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# The path to economic independence among survivors of intimate partner violence: A critical review of the literature and courses for action

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### ABSTRACT

Public policy encourages women, including survivors of intimate partner violence (IPV), to develop economic independence. However, a critical review of the literature in this field reveals that IPV survivors face unique obstacles in doing so: active and violent intervention by the perpetrator; damage to the survivor's health due to prolonged subjection to violence; and structural obstacles. A background of gendered violence, low socioeconomic status, and belonging to a marginalized ethnic or racial group, may further intersect with the direct and indirect influences of that violence, resulting in even greater obstacles to the development of economic independence. The article concludes with a discussion of how existing intervention programs for developing economic independence among survivors of IPV meet those obstacles, and a framework for intervention in this domain.

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#### 1. Introduction

Recent years have witnessed a growing emphasis in public discourse on the need for citizens to assume personal responsibility for their active participation in the labor market and economic independence (Lewis, 2002; Skevik, 2005). This political climate, coupled with negative attitudes toward those who rely on welfare payments for subsistence, has led to a flourishing of economic empowerment programs and business entrepreneurship initiatives. These programs have been addressed mostly at women of low-income families, who are recipients of welfare and victims of intimate partner violence (IPV). This trend appears to be an outcome of wide-ranging neoliberal policies aimed at reducing the overall provision of public services by the state and transferring this responsibility to private and market forces. These policies have been criticized for ignoring the needs and experiences of women who find themselves at the intersection of class, gender and ethnic/racist barriers (Brush, 2011).

Researchers and IPV advocates have noted the unique difficulties posed by these policies for survivors of violence who seek to develop economic independence (Scott, London, & Myers, 2002). They have also raised awareness of economic violence as a form of IPV, along-side physical, emotional and verbal abuse (Postmus, Plummer, & Stylianou, 2016). This heightened awareness of the plight of IPV survivors has led to the development of unique community-based programs aiming at helping them overcome barriers to economic independence.

This article critically reviews the growing body of literature in this domain, with a particular focus on the unique obstacles and opportunities facing IPV survivors in their bid to become economically independent. While IPV may take different forms, including same-sex and female-to-male violence, this article focuses on the bulk of the literature in this domain which relates to abusive and coercive behavior by men toward their female partner, in the form of threats or actual use of physical violence; sexual violence; verbal and emotional abuse; stalking; or economic abuse (Hahn & Postmus, 2014). The article begins by defining the key terms in this field, followed by a review of the main causes of the economic dependency of IPV survivors on others—namely, violence by their intimate partner, health impairments, and structural barriers. We then review the literature on the associations between economic in/dependence of IPV survivors and bases of oppression and inequality due to gendered violence, social class and racial/ethnic characteristics. After an examination of existing intervention programs that have been tailored to promote economic independence among IPV survivors in the United States, and the extent to which these have addressed the barriers conceptualized in this article, we conclude with a proposal for an intervention framework to facilitate this end.

### 2. Key terms

Several key terms are used in the growing literature on the economic aspects of male-to-female IPV, in an effort to understand and conceptualize the phenomenon (e.g., Crawne et al., 2011; Sanders, 2015; Stylianou, Postmus, & McMahon, 2013). Chief among these are: economic dependence, economic abuse, economic empowerment, financial capability and economic independence. Familiarity with these terms is

necessary before proceeding with the review of the research in this field.

### 2.1. Economic dependence

A common definition of *economic dependence* in the context of IPV survivors is the woman's reliance on her partner for economic support, with the partner controlling the couple's or family's financial resources, irrespective of whether he is the chief financial provider or merely controlling the resources provided by the woman, through violence or the threat of violence (Alvi & Selbee, 1997; Bornstein, 2006; Scott et al., 2002)

Economic abuse is defined as tactics employed by an abusive partner in a bid to control his partner's ability to acquire and preserve economic assets. These include behaviors such as economic control, economic exploitation and sabotaging the woman's employment (Adams, Sullivan, Bybee, & Greeson, 2008; Postmus, Plummer, McMahon, Murshid, & Kim, 2012; Postmus et al., 2016; Sanders, 2015).

Economic empowerment is a process whereby the woman acquires knowledge, skills and motivation to achieve economic control, power and wellbeing, and a say in the financial decisions affecting her life (Hahn & Postmus, 2014). It includes *economic self-efficacy*—the woman's inner belief in her ability to achieve financial resources, opportunities and security. This is achieved, in part, through *financial literacy*—namely, the knowledge and skills to identify economic opportunities, to discuss money matters and economic issues, to draw up financial plans for one's future, and to respond knowledgeably to life events that affect daily economic decisions (Postmus, Plummer, McMahon, & Zurlo, 2013).

Financial capability is a broad concept that encompasses the woman's financial literacy and financial skills, as well as access to economic services and resources—all of which are necessary to allow IPV survivors to act in their own best financial interests (Johnson & Sherraden, 2007; Sanders, 2013; Sanders, 2014; Sherraden, 2013). This concept goes beyond an individual focus on the woman and her economic behavior, by taking into account her life circumstances; her social and family background; and her exclusion from financial management, resources and financial institutions during her life.

Economic independence is defined as a wide-ranging set of skills related to the management of economic tasks (Postmus et al., 2013). Other researchers define it as the ability to achieve sustainable employment that is sufficiently well-paying to pull oneself out of poverty (Alfred, 2005). Pyles (2006) suggests that any operative tackling of the issue of economic independence must include the following elements: autonomy and self-determination; financial security and responsibility; individual and family wellbeing; and basic assets for living in the community. Scott et al. (2002) criticize the prevailing definition of economic independence in the welfare system in the United States, which may also include situations where the woman relies on her male partner's income instead of on public support. An alternative definition put forward by women participants in the study by Scott, London, and Gross (2007) is the ability to provide for oneself without having to rely on anyone else-i.e., independence from the welfare establishment as well as from one's male partner.

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