Keeping Up Appearances:
Women's experiences of economic abuse in the context of coercive control

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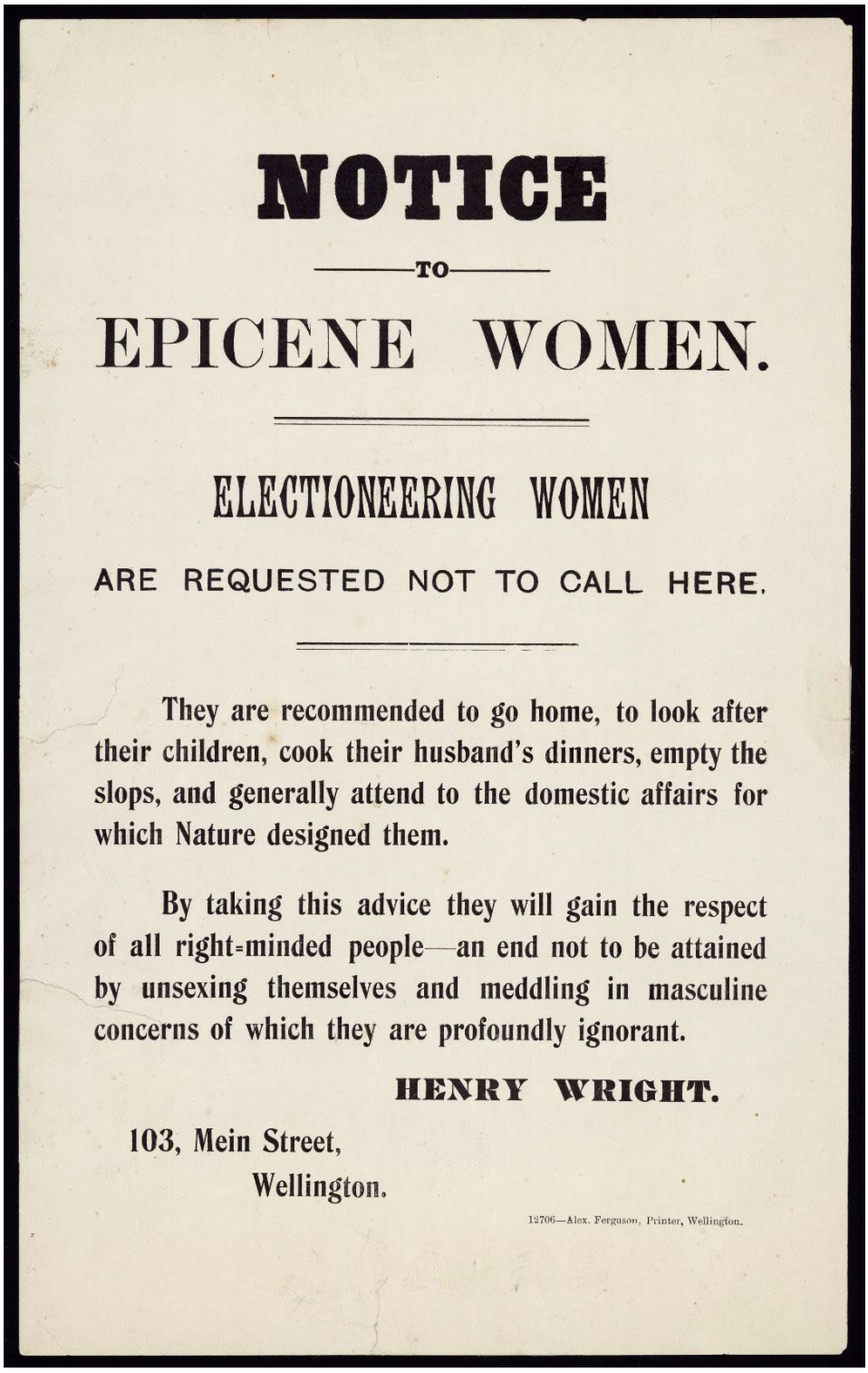

NOTICE

—TO—

EPICENE WOMEN.

ELECTIONEERING WOMEN

ARE REQUESTED NOT TO CALL HERE.

They are recommended to go home, to look after their children, cook their husband's dinners, empty the slops, and generally attend to the domestic affairs for which Nature designed them.

By taking this advice they will gain the respect of all right-minded people—an end not to be attained by unsexing themselves and meddling in masculine concerns of which they are profoundly ignorant.

HENRY WRIGHT.

103, Mein Street,
Wellington.

12706—Alex. Ferguson, Printer, Wellington.

Wright, Henry Charles Clarke, 1844-1936. Wright, Henry Charles Clarke, 1844-1936: Notice to epicene women. Electioneering women are requested not to call here. 12706 - Alex Ferguson, Printer, Wellington. [1902]. Ref: Eph-B-WOMEN-1902-01. Reproduced with permission from Alexander Turnbull Library, Wellington, New Zealand. /records/22872683

Mā te rongo, ka mōhio

Mā te mōhio, ka Mārama

Mā te Mārama, ka mātau

Mā te mātau, ka ora

Haumi e, hui e, taiki e!

From listening comes knowledge

From knowledge comes understanding

From understanding comes wisdom

From wisdom comes wellbeing

Abstract

Economic abuse is a pervasive yet under-recognised form of intimate partner violence (IPV) that undermines women's autonomy, economic security, and social participation. This study, grounded in feminist standpoint epistemology, used semi-structured interviews and Thematic Analysis to explore the lived experiences of six women in Aotearoa New Zealand who experienced economic abuse within coercively controlling heterosexual relationships, both pre and post separation. Guided by the entrapment framework and Evan Stark's theory of coercive control, the research examined how dominant constructions of gender norms, IPV, and class shape women's experiences. Three core themes were co-constructed: *Romantic Love*, *Motherhood* and *Leaving*. *Romantic Love* explores how heteronormative romantic scripts and gendered performance facilitate economic entrapment. *Motherhood* highlights how men exploit maternal identity and the direct impact of economic abuse on children. *Leaving* reveals how economic abuse of women and children persists post-separation through manipulation of legal and financial systems. Despite these challenges, the women demonstrated agency, resistance, and active help-seeking.

With limited research on economic abuse in Aotearoa New Zealand, this study aims to contribute to the growing literature and deepen understanding of the social, cultural, and political frameworks that enable men to perpetrate economic abuse through various means. While violence is sometimes a feature or tactic of coercive control, the priority focus of physical harm in the domestic violence paradigm means that the impact of persistent behaviours that are less socially censured than physical violence is significantly underestimated. IPV stems from unequal gendered power relations upheld by political, social, and cultural norms. Middle-class professional men, in particular, benefit from unchecked privilege and cultural associations that resource silence and limit recognition and support for women. Economic instability is both a precursor and outcome of economic abuse, and a barrier to leaving and post-separation survival. Currently subsumed under psychological abuse in legislation, economic abuse warrants recognition as a distinct legal construct due to its unique mechanisms and measurable financial impacts.

Acknowledgements

To my beautiful children and whānau. Thank you for your sacrifice, encouragement, reassurance, support, and love as I navigated the murky waters of thesis writing and my whole academic journey. For Poppa for being my person, for Mum for the passion and drive, Duck for the pebbles and love, Hussy for the critical thinking, and Bynx for the understanding of self. Ala, just brilliant. And most of all Nunu, Ollie and Izzy you are my why. For the life lessons in the car, always asking the questions, and your trust in me. This project and all the study before has been that extra family member through your childhood, through Starship to the dining table to these last moments. I love you to the …… and …….., and to the universe and ……. .

To the courageous women who participated in this research. It was hard sharing, and hard hearing. I hope I did your stories justice.

To my supervisor, (Doctor) Mandy Morgan. There aren't enough words. A decade's journey from the first lecture when you entered with bare feet, to the completion of this thesis. I wanna be you. First and foremost, for your patience, but also for the laughter, tears and sharing. I so value your worldview, strength, and unwavering belief in change – and me.

To all the women and wāhine who have ever shared their stories with me outside of this research. These were the impetus to create, and rekindled the notion when spirits were flagging. This is important work because you told me it was so.

Thank you to all the friends who have supported me throughout with words of kindness, space to write, reality checking, and all the chocolate.

Finally, I dedicate this thesis to all the women who have previously or are currently experiencing harm. Reader, if it feels wrong it probably is – your feelings are valid.

Table of Contents

Chapter One: Introduction

Ko wai au? (Who am I)

Feminist research challenges the gendered historical and political processes involved in the production of knowledge. Reflexivity and acknowledging my own locus or position and identifying how my position shapes my thinking is a critique of traditional objectivity; addressing the power dynamics in research and centres my perception in the co-constructed understanding of women's experiences shared with me during this research.

Ko wai au? Who am I. On paper I am a divorced and consciously unattached cis-female heterosexual middle-aged solo mother to three beautiful rangatahi, one with a chronic medical condition. Born into a white-collar family, my father was/is a self-employed tradesman, and his business acuity and fiscal insight meant that we were relatively affluent residing in a community with similarly positioned families. We lived on a street dedicated to an infamous explorer, with surrounding streets named after aspects of 'discovery'.

The predominantly Pākehā community typified middle to upper class society with businessmen, 'beautiful homes, beautiful wives and healthy kids' and networking and "what does your husband do" a key determinant of an invite to party. We only ever saw the Property Developer or his ever-expanding number of children next door. We were not aware until many years later his wife couldn't leave the house for fear that the community would notice the bruises. Their cat opted to live with us after he was thrown out the second-floor window. What happens at home, stays at home. Keep up appearances.

My Plunket book shows my mother hopeful for the future, navigating mothering with an ambitious husband caught in the 80-90s trend of financial and professional achievement. The provider role. My parents divorced when I was in my teens and I watched my mother then navigate the then uncommon status of solo mother within the community, where she bore the contempt and loss of social capital still evident in society today.

My growth as a feminist started from birth. Ahead of her time, my mother schooled myself and four sisters in the ways of the world and men. The value of the pretty face, private

education, and to acknowledge that even when married you will parent alone. To never be financially or otherwise dependent on a man, and to watch for the ones who 'really want it'. A forensic nurse she normalised difference, so we were oblivious to the 'weird' of those she cared for; normalising everyday life and social integration for those who were con/restrained by any form of system or stigma.

Leaving home I too married, had three beautiful children within three years. I supported my husband in his career, forgoing my own for motherhood. Post-separation and receiving a WINZ benefit was a humbling and precarious experience, particularly with an immuno-compromised child. In the last few years, I have had the privilege of being supported by an ever-available father and doting Poppa who has been my person while navigating the complexities of raising three teenagers into three beautiful adults, while working full-time and studying in the spare moments. I have lived between Te Whanganui-a-Tara and Manawatū, choosing now to reside in Horowhenua. Ko tēnei taku mihi ki ngā tāngata whenua o te rohe nei.

My motivation as a researcher

Building on my experiences in my childhood, within my professional capacity I have worked with and for communities typically marginalised by mainstream society and am never surprised by society's lack of understanding facilitated and regulated by State and systems designed to ensure separation and silence.

I identify myself as among a class of women for whom keeping secrets is a privilege, and a vulnerability to, coercive control. All my life I have both witnessed and heard the stories of violence from women; from Policewomen, career women, lawyers, managers, women from all walks of life, age, ability, gender and sexual orientation. Within these stories women have shared experiences of navigating the complex alien landscape of the legal and other social systems post-separation, with a language only privileged men seem to understand.

Through the stories I've heard and the wealth of literature it is evident violence is not just relegated to the culturally, economically and ethnically marginalised in Aotearoa; despite the overwhelming public perception, media positioning, social discourse and structural

reinforcers that hide and 'other' violence statistics in Aotearoa. It has been my choice and my challenge to speak this truth, as a Pākehā woman of relative privilege. This happens to women everywhere, in all social locations. Privilege resources the silence.

