their needs above hers.
- Gambling was a reinforcing contributor to violence against women that increases its frequency and severity when other drivers of violence are present in the relationship.
- Gambling intensified IPV where gendered drivers of violence against women were present in the relationship, manifested as coercive and controlling behaviors.





Gendered Drivers of Violence

Gambling exacerbates violence where gendered drivers of violence are present

Overlooking the use of violence

 Used violence to express anger about their own problems, to assert authority

Control over the decision making

- Tricked out of money to gamble, remortgage the home, limit access to money
- Expectations of strict gender roles, enforcing sexist stereotypes
 - Woman takes on all household responsibilities, punished for unacceptable behavior – even their gambling
- Peer relationships that accept the use of aggression and disrespect towards women
 - Peers fail to intervene, trivialized and excused violence, hid their gambling



Gambling: Domestic and Intimate Partner Violence

- Gambling does not directly cause intimate partner violence but <u>can</u> <u>intersect</u> with it in a range of different ways.
- Previous research into problem gambling has examined its connection with intimate partner violence and generally defined violence in terms of physical assault. There has been little examination of gambling and its connection with coercive control or economic abuse.
- Economic abuse is highly prevalent among women experiencing gamblingrelated intimate partner violence.
- Gambling venues serve as safe spaces for women where there are few alternatives.

Problem gambling and intimate partner violence: Key findings and future directions / ANROWS (Ed.). Sydney: ANROWS, 2020. Research to policy and practice, Issue 21/2020



Gambling: Domestic and Intimate Partner Violence

- Majority of gambling research has focused on the harms to the individual that is gambling and <u>not</u> the impact on the families and local communities.
- Research consistently indicates that rates of IPV reported in samples of individuals with gambling disorder are significantly higher than those in general population samples.
- Many studies fail to examine the broader dynamics of the intersection of gambling disorder and IPV: impulse control, financial stressors, pre-existing gambling/IPV, gender and culture, legal implications, etc.



Gambling: Domestic and Intimate Partner Violence

- The stigma felt by women because of <u>both</u> their partners' gambling and abusive behaviors was a notable feature of the narratives of women - inhibiting seeking help and prolonging them remaining in abusive relationships.
- Research illustrates how through coercive and controlling behavior, intimate partners may engage in:
 - secretive behaviors that enable the continuation of men's gambling habits
 - a perpetuation of individual and familial harms to hide abuse
 - prevent/ denied help from friends and family, and formal support agencies



Intersectionality of Gambling Disorder and Domestic/Intimate Partner Violence

- Family history increases risk/ susceptibility
- Develop plans to maintain safety
- Impulse control decreases with use of alcohol or other substances
- Co-occurring MH and SUD
- Progressive, develops over time

- Public Health concerns
- Impact of pandemic
- Impact on loved ones
- Lack of trust: lying and deception
- Not many persons seeking help
- Cultural Beliefs



Intersectionality of Gambling Disorder and Domestic/Intimate Partner Violence

- Increased risk of suicide
- Economic impact on society
- Financial impact on individuals
- Limited legal protections and safeguards against harm
- Elements of Control

- Under Reported
- Under Researched
 - Overall: by gender type, gambling type, abuse type
- Under Funded sources for help
 - Limited access to help
- Stigma
 - why not just stop/leave



Gambling: Domestic and Intimate Partner Violence More research needed...

- To provide a more complete understanding of IPV link to gambling must consider forms of economic abuse.
- Little research has examined factors that contribute to gambling-related IPV beyond victims and perpetrators.
- Examine the use of coercive control which involves more injurious, frequent and persistent violence, resulting in ongoing fear, trauma, hypervigilance, and isolation.
- In alignment with a **public health perspective** on gambling harm, research could valuably examine how gambling industry products, practices and environments are contributing to IPV and what industry could/should do.