Background

Aotearoa New Zealand is a settler colony in which colonisation is not an historical event but a current structure of socio-political norms that uphold inequitable gender social-power relations (Elizabeth, 2015; White, et al., 2024). Importation of British ideals and structural patriarchy in the 19th Century (Blyth, 2021; Farias, et al., 2023) imposed ideologies of race, gender and class (Mikaere, 2019; Pihama, et al., 2019; Simmonds, 2011; Wilson, et al., 2021) that have entrenched social and economic inequalities in contemporary society which disproportionately affect wāhine Māori and other marginalised groups (FVDRC, 2020; Tolmie, et al., 2023; Wilson, et al., 2021). The legacy of British ideals of womanhood remains a part of the Nation's social fabric and contributes to ongoing gender disparities in Aotearoa New Zealand (Tolmie, et al., 2023). Social discourse touts Aotearoa New Zealand as a progressive country, being the first to grant all women, including wāhine Māori, the right to vote in 1893. Paradoxically the country maintains one of the highest domestic violence and child abuse statistics in the developed world (Dalziel, 1977; FVDRC, 2017; 2020; Morgan & Weatherley, 2016) and continues to grapple with gender inequality in various forms including a gender pay gap and inequity, and underrepresentation in leadership roles (Manatū Wāhine, 2025).

Despite a wealth of literature and both national and international recognition of the complex dynamics and patterns of intimate partner violence, it is proposed that the predominance of the physical harm model of domestic violence hinders systemic and social progress in addressing Aotearoa New Zealand's high statistics of intimate partner violence (Mellar, et al., 2024; Tolmie, et al., 2023). High profile incidents of fatalities, abuse and neglect typically represent Māori, Pacific peoples and economically disadvantaged groups. Economic inequality and marginalisation are known contributors to negative health outcomes, and Māori and Pacific peoples are over-represented in negative health statistics in Aotearoa New Zealand. However, disregarding those outside of the stereotype means some women aren't heard or validated for their experience while others are disproportionately treated as the

focus of the problem; thus, we encounter 'over-policing' of Māori and other marginalised groups, and dismissal of alternate 'other' experiences (Elizabeth, 2015; FVDRC, 2020).

Conventional gender norms in heterosexual relationships imbue men with a sense of dominance as 'provider', regulator and surveyor of financial affairs (Jury, et al., 2015; 2017; Stark, 2007). Typically, white middle-class men are afforded unchecked privilege (FVDRC, 2020), are culturally linked to civility, respectability and progressive family practices (Elizabeth, 2015), and are adept at public impression management (Elizabeth, 2020; Giles, et al., 2005). More recently it has been identified that men can also continue their coercively controlling behaviour post-separation through custody litigation or paper abuse (Elizabeth, 2015; Reeves, et al., 2023; Miller & Smolter, 2011; Tutty, et al., 2023). Women may experience this as an attack on their mothering and maternal identity (Douglas, 2017; Elizabeth, 2020; Katz, et al., 2020; Morgan & Coombes, 2016; Morris, 2010) while men appear as the socio-cultural construction of 'progressive father' actively pursuing time with his children (Stark, 2007; Elizabeth, 2015).

The continued focus on physical violence has hindered our progress as a nation, in addressing the high abuse statistics in Aotearoa New Zealand. While violence may be a part of the repertoire of abuse tactics, it is by no means the worst, or the key part of women's experiences (Stark, 2007). The priority focus of physical harm in the domestic violence paradigm means that the impact of the persistent and cumulative harm experienced by controlling and intimidatory behaviours that are less socially censured than physical violence is significantly underestimated (Elizabeth, 2015; Giles, et al., 2005; Stark, 2007). Research suggests that women who do not experience the physical aspects of coercive control still report significantly affected health, wellbeing, and financial outcomes. Economic abuse can also co-exist with or reinforce other experiences of violence, compounding the effects of IPV (Mellar, et al., 2024; Stark, 2007).

Furthermore, social conceptualisations of violence blame women for their victimisation, asserting she can and should just leave (Arathoon, et al., 2023; Blyth, 2021). This ignores the barrier of economic insecurity within the microregulating environment of coercion and control that restricts a woman's space for action and access to resources that are necessary for leaving

and staying gone, and the social, systemic and structural barriers to recognition and help-seeking (Milne, et al., 2018; Stark, 2007; Tolmie, et al., 2023). Separation does not equal safety, and is the most dangerous time for women (FVDRC, 2020).

Research objectives

This research explores and analyses women's understanding of their experiences of economic abuse in the context of coercively controlling behaviours both pre- and post-separation from a relationship. Economic abuse is underrepresented in violence literature, so it is also intended that this research will contribute to our understanding of women's lived experiences in Aotearoa New Zealand. The aim of this research is:

1. To understand women's lived experiences of economic abuse within coercively controlling relationships.
2. To explore how dominant constructions around gender roles and intimate partner violence, and class influence these experiences.
3. Have insight into how women who recognise financial abuse experience or understand coercive control within their relationship.

Significance of the research

The Family Violence Act (2018) acknowledges coercion and control as a pattern of harm with cumulative impact resulting from physical, sexual and psychological violence. In legislation economic abuse is subsumed under psychological violence and while it is increasingly recognised as a significant form of violence, it is currently not well understood, underreported, and largely invisible (Haifley, 2021; Jury, et al., 2017; Postmus, et al., 2018; Sanders, 2014). Despite this, prevalence estimates indicate between 50% to and 99% of all women have experienced economic harm in their lifetime (Good Shepherd, 2022). Stark (2007) and others argue prevailing dominant constructions of IPV ignore the social context and cumulative harm of patterns of coercion and control in the technology of violence in which perpetrators are able to appropriate resources, undermine social support, subvert rights to privacy, self-respect and autonomy and deprive women of substantive equality.

Money is necessary for survival but is also vital to our participation in society. The ways in which men financially constrain women during relationships and post-separation have long-lasting impacts on women's sense of self and autonomy; the ability to acquire and maintain economic resources and security, and participation in society (Jury, et al., 2015; 2017; Stark, 2007). Economic instability is both a precursor and outcome of economic abuse, and a barrier to leaving and post-separation survival (Mellar, et al., 2024; Postmus, et al., 2018). It is hoped this study will contribute to the burgeoning literature on economic abuse in Aotearoa New Zealand, and additionally invite further examination of current social, cultural and political frameworks that enable men to continue their economic abuse through a variety of means.

Thesis Overview

Chapter Two provides an overview of historical and current understandings of economic abuse in the context of coercive control by exploring relevant literature on intimate partner violence, coercive control and economic abuse and the impacts on women and children. Consistent with contemporary and emerging literature the reviewed research links interpersonal entrapment to the persistent colonial ideologies in Aotearoa New Zealand that either facilitate or are complicit in the interpersonal, social, structural and systemic entrapment of women. *Chapter Three* describes the research methodology which used a qualitative research design, grounded in the experiential approach and informed by feminist standpoint epistemology which emphasises the importance of marginalised perspectives in understanding social phenomena. Qualitative data was gathered through semi-structured interviews with women who had experienced what they recognised as economic abuse. Thematic Analysis of these narratives enabled an in-depth exploration of the complexities within their personal stories. The last section of Chapter Three outlines my positionality and reflexivity as the researcher.

Chapter Four is the first of three analysis chapters and begins with a preamble outlining the biopsychosocial and economic positioning of the women before they met their partner. In their own words the women's narratives provide the reader context for the temporal-spatial impact on the health, wealth and wellbeing of the women over the course of the relationship as illustrated through the succeeding analysis chapters. In Chapter four the

theme of Romantic Love focuses on the influence of heteronormative courtship rituals and social constructions that contributed to economic entrapment of the women, through the sub-themes of R*omantic ideals and entrapment, Behind closed doors* and *Reframing romance: recognition and resistance*. In *Chapter Five*, the theme of Motherhood is explored through the sub-themes of *The life project of pregnancy, Protective mothering, The good mother and good enough father*, and *Complexity of resistance in motherhood*. The final analysis chapter, *Chapter Six*, illustrates the theme of Leaving through the sub-themes of *Space for action and survival planning, Scorched earth – post-separation abuse and systemic barriers,* and *Rebuilding and recovery. Chapter Seven* is the conclusion of the thesis, where I review findings of the research in the context of the research goals, identify limitations and areas for future research.

Chapter Two: Literature review

This research seeks to understand women[1]'s experiences of economic abuse within the context of coercive control both before and after separation from an intimate heterosexual relationship in Aotearoa New Zealand. This chapter will explore and analyse literature and legislation relevant to the evolution of our understanding of intimate partner violence (IPV), what is known about women's experiences of economic abuse and coercive control in international and national contexts, and the contributing social, systemic and structural influences that shape women's recognition, responses and help-seeking actions.

Throughout this chapter, the words economic abuse and economic harm are used interchangeably, as are abuse and violence.

Feminist Standpoint theory

Feminist research methodology prioritises the lived experiences of women, acknowledges that within groups there are differing experiences and seeks to broaden the scope of knowledge (Campbell & Wasco, 2000; Harding, 2004). Many theories have been proposed to explain intimate partner violence (IPV); the definitions, risk factors, individual and psychosocial consequences, and prevalence. However, there is a dearth of research specifically relating to economic abuse as a form of violence against women. Economic abuse within coercively controlling relationships is a pervasive and often hidden form of IPV and despite growing recognition of its impact, there remains a need to understand the nuanced ways in which women experience and navigate economic abuse (Fanslow, et al., 2021; Jury, et al., 2015; Mellar, et al., 2024; Postmus, et al., 2021), including its effects on children (Good Shepherd, 2025; Katz, 2016; Stark & Hester, 2019).

Therefore, feminist standpoint theory provides a crucial lens for understanding economic abuse in the context of coercive control. By centering women's voices this study examines the progression and impact of economic abuse, explores the role of social, structural and

[1] Nowhere in the women's narratives were identification with 'victim' or 'survivor'. To respect their agency and as a challenge to pathologising women's experience and socio-political discourse (Bower, et al., 2025; Tolmie, et al., 2023) I have opted to use the terminology of woman or women instead of the binary victim-survivor.

systemic influences in shaping these experiences, and considers the processes by which women come to recognise and understand coercive control.

Global context

Intimate partner violence (IPV) and Violence against women (VAW) are a violation of human rights and a significant global, social, health and development issue that transcends all cultures, countries, and sociodemographic spaces (Stark, 2007; UNiTE working group, 2019). Globally women's subordinate position is entrenched in gendered structural hierarchies and institutions, cultural norms, and conceptual frameworks leading to oppression and exploitation of women and reinforcing expectations of male dominance (Farias, et al., 2023; UNiTE, 2019). Technology has created an environment where women are subject to global surveillance of their femininity. Digital misogyny, including body shaming, cyberstalking, character assassination, rape threats and threats to life, is a growing human rights issue. However the United Nations assert violence in digital spaces is yet to be recognised as a real form of violence against women despite the psychological harm, and real physical harm when online threats materialise offline (UN, 2018).

IPV is gendered violence; women are predominantly at risk and men are predominantly the perpetrator (FVDRC, 2020; Stark, 2007; UNiTE, 2019). Gender-inequitable beliefs shaped by socio-cultural norms of role and status in society are the leading causal factor. Women experience detrimental impacts on physical and mental health, and their participation in society, education and employment. In the worst cases, it can culminate in murder. The literature is clear that women are most vulnerable to violence behind the closed doors of their own homes (Stark, 2007; UNiTE, 2019).

Domestic violence paradigm

The domestic violence paradigm refers to the dominant conceptualisation of intimate partner violence used by society, law and services to understand and respond to abuse within intimate relationships. The domestic violence paradigm primarily defines domestic violence as a series of discrete, incident-specific acts of physical violence or injury between partners, often requiring visible harm for recognition or intervention (Stark, 2007). The episodic lens of IPV

presumes that between incidents women have space for action (Westmarland & Kelly, 2013) and the ability to leave. Not leaving is presumed to be the women's personal choice, leading to assumptions about her psychological deficits rather than recognising structural barriers (Arathoon, et al., 2023; Stark, 2007; Tolmie, et al., 2023).

'Victimisation' or 'Survivor' narratives often portray women as helpless, and both obscure their resilience and agency and hold them accountable through victim-blaming questions of 'why does she stay?' or 'why doesn't she leave?' (Arathoon, et al., 2023; Stark, 2007). Systemic responses to women's violation focus on immediate protection from harm and offender accountability. 'Trauma-informed' social service responses focus on mental health and physical wellbeing that pathologise women's response rather than addressing the structures that facilitate violence (Elizabeth, 2015; Giles, et al., 2005; Stark, 2007; Tolmie, et al., 2023). Since the 1980s this model has shaped policies, legal, and social responses that reinforce gender bias and structural disadvantage and socially sanction violence against women (Arathoon, et al., 2023; Douglas, 2017; Farias, et al., 2023; Giles, et al., 2005; Stark, 2007; Tolmie, et al., 2023).

The use of gender-neutral language of domestic violence, family violence and intimate partner violence ignores data from medical, legal, statistical and social services that women predominantly experience and men predominantly perpetrate violence, which obscures cultural norms that reinforce masculine dominance and feminine subordination (FVDRC, 2020; Stark, 2007; Taft, et al., 2001; UNiTE, 2020). False narratives regarding the prevalence and gender-symmetry of IPV have been perpetuated by conceptually and methodologically flawed research tools, particularly the Conflict Tactics Scale (CTS) (Ackerman, 2018; Taft, et al., 2001).

The CTS was developed by Murray Straus in 1979 and has had subsequent revisions, it is used as a self-reporting tool to quantitatively measure 'conflict tactics' used in intimate partner and family violence. Data obtained through the use of the CTS in hundreds of IPV studies has indicated relatively equal levels of perpetration and victimisation experienced by both women and men within intimate relationships (Taft, et al., 2001). The validity of the CTS is widely criticised in domestic violence literature because it "deliberately excludes attitudes, emotions,

and cognitive appraisal of the behaviours" (Straus, 2007, p191), ignores context and motivations behind perpetration, and the influence of gender in self-reporting (Ackerman, 2018; Taft, et al., 2018).

Cognitive appraisal of violent behaviours is influenced by the social conceptualisation of domestic violence as primarily physical assault, and because reporting excludes environmental factors or motivations behind perpetration, it ignores contextual factors of control, coercion and resistance to IPV. Furthermore, there is gendered discrepancy between the behaviour and cognitive appraisal of the behaviour. Straus (2007) argues "more than a third of women who reported being victims of one or more violent acts did not regard themselves as having experienced "physical abuse," as a "victim of violence," or as a "battered woman" (p191), women are more likely to overreport perpetration against men while men are more likely to overreport victimisation by women (Ackerman, 2018).

The gendered nature of overreporting and influence of the domestic violence paradigm in data collection and research on IPV contributes to the invisibility of structural disadvantage women face because of their gender, and their own ability to recognise and respond to their experience of violence. Stark (2007) asserts persistence of the domestic violence paradigm minimises the full scope of women's entrapment and the long-term consequences of abuse.

Coercive Control

Evan Stark (2007) consolidated decades of research into the conceptual framework of coercive control; a pattern of assaultive and coercive behaviour including physical assault, sexual and reproductive coercion and assault, emotional and psychological abuse, economic exploitation and harm, and controlling behaviours designed to restrict freedom and autonomy (Stark, 2007; UNiTE, 2019). These behaviours are ongoing rather than episodic, and the effects accumulate over time depriving women of their sense of safety, identity, autonomy and liberty. The technology of coercive control is temporal and spatial in nature, extending to multiple areas in women's lives with or without physical proximity, and extends past physical separation.

Stark (2007) asserts the process is experimental and interactive and

> *"everything about the experience of coercive control reflects its personal and individualised nature, from its proximate motives and relationship-specific organisation through the tactics deployed. The victim's agency is its principal target, and its familiar setting is critical to instilling fear" (p207).*

Situated within larger discriminatory structures, the situationally specific technology of coercive control evolves through tactics of isolation, intimidation, control and violence. While violence is still a tactic in coercive control, women typically experience frequent and cumulative effects of relatively low-level 'minor' violence such as pushing, shoving and non-fatal strangulation enacted with little affect. Intimidation is perpetrated through threats, surveillance and degradation (Douglas & Fitzgerald, 2021; Stark, 2007).

Isolation is effective in reinforcing dependency by undermining "the moorings of social identity, eviscerating a woman's selfhood and constraining her subjectivity" (Stark, 2007, p262). Maintaining meaningful social and emotional connections with others dilutes the abusers influence, so "to become the most powerful person in her life, he must eliminate her external sources of support and silence voices that would question his behaviour" (Hill, 2019 cited in Blyth, 2021, p61). A psychological effect of isolation is perspecticide; an incapacity to 'know what you know' effected through and an outcome of the cumulative pattern and harm from coercive control, reduced space for action and restriction of external perspectives (Anderson, 2009; Stark, 2007; Westmarland & Kelly, 2013).

The subjugation of women and their vulnerability to coercive control is founded in their social positioning and unequal distribution of rights and resources (Stark, 2007). The materiality of abuse is seen in micromanagement and control over basic necessities such as money, food, housing, sex and communication with others, and extends to abuse of children (Katz, 2016; Stark & Hester, 2019). Subordinating women is a means to establishing dominance and privilege in order to appropriate resources, repress conflict and prevent escape.

The domestic violence paradigm persists because society, institutions and laws are structured to recognise and respond primarily to physical violence while ignoring the broader ongoing

and gendered reality of coercive control. Stark (2007) likens coercive control to a liberty crime, a form of interpersonal entrapment that is only possible because of the gendered inequities upheld by cultural beliefs, systemic practices and structural inequalities that renders the entrapment of women 'behind closed doors' normalised and invisible (Arathoon, et al., 2023; Stark, 2007; Tolmie, et al., 2023). He further asserts that coercively controlling behaviours women are subject to within intimate coercively controlling relationships better reflect the criminalised 'stranger' violence of kidnapping and physical, sexual and psychological torture. Coercive control is a particularly insidious form of abuse, reinforced by socio-cultural constructions men are not subjected to except through intersections of other experiences of marginalisation such as ethnicity, (dis)ability, or sexuality. (Stark, 2007).

Tolmie, Smith & Wilson (2023) argue that while understanding IPV as coercive control is an improvement on older models, the focus on gender is still too narrow, and entrapment must be understood not just as the result of interpersonal actions but also shaped by intersecting broader factors.

Entrapment framework and Aotearoa New Zealand context

The entrapment framework expands on personal and gendered entrapment to highlighting the compounding social, structural and systemic influences. Furthermore, it explores why abuse can persist and women experience ongoing harm even after they leave abusive partners and demonstrates how prevailing focus on individual behaviour and pathologising women's psychological responses erases the broader context of violence and inadequacy of social responses (Tolmie, et al., 2023).

Social location, including race, class, gender, sexual identity and orientation and other forms of oppression compound entrapment. In Aotearoa New Zealand, colonisation and racism add layers of vulnerability and harm for Māori and other marginalised ethnicities (FVDRC, 2020; Jury, et al., 2015; 2017; Tolmie, et al., 2023). State neglect, institutional abuse and social exclusion can continue to harm women even after they leave abusive partners; including responses from police, child protection and welfare agencies that can reinforce or exacerbate women's entrapment. Intersecting oppressions or "-ism's" including racism,

classism, sexism, ableism, heterosexism are not individual identity markers, but “interlocking social structures that perpetuate inequity” (Tolmie, et al., 2023, p10).

The structural patriarchy that underpins the social fabric of Aotearoa New Zealand is the enduring legacy of colonisation and the importation of British ideals (Farias, et al., 2023). Prior to colonisation wāhine Māori held significant mana (spiritual power, authority, and status) as te whare tangata (bearers of past, present and future generations) embedded in whakapapa (genealogy), the mana of tāne (men), and Māori whānau and hapū worked collectively to promote wellbeing and safeguard the mana and integrity of whakapapa (genealogy). Essential for the foundations of Māori society was enduring whanaungatanga (connections) between people and “collective responsibilities and obligations for the wellbeing of whānau (extended family networks of Māori), hapū (collections of genealogically related whānau) and iwi (tribal nations)” (Wilson, et al., 2021, p9810).

However, colonisation imposed an order that mirrored British norms, curtailed women’s legal rights, implemented property and inheritance laws that privileged men, and embedded ideals of womanhood such as the “angel of the house” that were used to justify women’s exclusion from public life and economic independence (Mikaere, 2019; Morgan & Weatherley, 2016; Wilson, et al., 2021). Religious dogma reinforced structural patriarchy through education and assimilation, leading to the social and economic disenfranchisement of Māori through loss of land, culture and language (Pihama, et al., 2019; Simmonds, 2011). Wāhine Māori and tāne were affected differently by colonisation. Wāhine Māori were relegated to the domestic sphere and expectations of patriarchal gender norms, negating their status as te whare tangata and removing protective support and communal safeguarding (Wilson, et al., 2021) exemplified in Rose Pere’s whakaaro “*He wāhine, he whenua, e ngaro ai te tangata*”, often interpreted as meaning “by women and land men are lost”, referring to the essential and nourishing roles that women and land fulfil, “without which humanity would be lost” (Mikaere, 2019, p138).

In Aotearoa New Zealand violence perpetrated by middle-class predominantly Pākehā men is underreported and socially sanctioned (Giles, et al., 2005). These harms intersect with

gendered, classed and racial or ethnic privilege reinforced by social discourse (Dissanayake & Bracewell, 2021; Pepin, 2016) and influenced by dominant constructions of IPV. (Alsalem, 2023; Elizabeth, 2015; FVDRC, 2020; Giles, et al., 2005). Class can serve as a proxy for ethnicity, especially in colonial societies (Dissanayake & Bracewell, 2021). Māori and Pacific peoples are 'othered' and overrepresented as perpetrators, while Pākehā are invisible as a group. This supports the maintenance of Pākehā and masculine privilege and perpetuates stereotypes and false narratives that violence is a Māori problem (McCreanor, et al., 2014). The unchecked privilege of middle-class Pākeha men resources the silence and perpetuates the 'charming'; arguably they aren't invisible, just protected (FVDRC, 2020).

Feminine identity

The "angel of the house" ideology, originating in Victorian Britain, was a powerful cultural export that shaped gender norms in settler colonies like Aotearoa New Zealand. This ideal constructed women as self-sacrificing, nurturing, and devoted to domesticity with their primary value located in their roles as wives and mothers (Morgan & Weatherley, 2016). The role of Pākeha settler women in colonisation was to 'boost the population' and calm and nurture the unruly settler men (Dalziel, 1977). Women and children were positioned as property or chattels of men, and within the 'sanctity of marriage' sexual consent was implied, and abuse was normalised (Stark, 2007). The pace of change is slow. In Aotearoa New Zealand marital rape was only criminalised in 1985, and experiences of coercive control are evident as far back as 1857 in women's divorce petitions presented before the English Divorce Court between 1857–1914 (Simard, 2024).

Contrary to social rhetoric granting women the right to vote in 1893 was not recognition of their equal social standing but to enable them to effect this role, simultaneously empowering them and subjugating them to gendered expectations and the domestic sphere (Dalziel, 1977; Morgan & Weatherley, 2016). As wives and mothers' women were agents of civilisation, responsible for keeping up appearances, child-rearing and maintaining domestic harmony with a duty to guard the virtue, gentility, social purity and morality of settlers in her functions in the home and family, while men occupied the public and economic sphere and "it is of little

importance what colonial fathers are, in comparison, with what the mothers are" (Dalziel, 1977, p113).

This ideology was not just a private or family matter, it was institutionalised in law, education, and media. Marriage laws made wives legally subordinate to husbands, normalising economic dependence, prioritising the sanctity of marriage and the preservation of the family unit over women's safety, with family violence often trivialised or ignored by authorities (Mikaere, 2019; Simmonds, 2011). In media and social discourse representations of women often draw on the "angel in the house" archetype, reinforcing the idea that women's highest calling is to serve and support others. This has contributed to the normalisation of women's economic dependence and the invisibility of coercive control and economic abuse. Women who do not conform to these ideals and leave abusive relationships or challenge male authority may be stigmatised or blamed for family breakdown (Arathoon, et al., 2023; Giles, et al., 2005; Stark, 2007).

Normalisation and even romanticisation of violence against women in heterosexual relationships is evident in media and social discourse, music, and reporting of violence in the news. From an early age women are exposed to fairy tales and narratives of romantic love; myths of happily ever after, the perfect match, spiritual soulmates/twinflames the one, true love, and the power of love to overcome obstacles (Jiménez-Picón, et al., 2023; Lelaurain, et al., 2021). The prevailing settler ideology is evident in the dissonance of social perceptions between two Aotearoa New Zealand films 'Once were Warriors' and 'The Piano'. Both position Māori men as childish and inherently violent, stereotyping "unemployment, alcohol, crime, poverty, domestic violence and tragedy… features of daily life" (Mikaere, 2019, p151). Both movies are perceived as stereotyping the violence of men, but only one is a story of hope. Mikaere (2019) states:

> *"The woman in 'Once Were Warriors" is able to leave her abuser, reject the nuclear family model and return to the safety of her whānau; the best available option for the woman in "The Piano" is to leave the abuser who physically mutilated her for the one who subjected her to sexual abuse, to move from being the property of one to belonging*

> *to the other… the Māori woman in "Once Were Warriors" is struggling inside the oppressive family framework that the settler woman had to deal with over a century and a half before in "The Piano", is a powerful indication of the destructive impact that common law principles of family have always had on Pakeha women and now, as a result of colonisation, on Māori women too"* (p151-152).