Gambling: Domestic and Intimate Partner Violence

Seeking Solace in Gambling

A look at the cycle of violence and women who gamble



Seeking Solace in Gambling

- To Regain Control: "The situation really escalated after our son was born and he really tried to control everything about what I was doing and parenting and just everything. At that point I felt trapped ... in the back of my mind thinking, my god, if I got a big windfall I'm just going to leave."
- **Psychological Escape:** "It was like a relief to watch the things spin around and you'd think about that, instead of thinking about anything else ... the anxiety just quietly dissipates ... I've won something, and that was refreshing from everything else that was going on. It was relief and a distraction."
- Physical Escape: "That was my safe haven ... until you left ... [and then] it was worse." <u>&</u> "When the abuse started that's when I used it as an escape, and that's when the real addiction took over, like, the lack of control."



Seeking Solace in Gambling

- Cope after Leaving the Relationship: "For a good couple of years, I was very raw and very untrusting, almost agoraphobic. But I would find solace in gambling."
- Social Accessibility: "There were all these people, and free snacks, and lights, and noise and music; and I thought, 'Oh, this is nice' ... At the time, it wasn't gambling, it was just an excuse to spend time in this lovely environment, which was so welcoming, and unlike anything else I had to go to."
- Venues Do Not Interrupt Play: "I always sat by myself ... I never got comfortable talking to people, particularly if I had makeup on covering a black eye, which happened more often than not." <u>&</u> "They just tend to turn a blind eye."
- Geographic Accessibility: "You can just turn up at any time, like for instance in the middle of the night."

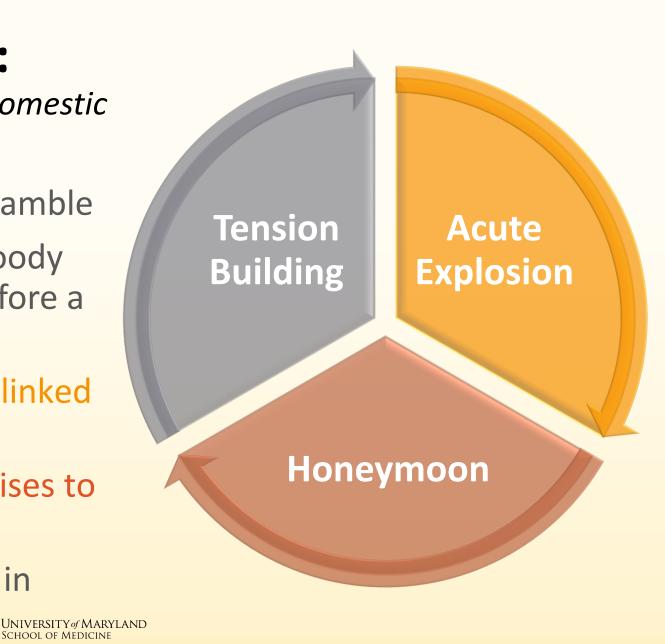


While these "safe spaces" helped to meet the needs of women for physical safety and psychological nurturing, they proved to be very unsafe spaces that exacerbated their gambling and the cycle of **IPV victimization.**

Cycle of Violence:

"gambling is so interwoven with domestic violence, it's inseparable"

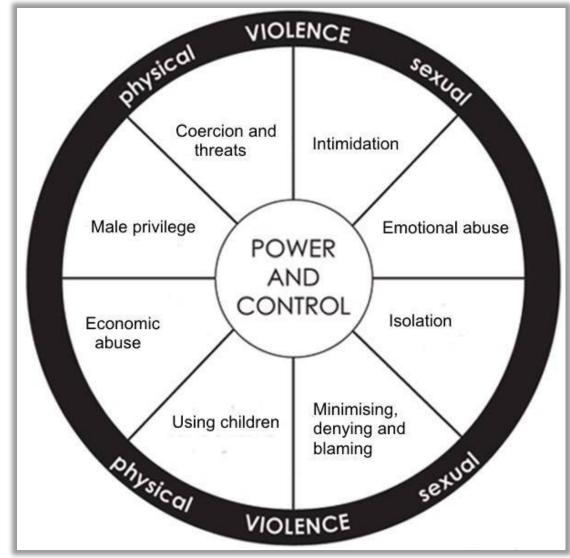
- ○Tension increases if unable to gamble
- Described their partners as "moody and nervous as tension built before a gambling session"
- Violent outbursts were directly linked to gambling losses
- Followed by remorse and promises to change; they'll do what it takes
- Resume "walking on eggshells" in tension phase



Power and Control

Power and control wheel adapted from the Duluth Model:

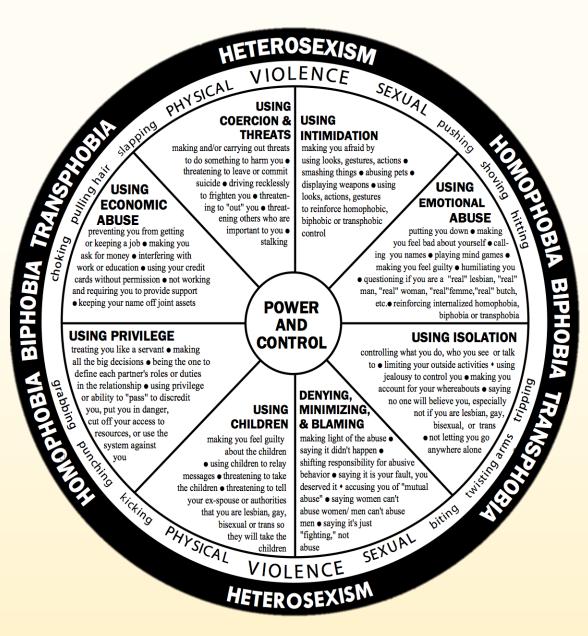
https://www.norfolk.gov.uk/safety/dome stic-abuse/what-is-domesticabuse/power-and-control-wheel





$\circ~$ Using Coercion and Threats

- Threatening you and others, stalking, threat to "out" you, threat suicide
- $\circ~$ Using Intimidation
 - Using looks, gestures and actions to make you feel fear, displaying weapons
- $\circ~$ Using Emotional Abuse
 - Humiliation, putting you down, name calling, mind games, making you feel guilty
- Using Isolation
 - Controlling what you do, saying no one will believe you, using jealousy to control you
- **O Denying, Minimizing, & Blaming**
 - Making light of abuse, saying they deserved it, it is their fault, it's fighting not abuse
- Using Children
 - To relay messages or threaten to take custody
- Using Privilege
 - Treating you like a servant, making all the big decisions, preventing access to resources
- Using Economic Abuse
 - Preventing employment, making you ask for money



Economic Abuse

Every woman whose partner had a gambling problem reported economic abuse.

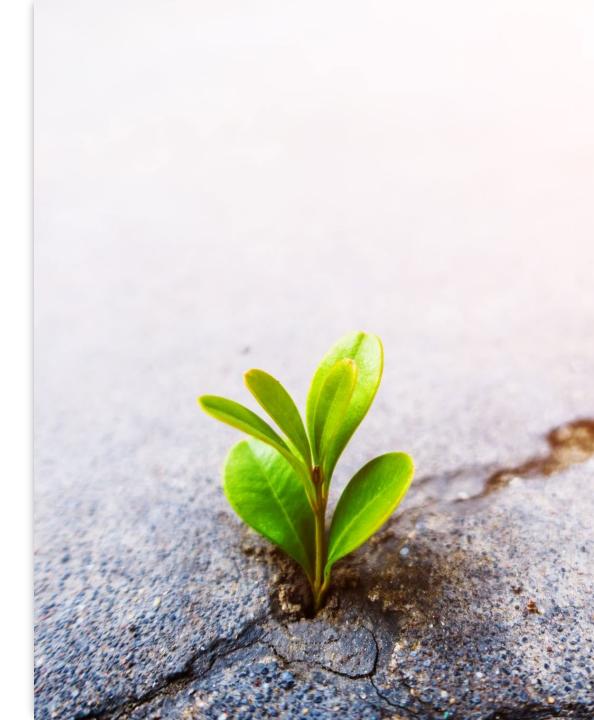
"Instead of being sorry it's like 'Well why should I give you my money, you don't do this, you haven't done that' and 'You didn't iron my uniform last week and your kids have done this' ... so everything becomes my fault."

"He made me believe I was money orientated because I wanted a house. He made me believe that because he wasn't earning much and I wanted the good things in life that he had to go gambling to get the money, and that is what he made me believe."