It's not only historical, contemporary western romance novels and films such as 'Fifty Shades of Grey' and 'Twilight' normalise abusive behaviours under the guise of romance. Bonomi et al. (2013) assert these stories present controlling, jealous, and violent male behaviour as desirable, erotic, and even liberating for women, which can shape real-world attitudes and expectations about relationships.

Family Violence legislation

Traditionally regarded a private matter in Aotearoa New Zealand, the Domestic Violence Act 1995 (DVA) marked a significant step in legislative redress for experiences and perpetration of IPV. Domestic violence was demarcated into physical, sexual, psychological or emotional subsets and the framework offered sanctions such as Protection Orders and safety programmes (Elizabeth, 2015). Amendments to domestic violence legislation have included the incorporation of financial or economic abuse as a subcategory of psychological abuse in 2013, and in 2018 the Family Violence Act (2018) replaced the DVA (1995) expanding the legal definitions of family violence to include recognition of patterns of behaviour and cumulative harm.

It is estimated that over half (54.7%) of women in Aotearoa New Zealand report experiencing IPV in their lifetime, for wāhine Māori the rate is even higher at two in three (64.1%). In all forms of abuse wāhine Māori are disproportionately represented and they experience more severe physical violence, higher rates of sexual violence, controlling behaviours and economic abuse compared to Pākeha women (Blyth, 2021; FVDRC, 2020; Good Shepherd, 2022). Official statistics likely underestimate the true prevalence, as data indicates only a quarter of domestic violence incidents are reported to Police (Blyth, 2021). Children are present at two-thirds of all family violence incidents police respond to (Good Shepherd,

2022), and death due to domestic violence is the leading cause of homicide for women.

Decades of initiatives, campaigns, policies, legislation, and Refuge efforts to prevent and eliminate family violence have brought visible the violation of women (VINE, 2025). In Aotearoa New Zealand women have formal equality, and physical violence against women is both "illegal and culturally illegitimate" (Anderson, 2009, p1452), and so in doing masculinity perpetrators must engage in other tactics to ensure dominance and relegate women to social-cultural gendered spaces such as home and domesticity to reproduce structural gender inequality (Anderson, 2009; Sanders, 2014; Stark, 2007). The pattern of and insight into this behaviour would indicate therefore that violence is not 'masculinity gone berserk', but a calculated and cumulative pattern of harms (Stark, 2007).

From IPV to economic abuse

Psychological and economic abuse are the most prevalent forms of IPV both globally and locally (White, et al., 2024), and research suggests up to 99% of women report experiencing economic abuse with restriction of access to household finances the most prevalent (Adams, et al., 2008; Mellar, et al., 2024). IPV involving economic abuse is strongly associated with a range of mental health outcomes including depression, post-traumatic stress disorder (PTSD) and suicidality compounded by the duration of abuse and economic insecurity (Mellar, et al., 2024; White, et al., 2024).

Our understanding of economic abuse as a unique form of violence or harm has evolved. Traditionally subsumed under the psychological abuse category early measurement tools only had one or two questions specifically about economically abusive behaviours (Adams, et al., 2008; Postmus, et al., 2018; Stylianou, 2018). Adams, Sullivan, Bybee & Greeson (2008) developed the original Scale of Economic Abuse (SEA) to measure economic abuse in intimate partner violence (IPV), starting with 120 items and refining it to 28 items across two subscales; economic exploitation and economic control. Later, Postmus et al. (2016) streamlined the scale to 12 items, creating the SEA-12, which identified three distinct forms of economic abuse; economic control, economic exploitation, and employment sabotage, encompassing a range of economically abusive behaviours designed to restrict or monitor access to financial

resources, that ultimately restrict economic autonomy and ensure dependency (Adams et al, 2008; Anderson, 2009; Stark, 2007). Further testing has confirmed SEA-12 is a reliable and valid measurement tool, and that economic abuse is a unique form of IPV separate from psychological or emotional abuse (Postmus, et al., 2016; 2018; Stylianou et al., 2013).

Despite this, much of the existing research tends to overlook or misclassify economic abuse under emotional or psychological abuse, limiting its visibility in IPV studies (Postmus, et al., 2018). The terms financial abuse and economic abuse have also been used interchangeably, however it is increasingly recognised that they are different but related (Postmus, et al., 2018; Scott, 2023; Sharp-Jeffs, 2016). Financial abuse pertains to money or financial resources, and is regarded as a subset of economic abuse and wider barriers to access, use and maintaining of economic resources including housing, transport, food, employment and communication (Postmus, et al., 2018; Scott; 2023; Sharp-Jeffs, 2016).

The mechanisms and functions of economic abuse are difficult to differentiate from gendered norms and expectations in heteronormative relationships and household financial management arrangements (Postmus, et al., 2018; Sanders, 2014; Scott, 2023). Gender role expectations and socio-cultural contexts influence women's experiences of economic and financial abuse and the prevailing question is at what point, and under which circumstances, does the gendered division of financial management and access to economic opportunities within intimate relationships shift into financial control and abuse (Postmus, et al., 2018; Scott, 2023).

Adams, et al. (2008) define economic abuse as "behaviours that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency" (p564). Economic abuse is commonly thought to manifest in three forms; economic control, economic exploitation, and employment or educational sabotage (Mellar, et al., 2024; Postmus et al. 2016; 2018).

In Aotearoa New Zealand the Family Violence Act (2018) defines financial or economic abuse as:

> *"unreasonably denying or limiting access to financial resources or preventing or restricting employment opportunities or access to education" (s11).*

While quantitative measures have identified the three categories of economic abuse, qualitative literature has significantly highlighted the nuanced ways in which women experience economic harm. Research suggests men will exploit women's independent incomes or joint finances for their own gain; putting women into a position where they need to find money to pay for food or bills (Jury, et al., 2015; 2017; Mellar, et al., 2024; Stark, 2007), restricting or stealing money, controlling property or assets, accumulating debt without discussion and at times in the woman's name without her knowledge (Adams, et al., 2008; Jury, et al., 2015; 2017; Postmus, et al., 2018; Sharp-Jeffs, 2016; Stylianou, 2018). Perpetrators spend money on their own interests forcing women to take financial responsibility of household bills and costs, refuse to contribute to expenses, cause food insecurity (Jury, et al., 2017; Postmus, et al., 2021) and sabotage housing security (Jury, et al., 2015; 2017; Mellar, et al., 2024), all while maintaining ultimate financial control. Women are often 'unbanked' having no independent access to bank accounts or are withheld from financial information (Scott, 2023; Sharp-Jeffs, 2016). In the structural patriarchy of Aotearoa New Zealand women's work whether paid or unpaid is undervalued and women face both workforce discrimination and interpersonal malicious interference with educational and employment opportunities (Jury, et al., 2015; Postmus, et al., 2018; Sharp-Jeffs, 2016). Economic abuse and coercive control of children encompasses the same tactics and technology inherent in the abuse of women (Katz, et al., 2020; Stark & Hester, 2019).

Post-Separation Economic Abuse

Economic insecurity is both a vulnerability to and outcome of economic abuse, and a predominant factor in the ability to leave (Mellar, et al., 2024; Postmus, et al., 2018; Sanders, 2014). Economic abuse restricts the autonomy of women and deprives them of the material means needed for independence, resistance and escape (Camilleri, et al., 2015; Mellar, et al., 2024; Milne, et al., 2018). Recognising economic abuse and coercive control as violence and

a situation women need to leave is complex and requires navigating dominant constructions of IPV and the domestic violence paradigm (Stark, 2007), internalised and societal victim-blaming (Arathoon, et al., 2024) and the stigma of social marginalisation such as victimhood, poverty and solo-motherhood (Domett, et al., 2023; WEAG, 2019; Wilson, et al., 2021).

The intersection of class highlights barriers women in more affluent households experience; economic dependence through career sacrifice (Stark, 2007), and ability to provide or maintain a lifestyle for their children (Mellar, et al., 2024, Sanders, 2014; White, et al., 2024). Women may find it more difficult to pursue legal charges or obtain protective orders if they are unable to establish economic independence (Sanders, 2014). Additionally, seeking legal aid or welfare benefits may be complicated in that it can appear women have assets even if they don't have access to them (Mellar, et al., 2024).

Even if women can and do leave, the perpetration and effects of economic abuse and other forms of violence against them and their children can be long-term and continue post-separation. Institutionalised gendered oppression and privilege sanctions, enables and is at times complicit in the ability of men to perpetrate post-separation abuse (Elizabeth, 2015; FVDRC, 2020; Giles, et al., 2005; Reeves, et al., 2023; Tolmie, et al., 2023; Tutty, et al., 2023). Furthermore "separation alone does not secure their safety and, therefore, cannot be seen as the solution to stopping their partner's violence" (FVDRC, 2017, p10). Leaving "is often the time when the risk of severe violence or homicide is highest" (Arathoon, et al., 2024, p26), with statistics indicating the majority of IPV associated femicide occurs in the time leading up to or following separation (FVDRC, 2017).

Economic abuse is not a criminal offence in its own right but can be cited in support of application for a Protection Order. Women are required to source and finance Protection Order's themselves which can financially burden them (Reeves, et al., 2023). The burden of proof requirements in Aotearoa New Zealand legal system fails to adequately protect women experiencing coercive control where they may have no 'evidence' of the abuse except what women are prevented from doing and how they feel, which are barriers to their credibility and ability to access this form of protection (Reeves, et al., 2023; Stark, 2007). If breached, Protection Orders are a tool for police to effect recourse for women, however

economic abuse is difficult to police and prosecute, and systemic gender bias disadvantages women (Reeves, et al., 2023; Stark, 2007; Tutty, et al., 2023). As a help-seeking service Police are statistically linked to the most negative representations and experiences, which women perceive as not helping, not feeling listened to, and feeling worthless and discriminated against (Lelaurain, et al., 2017). Protection Orders themselves are an avenue abusers will manipulate, legally challenging applications, forcing women to be present in court appearances and calling inappropriate witnesses (Tutty, et al., 2023). Other sanctioned strategies include delaying court processes, frivolous lawsuits, making false reports to child welfare agencies, and pursuing child custody in family court (Elizabeth, 2019; Jeffries, 2016; Reeves, et al., 2023; Tutty, et al., 2023).

Economic abuse is one of the most common manifestations of abuse women experience post-separation (Tutty, et al., 2023). As identified by Stark (2007) as a tactic of coercive control it can extend over time and doesn't require physical proximity to the victim/survivor (Scott, 2023; Stark, 2007). Designed to "destroy her economic self-efficacy and self-sufficiency" (Postmus, et al., 2021, p13118) post-separation economic abuse is effected through legal systems abuse (Reeves, et al., 2023), procedural stalking or paper abuse (Elizabeth, 2015; Miller & Smolter, 2011; Tutty, et al., 2023), transferring debt, sabotaging relationship property dissolution processes, disrupting employment and social participation, and access to independent housing. A longitudinal study by Sharp-Jeffs (2018) found up to 90% of women experience post-separation abuse, furthermore literature suggests that while there is a decline in physical abuse, coercive and controlling tactics perpetrated against women particularly when children are involved, can be experienced for extended periods of time post-separation (Katz, et al., 2020; Mellar, et al., 2024; Stark, 2007; Tutty, et al., 2023).

In what Elizabeth (2015) refers to as the oppressive intimacy of the Family Court middle-to-upper class predominantly Pākehā business or professional men "are imbued with notions of civility" (p38), and in the active pursuit of time with their children are perceived as progressive and emotionally involved or at least good enough fathers which reinforces the impression of respectability (Elizabeth, 2015; FVDRC, 2020; Katz, et al., 2020). Family courts and

professionals prioritise paternal relationships, and violent fathers are routinely granted access to children in a dynamic Harne (2011, cited in Katz, et al., 2020, p312) argues can "override children's and mothers' right to protection" and in doing so "compromise their safety".