UNIVERSITY & MARYLAND SCHOOL OF MEDICINE

Economic Abuse

- Economic Control wherein the perpetrator controls or limits access to or knowledge of financial resources and prevents their partner from having any financial decision-making power.
- Economic Exploitation of resources may involve the misuse and theft of family finances including property, money or identity, creating debt through coercion or in secret, and preventing their partner seeking or maintaining education and/or employment.



Forms of Economic Abuse

- Filing costly lawsuits
- Not paying bills, support, etc.
- Punishing the victim's spending
- Destroying property
- Withholding necessities
- Denying Access to Money:
 - Changing Pin #s and Passwords
 - Deciding when or how a victim can use funds, using an "allowance"
 - Lease or mortgage in one name

- Employment Related:
 - Blocking education opportunities
 - Forbidding employment
 - Sabotaging victims' employment
 - Interfering with performance
 - Preventing them from going to work
- Coerced Debt:
 - Using victims accounts without approval
 - Forcing victim to obtain loans
 - Applying for credit in victim's name
 - Refinancing without victim's approval

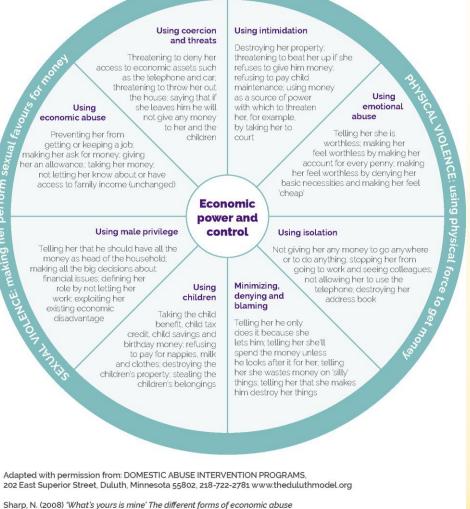
https://nnedv.org/content/about-financial-abuse/







The Economic Abuse Wheel (Sharp, 2008)

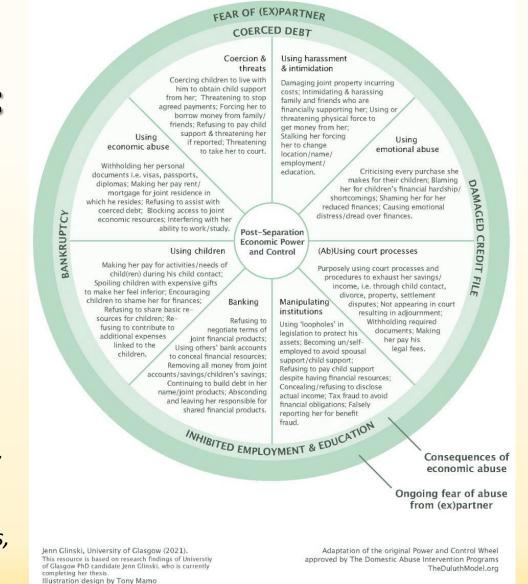


Economic Power &

Control

Special Thanks: Christine Callahan, Ph.D. LCSW-C & K. Tony Korol-Evans, Ph.D.

Post-Separation Economic Power and Control



and its impact on women and children experiencing domestic violence, Refuge

Economic Power and Control

Sexual Violence: making you preform sexual favors for money Physical Violence: using physical force to get money

Using Coercion and Threats

• Forcing their partner to take out lines of credit or sign over assets.

Using Intimidation

- Refusing to pay child support.
- Destroying property.

• Using Economic Abuse

• Preventing employment, making you ask for money.

Using Emotional Abuse

- Using mind games about where the finances have gone.
- Making you account for every penny.

Using Isolation

- Solace may be found in a casino where no one is asking questions.
- Not allowed to use the phone.

• Denying, Minimizing, & Blaming

• Blaming their partner for gambling losses and excusing the abuse that followed.

Using Children

• Taking the tax credits, college savings, and/or refuse to pay for childcare.

• Using Privilege

 Taking out hidden assets and loans in their partner's name, exploiting economic disadvantages.

Post-Separation Economic Power and Control

Coerced Debt, Bankruptcy, Inhibited Employment & Education, Damaged Credit History

• Using Coercion and Threats

- Coercing children to live with expartner or refuse to pay support.
- Threaten to take to court.

Using Intimidation & Harassment

- Harassing those that are financially supportive.
- Stalking, forcing to change location.

• Using Economic Abuse

- Withholding personal documents.
- Refusing to assist with coerced debt.

• Using Emotional Abuse

- Criticizing every purchase.
- Shaming for reduced finances.

Manipulating Institutions

- Using 'loopholes' in legislation to protect assets. Refuse to disclose actual income.
- Falsely reporting for benefit fraud.
- Becoming un/der employed.

Banking

- Removing all money from accounts, concealing finances.
- Continue to build debt in joint products.

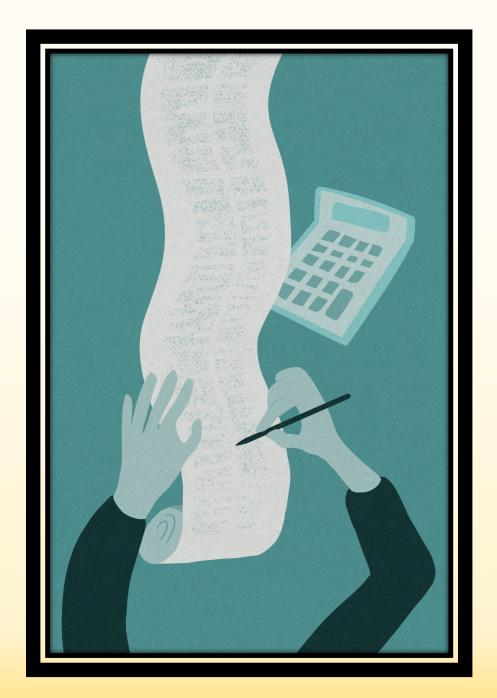
Using Children

• Taking the tax credits, college savings, and/or refuse to pay for childcare.

• (Ab)Using Court Process

• Using the court to exhaust financial resources, withholding documents.

Scale of Economic Abuse-12 (SEA-12)		
Economic Control	Employment Sabotage	Economic Exploitation
1 Make you ask him for money.	1 Threaten to make you leave work.	1 Spend the money you need for rent or other bills.
2. Demand to know how money was spent.	2. Demand that you quit your job.	2. Pay bills late or not pay bills that were in your name or both of your names.
3. Demand that you give him receipts and/or change when you spend money.	3. Beat you up if you said you needed to go to work.	3. Build up debt under your name by doing things like use your credit card or run up the phone bill.
4. Keep financial information from you.	4. Do things to keep you from going to your job.	
5. Make important financial decisions without talking to you first.	<u>Responses:</u> Never - 1 Hardly never - 2 Sometimes - 3 Often - 4 Quite often – 5	Postmus, J. L. & Stylianou, A.M.



Women and Finances

An abuser's actions can plummet a survivor into poverty.

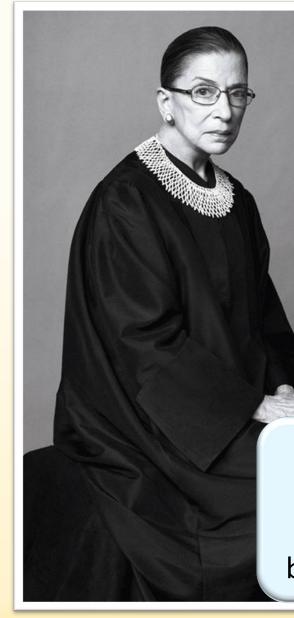
Women and Finances

Until 1974...

- women were not allowed to apply for bank accounts, credit cards, and/or mortgages without a male co-signer.
- women could not receive the same military housing allowances as men.
- women were required to pay more for pension plans than men to receive the same benefits.