Women experience a double-bind; constrained by societal expectations of good motherhood and expected to protect their children (Heward-Belle, 2017; Morgan & Coombes, 2016) but attempts to contest custody to achieve this outcome are generally perceived as selfish, hostile or alienating (Elizabeth, 2019; Heward-Belle, 2017; Stark & Hester, 2019; Tutty, et al., 2023). Conversely, unchecked masculine privilege amplifies systemic collusion and reinforces entrapment enabling men to draw on social status, authority, and institutional deference to leverage socially legitimate channels to maintain control (Elizabeth, 2015; FVDRC, 2020). These men do not fit the stereotype of an abuser and are adept at public impression management "lying, threatening, charming, [and] playing the victim or the hero" (Monk, cited in Katz et al., 2020, p312).

The Family Court's focus on shared parenting and reluctance to recognise patterns of coercive control or economic abuse can result in unsafe custody arrangements and ongoing manipulation post-separation (Elizabeth, 2015; Tolmie et al., 2023). Abusers are known to make false allegations to child welfare agencies or penalise women for failure to protect their children. (Morgan & Coombes, 2016). The legal system perpetuates gender bias and structurally disadvantages women (Alsalem, 2023; Elizabeth, 2015; Mellar, et al., 2024; Morris, 2010; Stark, 2007; Tolmie, et al., 2023).

Maternal alienation refers to the systematic undermining of a mother's relationship with her child, and is increasingly recognised as a legitimate concern, especially in cases where mothers are penalized for advocating for their children's safety (Alsalem, 2023; Morris, 2010). Frequently when mothers allege abuse, fathers often invoke alienation claims to discredit them leading to custody losses for protective mothers even when abuse is substantiated (Alsalem, 2023; Morris, 2010). In the context of custody disputes involving coercive control or abuse, claims of paternal alienation are often framed under the controversial and unvalidated construct of Parental Alienation Syndrome (PAS) and are

frequently used in legal settings to counter allegations of abuse, despite research showing that such claims can obscure genuine concerns about family violence (Morris, 2010).

Courts in Aotearoa New Zealand continue to use the concept of parental alienation in custody disputes despite growing international and domestic criticism of its scientific validity and legal implications (Alsalem, 2023). The persistence of this concept is largely due to its strategic utility in litigation, particularly by fathers accused of abuse, who invoke alienation claims to counter allegations and regain custody. The UN Special Rapporteur on Violence Against Women and Girls (2023) specifically highlighted its use in Aotearoa New Zealand to undermine credible claims of domestic violence, recommending its prohibition in family law proceedings (Alsalem, 2023; Elizabeth, 2015; Morris, 2010).

The breakdown of the maternal bond is positioned as evidence of her failure, reinforcing cultural narratives that equate being a 'bad mother' with being a 'bad person' (Morris, 2010). This logic is reinforced by a wider institutional divide. In child protection settings, responsibility for children's safety is often displaced onto mothers, whose failure to leave a violent partner may be treated as neglect. Conversely, when women do separate, family courts frequently return children to fathers with histories of violence, thereby removing maternal protection (Morgan & Coombes, 2016). The persistence of such practices continues despite strong evidence that they place women and children at significant risk (Alsalem, 2023; Morris, 2010). Elizabeth (2019) suggests women experience disenfranchised grief when involuntarily losing care time with their children through the gender-neutrality of custody laws and prioritisation of 'equal time' with both parents regardless of the child-rearing arrangements prior to separation and any disclosures of violence made during proceedings. Communication with children in the care of their father can be restricted, exacerbating women's fear for their children's safety and wellbeing while in his care (Elizabeth, 2019).

Entrapment of women is enforced at both interpersonal and systemic level (Elizabeth, 2015; FVDRC, 2020; Giles, et al., 2005; Heward-Belle, 2017; Sharp-Jeffs, 2017; Stark, 2007; Tolmie, et al., 2023) with inequalities such as a gender pay gap, employment barriers, post-separation legalities and child custody, health and wellbeing, impact on credit rating, absorption of debt,

access to affordable housing or exposure to social stigma of being a solo-parent, and victim blaming and shaming that compound disadvantage for women (Arathoon, et al., 2024; Jury, et al., 2015; 2017; Mellar, et al., 2024).

Contact with children provides an opportunity for coercively controlling fathers to continue their abuse of children and ex-partners. Economic abuse may render provision for children unviable for women post-separation and structurally disadvantaged by cost-prohibitive legal process they may be coerced and controlled into relinquishing custody (Katz, et al., 2020; Stark & Hester, 2019), a performance of sacrificial motherhood that both upholds and diverges from the social construction of the protective 'good mother' (Heward-Belle, 2017; Morgan & Coombes, 2016).

Affluent men may pursue women raising allegations of abuse through other legal forums in civil or defamation cases (Douglas, 2017). The UN Special Rapporteur report (2023) notes "women have reported being advised by their legal representatives not to raise allegations of domestic violence, as it would work against them" (p17). The continued reliance on parental alienation claims within family court proceedings sustains cultural assumptions that mothers fabricate allegations of abuse for strategic advantage. This is in contrast to research showing that most mothers, including those leaving violent partners, typically encourage rather than obstruct father-child contact. While PAS is widely contested, maternal alienation of mothers who are unjustly discredited or distanced from their children is gaining recognition (Jeffries, 2016; Morris, 2010). Blaming mothers while not holding perpetrators accountable for creating unsafe environments (FVDRC, 2020) calls for integrated responses that recognise mothering under duress as protective, not deficient (Arathoon, et al., 2024; Heward-Belle, 2017; Morgan & Coombes, 2016).

Economic abuse is enabled and perpetuated by systemic and institutional practices (Camilleri, et al., 2015; Tolmie et al., 2023). In Aotearoa New Zealand, agencies such as Work and Income New Zealand (WINZ), Inland Revenue (IRD), Accident Compensation Corporation (ACC), the Family Court, child welfare services, and banks can, often unintentionally, create environments where men can more easily perpetrate economic abuse and women face significant barriers to recognition, protection, and recovery.

Aotearoa New Zealand is a welfare state established through the Social Security Act, 1938 with tax-funded needs-based financial assistance for eligible residents through Work and Income New Zealand (WINZ), an organisation within the government department of the Ministry of Social Development (MSD). In the Welfare Expert Advisory Group (2019) review of the welfare system in Aotearoa it was found that the system is antiquated, based on a social and economic context out of date with current reality, doesn't incorporate contemporary family and relationship dynamics and engagement with WINZ "diminishes trust, causes anger and resentment, and contributes to toxic levels of stress" (p6). The Work and Income (WINZ) benefit system is founded in a traditional one-earner model, which assumes financial dependency of women on their male partners. Relationship rules require women to declare their relationship status, and benefits can be reduced or denied if a woman is deemed to be in a relationship, regardless of her actual financial independence or safety. The relationship debt sharing policy means that women can be held liable for debts incurred by their partner during the relationship, further entrenching economic dependence and vulnerability to abuse (WEAG, 2019; Wilson, et al., 2021).

The Inland Revenue (IRD) approach to child support and benefit fraud investigations can inadvertently enable abusers. Only one parent can claim certain benefits or child-related tax credits, often disadvantaging mothers who may have primary caregiving responsibilities (IRD, 2025). Abusers may manipulate the system by quickly claiming entitlements or by hiding income, leaving women without adequate financial support for themselves and their children. The default practices of financial institutions such as joint accounts and requiring both parties' consent for changes can be leveraged by abusers to control or access a woman's finances. Lack of family violence policies in many banks means that staff may not recognise economic abuse or know how to respond (Scott, 2023).

Research suggests women are twice as likely to have part-time employment post-separation, and only a third of women are able to return to full-time employment (Jury, et al., 2015). For both those receiving a benefit and those in low-paid work the "evidence is overwhelming that

incomes are inadequate for many people" (WEAG, 2019, p6), inadequate for basic living costs and meaningful participation in communities. Emergence of the 'working poor' is evident in our society, and for many families an adequate income is only possible by maintaining multiple employment options (WEAG, 2019). Women's economic participation is constrained by a range of social and systemic barriers. The gender pay gap and inequitable pay for 'women's work' in female-dominated industries such as healthcare, hospitality, and retail combined with costly childcare, limited workplace support for parents, and a shortage of stable, well-paid jobs further reduce women's access to secure employment. These conditions leave women overrepresented in low-wage, insecure, or unpaid care roles restricting both their ability to participate fully in the workforce and their potential to achieve economic security (Postmus, et al., 2021; Stark, 2007).

Through the literature it is clear that economic abuse is a separate construct from psychological abuse in that it doesn't require proximity to women and can persist for long periods of time even after physical separation (Postmus, et al., 2021; Stark, 2007). Women who experience IPV and coercive control with or without violence have an increased prevalence of detrimental mental, social and health outcomes (Mellar, et al., 2024; Sharp-Jeffs, 2017; Stylianou, 2018), however the trauma-informed lens perpetuates victim-blaming and pathologises women for their trauma response. By redirecting attention to perpetrator's behaviour and social and systemic context

> *"an entrapment framing would shift the focus from her "personal deficiencies" and "choices" to understanding her coercive circumstances, including the manner in which her perpetrator isolated her and systematically closed down resistance, and the inadequate responses to her attempts to seek help" (Tolmie, et al., 2018, p206).*

While economic abuse is widely recognised as a hidden or invisible form of abuse (Postmus, et al., 2018), it is largely misunderstood (Postmus, et al., 2012) and underreported, unrealised and under-supported (Haifley, 2021). It is hoped that this research and choice of methodology will contribute to our understanding of middle-class heterosexual women's experiences of economic abuse in the context of coercive control in Aotearoa New Zealand.

Chapter Three: Methodology

"Research can be, and should be, a setting for consciousness raising and social change".

(Mies, 1983,1991 cited in Campbell & Wasco, 2000, p788)

Feminist psychology research highlights the role of unequal gendered social-power relations, upheld by political, social and cultural constructions, in the perpetuation of intimate partner violence (Giles, et al., 2005; Fanslow, et al., 2021; Stark, 2007; Tolmie, et al., 2017). Wāhine Māori, the socioeconomically disadvantaged and other marginalised groups continue to be disproportionately represented in intimate partner violence statistics, with economic abuse further marginalising the marginalised (FVDRC, 2020; Jury et al., 2017). A wealth of literature asserts intimate partner violence affects women of all social standings "across stratifications of ethnicity and socioeconomic status" (Nixon & Humphreys, 2010, p138), however through the perpetuation of dominant socio-cultural and political understanding and response intimate partner violence has become the problem of the marginalised (Elizabeth, 2015; FVDRC, 2020; Giles, et al., 2005). This 'othering' and homogenisation of difference (Maracek, 2016) has constrained progression, thereby contributing and at times actively complicit in continued violence against women (Elizabeth, 2015; Giles, et al., 2005; Stark, 2007).

Employing a qualitative research design, grounded in the experiential approach and informed by feminist standpoint epistemology this research utilised Thematic Analysis to explore the experiences of six women who have encountered economic abuse within the context of coercive control, both before and after separation, in Aotearoa New Zealand. Situating these women's stories at the centre of the research privileges their unique experiences, enabling a 'ground up' approach and analysis of the nuanced intersection of gendered power dynamics and social and systemic factors within the colonial landscape of Aotearoa New Zealand on the dynamics of coercive control and economic abuse in these women's lives.

Feminist Standpoint Epistemology

Feminism as a socio-political movement and ideology is committed to equitable systems; social, economic, personal and political equality and social justice. Feminist research challenges the gendered historical and political androcentric privilege in the understanding of

the nature of knowledge and knowledge production, and questions not only who benefits in traditional knowledge production but also who is disadvantaged (Campbell & Wasco, 2000; Harding, 1991, 2004; Riger, 1992).

Feminist research seeks to empower women, positioning them not as subjects but as co-creators of knowledge, and methodologically reflecting "an ethic of respect, collaboration and caring" (Campbell& Wasco, 2000, p775). Conscious partiality and reflexivity from the researcher are hallmark components (Braun & Clarke, 2019; Campbell & Wasco, 2000; Riger, 1992; Milroy, 1996). Challenging the androcentric science-as-usual approach (Harding, 1991) feminist research approaches assert the traditional concept of objectivity is a misnomer; the person is political, and reality (and therefore knowledge) is socially constructed. To understand the co-construction of narrative the researcher's inherent values, beliefs and emotions are centrally involved in the process (Campbell & Wasco, 2000; Milroy, 1996; Riger, 1992).