... This was only 50 years ago





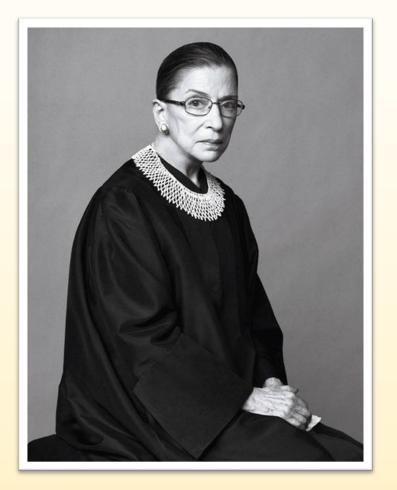
The Notorious RBG: Honorable Ruth Bader Ginsburg

Our goal in the '70s was to end the closed-door era. There were so many things that were off limits to women.

I am sensitive to discrimination on any basis because I have experienced that upset.

Women will only have true equality when men share with them the responsibility of bringing up the next generation. I don't say women's rights—I say the constitutional principle of the equal citizenship stature of men & women.

The Notorious RBG: Honorable Ruth Bader Ginsburg



- 1. Employers cannot discriminate against employees based on gender or reproductive choices.
- 2. State-funded schools must admit women.
- 3. Women have the right to financial independence and equal benefits.
- 4. Men are entitled to the same caregiving and Social Security rights as women.
- 5. Juries must include women.

Women, Money, Confidence: A Lifelong Relationship

Women, Money, Confidence: A Lifelong Relationship a Bank of America Study

- Financial experiences vary by age, income and ethnicity, pointing to the need for women to get individualized support.
- Younger women (ages 22-39) were more likely to have conversations around finances than their older counterparts (65 and up).
- The top obstacles women say are holding them back from investing:
 - not having savings to invest (38%)
 - lack of knowledge (32%)
 - believing investing is too risky (22%)



Women, Money, Confidence: A Lifelong Relationship a Bank of America Study

Most women report they are doing well managing their day-to-day finances, like:

- paying their bills every month (70%)
- following a budget (53%)

However, they are struggling with longer term actions like:

- paying down debt (44%)
- saving for emergencies (44%)
- saving for retirement (36%)
- building wealth (27%)

One-in-five women (21%) admit it is time to make a change to their finances.



Women and Finances

Lorna Sabbia, head of Retirement & Personal Wealth Solutions at Bank of America:

"There's a huge wealth gap between men and women, caused by such things as the pay gap and the fact that women tend to spend more time out of the workforce caring for family."

In 2020, women earned 82.3% of what men earned, according to the U.S. Bureau of Labor Statistics.



Empowering Survivors: Safety 1st



Empowering Survivors Developing a Safety Plan

- Create a safety plan: where to go and who to call in an emergency.
- It is important to see your life first and possessions second.
- Inform people you trust about your plan and *allow* them to help you.

Safeguard your finances and personal documents:

- Obtain a PO Box and have all mail sent to it.
- Change Passwords and Pin Numbers.
- If possible, open a bank account or hide money to establish or increase independence (i.e., tell the abuser you paid \$40 for a coat you bought for \$10).
- Leave money, an extra set of keys, copies of important documents, and extra clothes with someone you trust so you can leave quickly.



https://hruth.org/get-help/create-a-safety-plan/

Some items you want to consider having safe:

- birth certificates, social security cards
- marriage and driver's license, car title
- bank account number, credit and/or ATM cards, savings account information
- lease agreements, house deed, mortgage papers
- insurance information and forms
- school and health records
- welfare or immigration documents
- medications and prescriptions
- divorce papers or other court documents
- phone numbers/addresses for family/friends/community agencies
- clothing and comfort items, extra keys



https://hruth.org/get-help/create-a-safety-plan/

Empowering Survivors Meaning of Empowerment

Enhance feelings of empowerment by partnering with the survivor to:

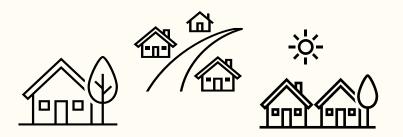
- Envision a set of safety-related goals
- Strengthen the survivor's internal resources needed to achieve goals
- Inform and connect the survivor with potential external resources of support
- Facilitate the acquisition of resources needed to decrease the potential emergence of new safety-related risks



Increasing feelings of personal autonomy, the ability to have control and influence over their own lives.

Reducing feelings of powerlessness.

Empowering Survivors Housing



Emergency shelters are often for a limited time



Transitional housing is not permanent



Limited financial resources making housing difficult



Rent is rising faster than grant money

Empowering Survivors Things to consider...

Financial Trauma

Poverty-related stress



- Past and present injustices and/or exploitation
- Social inequities derived from education, socioeconomic status, material circumstances, employment and social status
- Negative family interactions and interpersonal stress
- Connection found between financial hardships and psychological distress including depression, anxiety and PTSD



Empowering Survivors Things to consider...

- Conversations about money and finances can be difficult.
 - Shame and Stigma if we do not have "enough"
 - Salaries are not discussed at work, challenges in asking for a raise
 - Gendered relationship towards money – income, paying bills
- Financial History.
 - Understanding of credit and current score, use of banks
 - Familial background and current practices around money management
 - Values and practices toward money

- Many women express regret about not becoming involved in their financial lives sooner.
 - Ways to rebuild assets and savings
 - Understanding credit
- Emotional relationship towards money and its impact on decisions.
 - Managing regret, increase confidence
 - Money as a means to an end
- Gambling money is not seen as real money.
 - Group support, building community
 - Creating a healthy relationship with money while treating gambling problems

Empowering Survivors Financial Education and Counseling



Key areas to focus on:

- Understanding basic banking services.
- Understanding tax credits and how to file taxes.
- Basic budgeting/creating a spending plan; shifting if needed during the crisis.
- Understanding financial values and decision-making.
- Protecting yourself from identity theft.



Empowering Survivors Financial Education and Counseling

- Financial knowledge includes the necessary information to participate in the economy.
- Economic self-efficacy is the individual's perceived ability and personal confidence to perform financial tasks.
- Economic self-sufficiency is having the abilities or skills needed to manage finances and maintain financial independent living.

Engaging in more financial planning, increasing knowledge, and working with a financial advisor can increase monetary confidence.

The more we know, the more confident we will feel.



Empowering Survivors

Resources

- Moving Ahead Curriculum
 - <u>https://www.allstatecorporation.com/the-allstate-</u> foundation/relationship-abuse.aspx
- Your Money, Your Goals (CFPB) Financial Empowerment Toolkit
 - <u>https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/</u>
- FDIC Money Smart Curriculum
 - <u>https://www.fdic.gov/resources/consumers/money</u> <u>-smart/index.html</u>



Outreach to Local DV/IPV Providers

Inquired about:

- Their observance of gambling problematically as it related to DV/IPV with perpetrators and/or survivors in the population they serve.
- Any awareness of survivors' use of gambling to cope/ escape?
- What are the impacts of economic abuse, coercion and control in the population they serve?
- What resources are utilized to empower survivors?



Outreach to Local DV/IPV Providers: Findings

- Human Trafficking associated with gambling venues, casinos specifically
- Support internally and from other agencies for financial education, employment assistance, legal help, etc.
- Rural Locations suspect gambling by perpetrators "due to missing large amounts of money"
 - Gambling less likely to be identified as a problem
- Urban Locations see problematic gambling by the perpetrators
 - "40% are engaged in gambling, 5% are non-black"



Outreach to Local DV/IPV Providers: Findings

Economic Abuse is prevalent in <u>all</u> DV/IPV cases and addressed by:

- Education what is financial abuse
- Emergency housing/shelters (long-term housing a bigger issue, rent increases)
- Employment assistance, clothing, phones
- Establish flags at the bank for new accounts
- Cost associated with Identity-Theft protection is a barrier
- Partner with other organizations for financial wellness
- Legal Support
 - Recoup monies/assets
 - Custody/Child-support
 - Divorce



Special Thanks

- Queen Afi, Founder & Executive Director of Domestic Violence Wears Many Tags Org (DVWMT)
- Taylor D., Deputy Director of Southern Maryland Center for Family Advocacy
- Heather Hanline, Executive Director of the Dove Center





Questions and Comments



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The Economic Abuse Wheel (Sharp, 2008)

Using coercion and threats

Threatening to deny her access to economic assets such as the telephone and car; threatening to throw her out the house; saying that if she leaves him he will not give any money to her and the children