Standpoint epistemology posits that knowledge is socially situated and that 'standpoints' of marginalised groups, such as women, have unique and valuable insights often overlooked by dominant epistemological frameworks (Harding, 2004) that can challenge dominant narratives, and contribute to a more comprehensive understanding of social issues (Riger, 1992). Clarke & Braun (2017) advise that knowledge should and must not be considered outside of the context in which it is generated; from the broader sociocultural and political contexts of the research to the context of data generation itself. By exploring and illuminating the diversity of experience from the traditionally subjugated discourses of women, feminist research can contribute to the social movement in resisting and contesting the dominant 'ways of knowing', create opportunities to increase awareness of influence and impact of social hierarchies, and challenge the processes of discrimination contributing to oppression (FVDRC, 2020; Nixon & Humphreys, 2010; Riger, 1992).

The intersection and impact of social factors such as gender, race, social class, age, sexuality and ableness (FVDRC, 2020; Tolmie, et al., 2023) are not merely lenses through which we see reality, they are agents shaping how we construct our visions of what constitutes our

individual realities. There is no one 'real' reality, no single truth but multiple truths that are socially constructed (Campbell & Wasco, 2000; Clarke & Braun, 2017; Riger, 1992). Maracek (1989) claims "what we know and how we know depend on who we are, that is, on the knower's historical locus and his or her position in the social hierarchy" (p372 cited in Riger, 1992). Intersectionality extends our understanding of socially situated knowledge by examining how multiple social identities intersect and overlap to shape individual experience and perspective (Blyth, 2021; Else-Quest & Hyde, 2016; Marecek, 2016; Tolmie, et al., 2023).

Standpoint theory allows an interrogation of the dimensions of inequality and practices of power within the matrix of social categories and hierarchical structures that uphold privilege and oppression, which can be fluid and dynamic (Else-Quest & Hyde, 2016; Harding, 2004). Standpoint epistemology also allows for exploration of both commonalities and diversity of experience and adherence to dominant ideologies (Harding, 2004; Riger, 1992). Tomie et al. (2023) asserts exploring women's experiences of economic abuse in Aotearoa New Zealand through the entrapment lens requires us to be "properly cognisant of the social context(s) in which women and their abusive partner are located" (p9). Of interest in this research is to identify both the commonalities and diversity of experience within the group of women, and the recognised or unrecognised influence of dominant constructions on their sense of agency, experience, responses and help-seeking.

Women's Voice – Studying up

Central to this research is the emphasis of women's lived experiences as legitimate and authoritative sources of knowledge. An experiential approach prioritises the subjective and embodied knowledge of the women, grounded in the belief that individuals make sense of their lives and construct meaning through the stories or narratives they tell about their experiences, and honouring those voices as a source of knowledge (Boonzaier & van Schalkwyk, 2011; Campbell & Wasco, 2000, Harding, 2004). Narrative approaches focus on the stories people tell about their lives, and are used to explore how gender, power, and identity are constructed and negotiated through storytelling. Foregrounding personal narrative renders the invisible visible as the women articulate their experiences of economic

abuse and coercive control in their own terms from their own social context (Riger, 1992).

Thematic Analysis is an iterative inductive methodology emerging initially in Grounded theory, an approach to qualitative research first coined in 1967 by Glaser & Strauss and emphasised the need to generate theory that was 'grounded' in data (Guest, et al., 2012). This methodological principle is particularly suited to this study as it captures the complexity and temporality of women's experiences, providing a holistic view of their journeys in their own words. Stories represent inner reality as a means to construct individual subjectivity, "they reconstitute the past, interpret the present, and hypothesise about the future of an individual's life and identity" (Boonzaier & van Schalkwyk, 2011, p270). The language reflects and gives access to psychological or social meanings these women ascribed to their experiences of how economic abuse manifested and impacted their lives. By focusing on the narratives of women who have experienced economic abuse, this study seeks to uncover, structure and interpret the stories of the participants and the ways in which they construct meaning and identity.

Intersectionality plays a crucial role in narrative approaches by highlighting how various social identities and systems of oppression intersect to shape individual experiences, ensuring that the complexities of people's lives are fully understood and represented (Marecek, 2016). Illuminating diversity of experience can offer a more nuanced understanding of the influence of social hierarchies on oppression (Campbell & Wasco, 2000; Riger, 1992; Tolmie et al., 2023). This depth of understanding is crucial for developing theories and interventions that are grounded in real-world contexts; therefore, insights gained from intersectional narratives can inform policies and practices aimed at addressing systemic inequalities.

Squire (2008, cited in Boonzaier & van Schalkwyk, 2011) argues experience-centered narratives may not be about events but can be important for the teller's story of identity; a sequential means of sense-making to express, re-present and reconstitute experience structured in a way to convey meaning and purpose, and the telling and listening are co-constructed in the interaction between listener and storyteller. In collaborative co-construction both listening and telling shape the account, and each are informed by subjective

locations (Braun & Clarke, 2019). Researchers must explore and reflect on their own positionality and standpoint in the interpretation and representation of others' voices (Braun & Clarke, 2019). As Reinharz (1992, cited in Braun & Clarke, 2019, p23) states, "in order to effectively hear the voices of 'others', we need to 'study who we are, and who we are in relations to those we study".

Thematic Analysis

There is an emerging stream of literature specifically on economic abuse and coercive control in Aotearoa New Zealand, however Thematic Analysis is uniquely appropriate for this project to identify and contribute to understanding of the phenomenon from the women's diverse perspectives.

Thematic Analysis is a variable and flexible method to identify both implicit and explicit interpretive themes or patterns of meaning within a qualitative data set (Braun & Clarke, 2006, 2013; Joffe, 2012). This approach can illuminate processes of social construction, how a group conceptualises a particular phenomenon within a social and historic location (Braun & Clarke, 2012). Thematic Analysis seeks to understand ways people give meaning to their lived experience and social reality, how they position themselves to a phenomenon under study, and provides insight into the affective, cognitive and symbolic meaning relative to the particular social location in which the person is embedded (Clarke & Braun, 2017; Guest., et al., 2012; Joffe, 2012;). Comparison within and between group narratives can illuminate differences, similarities and intra-group variation to provide a representative 'sample' of meaning (Joffe, 2012).

Thematic Analysis can employ either an inductive or semantic 'bottom-up' approach deducing meaning from the content of what a participant has said (data), or a deductive or latent 'top-down' approach drawing on underlying ideologies, assumptions and conceptualisations theorized by the researcher to shape or inform the semantic content of the data (Braun & Clarke, 2006, 2012; Clarke & Braun, 2017; Maguire & Delahunt, 2017). Due to the iterative nature and continuous evolving process of collecting and analysing data, research situated in Thematic Analysis tends to draw on both approaches (Guest, et al., 2012; Joffe, 2012); starting

with a preconceived theoretical assumption from existing literature, and an openness to new storied, nuanced understandings through the telling of participants experiences (Clarke & Braun, 2017).

Braun & Clarke (2006) summarised Thematic Analysis into six phases; (1) Familiarisation with the data, (2) Generation of initial codes, (3) Generation of themes, (4) Review of themes, (5) Defining and naming themes, and (6) Producing the report. Braun & Clarke (2006, 2012) assert that the guidelines were designed to be flexibly applied to the research question and data, and that the process is recursive, developing over time and moving back and forth as needed. Consistent immersion in the data is necessary to identify, define, refine and analyse patterns of meaning. The iterative hermeneutic cycle of data exploration continues until no new insights can be gained and the theoretical position of the phenomena is reliably presented (Guest, et al, 2012).

The researcher determines the level of patterns, interpretations and links from the data (Guest, et al., 2012), so the incorporation of reflexivity is essential to understanding the process of meaning making (Braun & Clarke, 2006, 2012, 2019). Documenting affect, perspectives and understanding through notes or other methods evidence the active role the researcher plays in determining theory from data, location and influence on bias, and their emotionality in the process.

Reflexivity

The qualitative paradigm rejects the idea of the objective/unbiased researcher, contesting traditional research is value laden, and that transparently acknowledging the subjectivity of the researcher is a strength rather than weakness. To build an open relationship to facilitate the disclosure of personal information, rapport and trust must be established "by providing a respectful and egalitarian research environment" (Campbell & Wasco, 2000, p787). Connection is strengthened and a non-hierarchical relationship between the researcher and researched is created through the sharing of personal experiences, identities and emotions in the research process (Campbell & Wasco, 2000; Riger, 1992). The advantage of this altered dynamic is mutual respect and mutual desire to co-construct and understand the data (Hydén,

2013). Researchers must reflect on both the participants and their own affective experiences in the research process, recognising the emotionality of science and that feelings, beliefs and values also shape research and are inherent to inquiry.

The social position of the knower affects what they can know (Riger, 1992), so researchers must also engage in reflexivity of their own positionality and emotionality; how their research is influenced by their own social group status, and affective experiences and insights. Thus, engaging in reflexivity and acknowledging my own locus or position and identifying how my position shapes my thinking is a critique of traditional objectivity; addresses the power dynamics in research, and centres my perception in the co-constructed understanding of women's experiences shared with me during this research.

Method

Research Aims

The ways in which men financially constrain women during relationships and post-separation have long-lasting impacts on women's sense of self and autonomy; the ability to acquire and maintain economic resources and security, and capacity to participate in society. While economic abuse is recognised as a subset of psychological violence, stereotypical representations and categorisation of violence continue to impact socio-cultural and political understanding and response to intimate partner violence in Aotearoa New Zealand. The aims of this research were to make visible women's understanding of their experiences of economic abuse in the context of coercively controlling behaviours both pre and post separation from a relationship, identify their personal sense of agency in this context, and any influence of stereotypical or dominant constructions of intimate partner violence on their experience, responses, or any help-seeking actions.

These aims were achieved by employing Thematic Analysis of the transcribed narratives of six women. The women's storied accounts of their experiences in the context of abusive relationships identified shared and divergent themes and analysed influences of dominant stereotypes of domestic violence on how the participants have understood theirs and others' ability to respond to their violation through economic abuse. It is hoped the research will

promote increased understanding of the diversity and complexity of economic abuse and coercive control. Economic abuse is underrepresented in violence literature, so it is also intended that this research will contribute to our understanding of women's lived experiences in Aotearoa New Zealand.

Institutional Ethical Considerations

Given the sensitivity of experiences at the heart of the study, the full ethics process was undertaken and subsequently approved with no conditions by Massey University Human Ethics Committee: Ohu Matatika 3, SOB 18/58. Of particular concern was risk of harm to the physical, psychological and social wellbeing of the participants, my own safety, cultural sensitivity of method and analysis, and maintenance of participant confidentiality.

Practice implications from the Code of Ethical Conduct for Research, Teaching and Evaluations Involving Human Participants (revised 2017) are that research must be undertaken in a manner that considers beneficence or benefit to society, and non-maleficence in which it must at least do no harm. The Māori ethics framework Te Ara Tika applies mātauranga Māori to align tikanga (cultural) concepts to Te Tiriti (Treaty of Waitangi) principles of partnership, participation and protection. Four principles are integral to the research context: whakapapa (purpose and relationships), tika (research design), manaakitanga (cultural and social responsibility) and mana (justice and equity).

As tangata tiriti, my adherence to Te Tiriti obligations were integral to this project. The historic deficit focus and representation of Māori in partner violence in Aotearoa New Zealand prioritises seeking guidance on maintaining the individual and collective mana of Tāngata Whenua during the research project and beyond. Stereotypical representations and categorisation of violence impacts on socio-cultural and political understanding, and response to, intimate partner violence in Aotearoa New Zealand. Constructions are publicly perpetuated in highly racialised terms that 'other's' tāngata whenua and socially marginalised communities (Elizabeth, 2015; Giles, et al., 2005). This study was conducted with a commitment to ensuring that its findings and methodologies align with broader goals of equity, and to not perpetuate colonial or exclusionary ideologies by illuminating divergent

narratives among women who are often treated as homogenously 'victimised'. Although the focus of my project was not the experiences of wāhine Māori, I am cognisant that in being a Pākehā researcher on this topic (Milroy, 1996) my priority concern was to maintain reflexivity of my own ethnic standpoint and assumptions and social and cultural responsibility in the positioning of women's experiences of violence. Wherever possible I incorporate literature 'by Māori for Māori' (Milroy, 1996) sourced through Mana Wāhine publications.