Using economic abuse Preventing her from

CE: making her perform sexual favours for getting or keeping a job; making her ask for money; giving her an allowance; taking her money; not letting her know about or have access to family income (unchanged)

Using intimidation

Destroying her property; threatening to beat her up if she refuses to give him money; refusing to pay child maintenance; using money as a source of power with which to threaten her, for example, by taking her to court

Using emotional abuse

Telling her she is worthless; making her feel worthless by making her account for every penny; making her feel worthless by denying her basic necessities and making her feel 'cheap'

Using male privilege

Telling her that he should have all the money as head of the household; making all the big decisions about financial issues; defining her role by not letting her work; exploiting her existing economic disadvantage HOIN HANAUS

Using children

Economic power and control

Taking the child benefit, child tax credit, child savings and birthday money; refusing to pay for nappies, milk and clothes; destroying the children's property; stealing the children's belongings

Using isolation

pHVSICAL VIOLENCE: using physical force Not giving her any money to go anywhere or to do anything; stopping her from going to work and seeing colleagues; not allowing her to use the telephone; destroying her to get money address book

Minimizing, denying and blaming

Telling her he only does it because she lets him; telling her she'll spend the money unless he looks after it for her; telling her she wastes money on 'silly' things; telling her that she makes him destroy her things

Adapted with permission from: DOMESTIC ABUSE INTERVENTION PROGRAMS, 202 East Superior Street, Duluth, Minnesota 55802, 218-722-2781 www.theduluthmodel.org

Sharp, N. (2008) 'What's yours is mine' The different forms of economic abuse and its impact on women and children experiencing domestic violence, Refuge

Post-Separation Economic Power and Control

FEAR OF (EX)PARTNER

COERCED DEBT

Using harassment & intimidation

get money from her;

Stalking her forcing

her to change

education.

location/name/ employment/

Damaging joint property incurring

financially supporting her; Using or

costs; Intimidating & harassing

family and friends who are

threatening physical force to

Coercion & threats

Coercing children to live with him to obtain child support from her; Threatening to stop agreed payments; Forcing her to borrow money from family/ friends; Refusing to pay child support & threatening her if reported; Threatening to take her to court.

Using children

Using economic abuse

Withholding her personal documents i.e. visas, passports, diplomas; Making her pay rent/ mortgage for joint residence in which he resides; Refusing to assist with coerced debt; Blocking access to joint economic resources; Interfering with her ability to work/study.

Making her pay for activities/needs of

Spoiling children with expensive gifts

to make her feel inferior; Encouraging

Refusing to share basic re-

children to shame her for finances;

sources for children; Re-

fusing to contribute to

additional expenses

children.

linked to the

child(ren) during his child contact;

Post-Separation Economic Power

Banking

negotiate terms of

joint financial products;

Using others' bank accounts

to conceal financial resources;

Removing all money from joint

Continuing to build debt in her

and leaving her responsible for

shared financial products.

name/joint products; Absconding

accounts/savings/children's savings;

Refusing to

Using emotional abuse

Criticising every purchase she makes for their children; Blaming her for children's financial hardship/ shortcomings; Shaming her for her reduced finances; Causing emotional distress/dread over finances.

and Control

(Ab)Using court processes

Purposely using court processes and procedures to exhaust her savings/ income, i.e. through child contact, divorce, property, settlement

Manipulating institutions

Using 'loopholes' in legislation to protect his assets; Becoming un/selfemployed to avoid spousal support/child support; Refusing to pay child support despite having financial resources; Concealing/refusing to disclose actual income; Tax fraud to avoid financial obligations; Falsely reporting her for benefit fraud. INHIBITED EMPLOYMENT & EDUCATION

disputes; Not appearing in court resulting in adjournment; Withholding required documents; Making her pay his legal fees.

Consequences of

economic abuse

DAMAGED CREDIT FILE

Ongoing fear of abuse from (ex)partner

Jenn Glinski, University of Glasgow (2021). This resource is based on research findings of University of Glasgow PhD candidate Jenn Glinski, who is currently completing her thesis. Illustration design by Tony Mamo

Adaptation of the original Power and Control Wheel approved by The Domestic Abuse Intervention Programs TheDuluthModel.org

BANKRUPTCY