Considerations for internal ethicality and the safety of the research for participants incorporated tikanga Māori such as manaakitanga and aroha ki te tangata. For individual participants it was intended that the methodology approach would provide a safe space to share personal stories and reflect on their experiences. For many women, the opportunity to share their experiences of intimate partner violence in a supportive and non-judgmental context can be empowering and validating. However, it was possible that in discussing their relationship experiences participants could disclose memories that cause them some discomfort.

The interview process incorporated kanohi ki te kanohi, whakawhanaungatanga and karakia. Manaakitanga and aroha ki te tangata, serving with compassion and the process of showing respect generosity and care, was upheld throughout the research process. Before meeting, each woman was offered the opportunity to be interviewed with a support person of their choice. Interviews were held kanohi ki te kanohi (face to face) for personal connection. Kai in the form of fruit, and bakery items, hot drinks and water were available and central to creating a Noa space for heavy whakaaro. Each woman was asked if they had a particular way they wanted the interview to start. Two women chose to start with karakia as way of cleansing and creating a safe space for kōrero. Kowhai brought crystals which she placed in positions that had meaning for her. Iris used a pencil as a sensory resource to maintain focus

[Iris] *"I'm just going to get a pencil…It's a weird thing, I like to have something in my hand. Cause I'm a writer I think…. Yeah I concentrate more when I have some… you know"*

Whakawhanaungatanga - the process of building authentic, respectful and reciprocal

connection, was an essential element of the research process (Milroy, 1996) to support and facilitate co-construction of narratives. Sharing personal information about identity and history is what Hydén (2013) refers to as 'relational practice', it reduces the power dynamic between researcher and researched through genuine connection. Mutual respect facilitates trust and rapport, creating a safe space for divulging personal stories particularly relevant to narrating experiences of violence that can be complex, sensitive and difficult to talk about (Hydén, 2013).

I was confident that using the skills that I have acquired in my professional experience I could ensure that the interview was conducted as safely and non-judgmentally as possible. I was alert to signs of discomfort, and participants had the right to decline to be recorded at any time during the interview and still participate in the research. Space and time were allocated after the interview, to ensure that the participants could debrief and seek professional support after the interview if need be. Kāpiti Women's Centre had offered to facilitate self-referrals to counselling post-interview and this information was given to all participants. I met regularly with my supervisor, who for safety was aware of when the interviews were taking place, and for wellbeing debriefed me through the emotions I experienced hearing narratives of abuse.

Prior to obtaining ethics approval the research focus and design, and my own positionality was discussed with my supervisor, a lawyer consultant, and the kaumatua, General Manager and Pacific cultural advisor for my employer at the time. The process was undertaken through verbal discussions and email. During the tenure of the project fortnightly supervision was maintained with my supervisor, all employers were notified and aware of the nature of my research to ensure no conflict of interest, and Kaumatua, Kaihautū Māori, and wāhine Māori were consulted (accessed through respective employment spaces) to ensure culturally safe practice.

Trustworthiness

My experience relevant to my trustworthiness to undertake this project is four years employed in and on the periphery of State Care (Oranga Tamariki) interacting with pēpi, tamariki and rangatahi in both formal and informal care arrangements (Care and Protection

(secure, caregiver arrangements, group homes), Youth Justice, Corrections) to promote and uphold their legislated rights. My work involved relational stakeholder engagement with care-experienced, caregivers, Iwi social services, disability, and other contracted care providers, and monitoring and oversight bodies. Prior to that I supported and worked with individuals with intellectual and other disabilities for 10 years in capacity of support worker, care manager, and senior manager for both mainstream and RIDSAS (community rehabilitation) services. In these roles I have had opportunities to facilitate counselling/vocational, behaviour support and emotional regulation programmes. Prior to this I volunteered as a telephone counsellor for Youthline (Wellington). I am currently an active volunteer for Good Bitches Baking and previously volunteered for the immune deficiency foundation (IDFNZ). My professional life contributed to the skills I was able to bring to each interview.

Recruitment and Participants

Participation criteria were women over the age of 18, who had been in intimate heterosexual relationships characterised by economic abuse with coercively controlling men. Inclusion criteria required participants to be at a minimum of 18 months post-separation from their (ex) partner to ensure reflective distance. Inclusion also required that participants were not prohibited from speaking by any outstanding legal or relationship matters, or a potential risk to their safety. Participants needed to be fluent in English, and specific cultural needs were discussed prior to the interview. Due to the detail of qualitative data collected and analysed, I aimed to recruit between 6-10 participants. The resulting number of six was sufficient for the purposes of the research aims and methodological approach. Understanding the core themes of individual experiences was the focus of this project so specific socio-demographic details were not requested from participants.

Participants were recruited through snowball sampling. Trusted intermediary contacts from a network of professional colleagues circulated the information sheet (Appendix I) with my contact details to potential participants who were known to them but not to me, ensuring participants were safely recruited and information about the research was provided within a relationship of trust. Intermediary contacts were informed of the selection criteria for

participants for identification of those who they thought may be suitable for the purposes of the research. Potential participants were asked to contact me directly if they were interested, to ensure participation was voluntary and confidential. I attempted this process twice; in the first attempt four women contacted me with their interest to participate. In the second I repeated the process and subsequently recruited two more women, who were known to me, but did contact me directly. As has been observed in other IPV research the participants were predominantly Pākehā (Fanslow, et al., 2010; Jury, et al., 2015; Marecek, 2016; Mellar, et al., 2024; Postmus & Plummer, 2018). However, for the purposes of illustrating the role of privilege and challenging dominant stereotypes regarding IPV, this was a representative sample appropriate to the research topic (Bowen, 2008).

I had an initial conversation with each of the women who volunteered, where we discussed research purpose/procedures, I answered any questions and obtained their written consent (Appendix II). This was done both face to face, and over the phone. Consent for those who I wasn't able to meet prior to the interview was sought verbally over the phone, then in writing prior to commencement of the interview. Kāpiti Women's Centre had offered to provide private interview room's, childcare if arranged prior to interview, and provide information on and facilitate counselling services women could self-refer to post-interview. None of the participants requested child-care or indicated they would seek counselling however I advised I would cover all costs, and koha in the form of petrol vouchers were gifted to each participant after the interview with a handwritten card.

Interviews

Through in-depth semi-structured interviews, the women were encouraged to share their stories in their own words, providing rich, detailed descriptions of their experiences. Unstructured or teller-focused interviews are particularly appropriate for sensitive topics like experiences of economic abuse and coercive control as it facilitates an in-depth exploration of participants' perspectives. A conversational and collaborative environment and approach foster an egalitarian relationship between researcher and researched, and prioritises participants agency to guide the conversation, recounting their experiences in their own terms

and shaping the narrative emphasising aspects of their experiences they deem most significant (Hydén, 2013; Oakley, 2016).

Interviews were held face to face at a time convenient for each woman, in neutral and confidential environments; four held in Kāpiti Women's Refuge, one in a separate office in a work environment and one in a residential setting. This was to ensure participants felt comfortable sharing their stories. One participant resided in another part of the country, and we arranged for the interview to take place during one of her visits to the Wellington region. Interviews were semi-structured and conversational in approach to allow the participant to lead the discussion while ensuring that areas of interest to the research were also covered. At the beginning of the interview, I thanked the woman for volunteering, summarised again the purpose of the research and the semi-structured nature of the interview using the interview schedule (Appendix III) as a guide. A hard copy of the information sheet was printed and available for the woman to refer to if needed. Interview questions were utilised for prompts, with an initial prompt "What was your financial situation like before you met your partner?" (Appendix III).

Most of the participants were emotionally affected during the course of their interview, and I cried with them at points too. The sharing of emotion further bonded the relationship between us as other researchers advise (Hydén, 2013; Oakley, 2016). One participant requested the digital recorder be turned off for a period while disclosing a specific episode of violence. I made handwritten notes, but at her request this incident was not used in the final project. One woman disclosed an outstanding legal matter, and the context could not be discussed. This did not impact on the other events of her story, so consideration was made throughout not to discuss that specific context. The interviews varied in length, between 1 and 2 hours. Several of the women were experiencing chronic physical and mental health challenges subsequent to the abusive relationship and consideration was made for time, fatigue and wellbeing during and post interview. All participants commented that they volunteered to share their story to promote better understanding of the issue for other women and society.

Transcription

Interviews were recorded on an Olympus Digital Voice Recorder [VN-733PC] and uploaded to MAXQDA 2020 under a 6-month student license agreement I purchased for the purposes of transcription. The quality of the data technologically provided was insufficient, so I converted the transcripts to Microsoft Word and manually edited and transcribed verbatim using the original voice files from the digital recorder. Transcripts include all partial sentences, words, pauses, non-lexical terms and my questions and commentary throughout the interview. To maintain confidentiality all identifying information was changed during this process through the allocation of pseudonyms, and the use of generic rather than specific terms (e.g. Replacing a town's name with [place]).

Transcripts were returned to participants to give them the opportunity to withdraw from the research, make amendments or return unchanged. When returning the transcripts all participants also returned a transcript release form (Appendix IV), confirming they consented to extracts from the transcript being used in reports and publications arising from the research. All digital files and transcripts were stored in a password protected folder on my computer and once approved for use by the participants audio recordings were destroyed.

Analysis

Thematic Analysis was employed to analyse the qualitative data generated from the unstructured interviews. As outlined by Braun & Clarke (2006), this is a flexible and accessible method for identifying, analysing and reporting patterns of meaning or themes within qualitative data. This method aligns with the project's feminist epistemologist stance, as it allows for the prioritization of participants' voices and experiences while considering the socio-cultural structures influencing their narratives.

A six-phase approach, as proposed by Braun & Clarke (2006) guided the Thematic Analysis process: (1) familiarization with the data, (2) generating initial codes, (3) generating themes, (4) reviewing themes, (5) defining and naming themes, and (6) producing the final report. This iterative process ensured that the analysis was both thorough and reflexive, allowing for the emergence of nuanced insights into the participants' lived experiences of economic abuse.

Reflexivity, a critical component in feminist research, was incorporated throughout the analysis to acknowledge the researcher's positionality and its influence on data interpretation.

The process of Thematic Analysis first involved immersion in the transcripts through reading and re-reading to better understand and gain a sense of meaning in participants' experiences. Although time-consuming, Braun & Clarke (2006) assert "this phase provides the bedrock for the rest of the analysis" (p17). I recorded my own observations and recollection of the interviews on the transcripts. Data coding was initially primarily inductive, allowing the themes to emerge organically from the participants' narratives as recommended (Braun & Clarke, 2006). However, the analysis was also informed by theoretical frameworks of coercive control (Stark, 2007) and economic abuse in Aotearoa New Zealand (Jury, et al., 2015, 2017). During the tenure of this project, I incorporated emerging literature illuminating the entrapment lens significant to the understanding of economic abuse in women's lives in Aotearoa New Zealand (Tolmie, et al., 2023). Through theoretical engagement I was also able to employ a deductive approach through the iterative hermeneutic cycle characteristic of Thematic Analysis (Braun & Clarke, 2006, 2012; Joffe, 2012).

The method of Thematic Analysis began with coding line by line; potentially relevant or interesting themes and patterns were identified and documented utilising the comment tool in Microsoft word. Being a novice researcher there were multiple codes generated initially, as noted by Braun & Clarke (2006) extracts or lines of data could be "uncoded, coded once, or coded many times as relevant" (p19), and were initially descriptive as opposed to interpretative. However, this phase enabled inclusive and thorough immersion in the data and did evolve through the iterative process as understanding of the patterns in relation to the research scope increased.

Creating a Microsoft Excel spreadsheet, all codes and extracts of data were exported. Review of the codes and continual interaction with the data resulted in a summary list of codes that indicated patterned meaning or emerging themes within and across the data. Through visual mind mapping and using post it notes, codes were clustered and/or absorbed into coherent groups of emerging themes. Within feminist research methodology and Te Ara Tika ethical

frameworks participant's confidentiality and well-being were prioritised, and themes were developed in a way that avoided perpetuating stereotypes or further marginalising participants.

Review of themes and thematic mapping (Braun & Clarke, 2006, 2012) identified sub-themes of significance which were clustered within the superordinate themes. With distinction between themes, and relevant interconnection, themes were defined and named. Participants were asked about their experiences of economic abuse in relationships with coercively controlling men. Superordinate themes captured key life experiences that emerged through the women's narratives, and in their own words: Romantic love, Motherhood, Leaving and The Mask Came Off. A final review of the themes identified 'The Mask Came Off' incorporated repetitive material relevant to other themes so was collapsed and absorbed into the remaining three themes.

In producing the report, I have brought themes together with key literature and provided women's stories as evidence. The extracts of data chosen are intended to evidence the analysis within and between themes to represent key aspects of the research aims. To enhance the credibility and trustworthiness of the findings, I utilised Lincoln & Guba's (1985) criteria for qualitative rigor, including prolonged engagement with the data (Braun & Clarke, 2006, 2012) and peer-debriefing with my supervisor.

Positionality and Reflexivity

As a researcher I am aware that my own experiences, beliefs, and positionality shape the research process and interpretation of data. Throughout the study I engaged in continuous self-reflection to examine how my interactions with participants and my analytical choices were influenced by my standpoint to ensure the voices of the women remained central and their narratives interpreted with integrity.

I locate myself as a Pākehā cis-gender heterosexual woman; the daughter of white-collar parents, a Forensic psychiatric nurse and self-employed Electrician, born and raised in a privileged (and perpetually expanding) predominantly Pākehā community from where I engaged in multiple extra-curricular activities and attended a private girls school. I am

university educated, own my own home, and have been employed in a variety of senior leadership positions in the social sector for over 10 years. I am the older sister to four other women, aunty to nine, great-aunt to one, and mother of three teenagers born over the space of three years, one of whom is immuno-compromised. The empty nest era started for me at the end of 2023. I have been divorced and consciously unattached for well over a decade and there have been periods of time I've needed to rely on the sole parent's benefit. Post-divorce the location of the children (and subsequently myself) was a court-enforced restriction to the Kāpiti district. My whānau reside in Manawatū, Ōtaki and Australia. There are elements of my positionality that I am not entitled to disclose. All my life I have witnessed and heard the stories of women from communities of privilege, for none of us was it clear that the experiences we lived through were violence.

For the duration of the research process, I documented my thoughts, feelings and reflections to identify potential biases and their impact on the study. Notes on observations and insights were written in word documents, stored securely on my laptop, on post it notes and visual mind-maps in my study space. Fortnightly supervision to discuss my personal context (employment, wellbeing, whānau, challenges and opportunities), reflection on the emotional impact at times from literature and the women's narratives, maintaining strengths-based language, positioning and perspective. And discussing my findings and interpretations to gain alternative perspectives and challenge my assumptions was also significant in supervision.

Chapter Four: Analysis Part One

Preamble: Before I Met Him

The following research analysis draws on and centres the narratives of six women – Cosmos, Dahlia, Iris, Kowhai, Mimosa and Rose - who were subjected to economic abuse in the context of coercive control with former partners in heterosexual intimate relationships. This research and co-construction of narratives provided an opportunity for them to share their stories. Listening enabled a more nuanced understanding of the influence of dominant constructions and stereotypes on women's recognition, help-seeking, and sense of agency in their experiences over the course of the relationship, and post-separation. Although the interviews were unstructured, prompts were used to elicit narratives regarding expectations and roles in financial management, and impact on employment, property and other assets, debt, and social and recreation opportunities. While sociodemographic details were not requested from the women, through their narrative's assumptions can be drawn about their ages, stages, and sociodemographic spaces.

Dividing the analysis into three parts over three chapters, this chapter attends to Part One of the analysis with a focus on the women's stories of heteronormative courtship and the influence of heteronormative notions of romantic love in erosion of economic autonomy and recognition of their experience. Chapter Five attends Part Two of the analysis, to understand how economic abuse and coercive control influence women's experiences of motherhood, the impact on children, and the complexity of resistance in this context. Part Three of the analysis in Chapter Six further expands the focus to explore how economic abuse influences women's experiences of leaving their partner and operates post-separation within wider sociocultural and structural contexts. This research draws on contemporary international and local literature of economic abuse, Evan Stark's (2007) conceptualisation of coercive control, and is further informed by the lens of the entrapment framework (Tolmie, et al., 2023) to understand the interpersonal, social, structural and systemic influences that enable, facilitate and at times are complicit in the economic entrapment of women in coercively controlling heterosexual relationships in Aotearoa New Zealand.

As a precursor to the analysis, it is important to highlight the stories women told of family, community, employment, finances and social recreation before they met their partner to encourage an understanding of the intersecting socio-ecological factors (Rollero, 2020; Stark, 2007; Tolmie, et al., 2023) that "entrap women in daily life" (Stark, 2007, p5) and impact on the women's resources, identity, recognition and space for action (Sharp-Jeffs, et al., 2017; Stark, 2007; Westmarland & Kelly, 2013) over the course of the relationship and post-separation.

Cosmos was a recently widowed self-employed artist, mother and grandmother who lived in and was respected by a rural community. Cosmos felt *"financially sorted"* and *"proud of myself"* managing well through her business and supplemented with WINZ benefit and ACC payments for her disability. Rose was a high school student living with her widowed father, working part-time and had a large social circle that was *"fun."* Dahlia was a university student working multiple part-time jobs, living cheaply with friends she was financially stable and supported by nearby family. Kowhai was a carpentry graduate receiving a WINZ benefit and focused on reconnecting with her young son. Kowhai lived independently and worked and volunteered part-time.

Mimosa was a graphics design graduate and solo mother receiving a WINZ benefit and child support who spoke of struggling financially on the *"the noodle, porridge and toast diet."* Mimosa was not *"in the best headspace"* and *"a lot of my money would go on me trying to have a good time with other people."* Iris was a solo mother renting family property in a seaside town. Iris had no debt, worked part-time, and received WINZ support. There was no help from the child's father who was *"hopeless"* but Iris spoke of *"managing well, totally coping."* Iris had a limited social life and met her husband on her first night out.

Romantic Love

Drawing on women's personal narratives and contemporary literature this chapter examines how the heteronormative courtship script and dominant paradigms of intimate partner violence contribute to women's economic entrapment and influence their perceptions and responses through the sub-themes of *Romantic ideals and entrapment, Behind closed doors, and Reframing romance: Recognition and resistance*.

Romantic ideals and entrapment

This sub-theme analyses the women's stories of gendered performance and cultural signifiers of romance in the heteronormative courtship script that facilitate the erosion of autonomy, and the entrapment of women. Romantic ideals include *"that type of guy"* examining the influence of romantic notions of love and the socially coercive mask of charming, *Wooing is conquering* explores how romantic ideals in pursuit and early courtship mimic coercively controlling behaviours, and C*ourtship to cohabitation* in which systemic complicity is identified as contributing to the women's economic dependence and relegation behind closed doors.

"That type of guy"

Vulnerability to the advances of potentially coercively controlling men can be framed through socially constructed gendered expectations, inherent assumptions of caregiving and providing, and notions of romantic love (Lelaurain, et al., 2021). In Aotearoa New Zealand as with other Western nations, the culturally hegemonic courtship script embodies the ideology of the dominant social group of white, middle-class heterosexuals (Lamont, 2014; Lelaurain, et al., 2021). Romantic love "is one of the most powerful discourses that informs our understandings of femininity/masculinity," and associated courtship roles for women and men (Power, et al., 2006, p177).

Within the cultural narratives of romantic love, 'charming' aligns with ideals of masculinity and is a socially coercive tool and construct in romantic pursuit (Bonomi, et al., 2013; Lelaurain, et al., 2021). The women all shared some recognition of *"that type of guy;"* a performance designed to coerce them into the relationship. The charming, funny, flatterer with the *"gift of*

the gab," who could *"charm the pants off a nun."* Iris spoke in terms of the narrative of the predestiny of true love and meant to be (Power, et al., 2006).

[Iris] *"Well it was funny I had met him actually a few days before maybe two days before. And he'd come into work and, absolute beautiful, charming man. As they are… We had a big conversation and then, when he left, I said to my other colleague "I'm going to marry him." And I was right."*

Romantic love is "socially desirable and constructed as a measure of a women's identity as a feminine subject" (Power, et al., 2006, p177). The all-consuming nature of flattery and attention, and a personal sense of desirability was inherent to many of the women's experiences (Anderson, 2009; Stark, 2007). Employed as a model Dahlia's partner positioned himself as a prize, with the expectation that Dahlia would 'work' to keep him "*he was gorgeous. Like he was really stunning."*

[Dahlia] *"this guy just told me all the time, to start off with, how amazing and wonderful I was and how beautiful I was, and how he just loved being with me. 24/7. Like, it was just all consuming... even though I'd had other boyfriends before that they weren't as full on and as intense… and he gave me all this attention."*

Dahlia's narrative reflected the social capital attributed to women who can attract a charming handsome man (Lamont, 2014) articulating "*I'd never been in a relationship with someone who was so into me"* that connected with her vulnerability to his flattery and attention due to underlying insecurity in her own identity as a desirable feminine subject.

[Dahlia] *"I'd always considered myself not to be very pretty, cause I only had brothers I didn't have sisters, and my mum wasn't really into fashion or anything. So I always considered myself to be a bit overweight and bit unattractive, where actually I wasn't either."*

Rose and Mimosa articulated trying someone different from their usual 'type.' Rose reflected *"He wasn't someone that I would actually go with usually"* humour was the drawcard "*But his personality…. He was funny…he made me laugh, he was a clown."*

The influence of the hero/damsel dichotomy in romance myths was relevant to Mimosa negotiating with herself to give him a go, and Cosmos' experience of constant attention and physical health increasing her vulnerability to romantic advances.

[Mimosa] "I wasn't really attracted to him. Then I got sick and I think I had to have my wisdom teeth out. I don't know how he knew where I lived, but he dropped off a care package because I had the flu as well…no one had done that for me before."

[Cosmos] "He was coming and seeing me all the time and it was sort of like I never had a break. He was constantly there all the time and thought it was really neat to have that attention and you know here I had another you know male on the scene which when I felt like I didn't have any support cause I was so vulnerable… and so he was someone who could help with these things you know".

The heteronormative courtship script reinforces the idea that men should be providers and protectors while women should be grateful recipients (Jury, et al., 2017). However economic dependence is not always an immediate or explicit condition. Instead, it often emerges gradually, intertwined with seemingly romantic gestures in early courtship (Anderson, 2009; Jury, et al., 2017).

Wooing is conquering

It is within the context of gendered performance expectations in romance that the women described the initial phase of courtship. In heteronormative courtship femininity involves passive recipient; reacting to men's overtures where wooing is an act of conquering (Anderson, 2009; Lamont, 2014). Masculinity is positioned as the active breadwinning male responsible for initiating the relationship, paying for dates, and determining timelines for relationship progression (Anderson, 2009).

In the women's narratives different experiences of economic and financial decision making during the dating period emerged, influenced by constructs of masculinity. Most spoke of wanting to contribute and *"pay their way"* out of a sense of fairness, others felt an implicit expectation or need to meet the gap in his finances. For Iris, the ascribed gendered

expectations held true *"he was in charge of things like if we went out for brunch or anything like that…A gentleman."*

Iris' narrative also described the intersection of masculinity and femininity and masculine entitlement to resources and decision-making power (Stark, 2007). Having positioned himself as a generous man Iris' partner exhibited a sense of entitlement to her housing prior to cohabitating. First exploiting her resource by offering one of Iris' spare rooms to his cousin under the guise of "*helping out*" Iris financially. Without discussion he quickly moved in himself not long after as the relationship commenced. Iris spoke of welcoming the unilateral decision and progression of the romantic relationship.

[Iris] *"It happened. I didn't even think there was a question or talking or anything about it. He was just moving out of his flat and into mine. Not even really talked about. I was so fine with it. I wouldn't be now. But yeah, it was really fine, and he was wonderful with my daughter. I was able to work a bit more and he was studying at the time."*

From courtship to cohabitation

The women's stories emphasised how timelines for relationship progression are ascribed to men (Anderson, 2009), even when women do not desire commitment (Lamont, 2014). The progression of courtship to cohabitation highlighted intersecting influence of gender norms and systemic complicity in the economic vulnerability and entrapment of women. Mimosa spoke of wanting to take things slow *"and then all of a sudden, he'd moved in. He sort of stayed one night and never left…I don't remember even inviting him. Nothing. He just didn't leave."* Equally Cosmos' partner *"moved in really quick. You know something fell over with his flat next minute he's in on the scene… it just sort of happened."* Although Dahlia's partner lived with his parents *"he basically stayed at my house all the time"* but never contributed to the flatting costs or food.

Living together is a normalised part of the heteronormative courtship script, and housing and household income are economic resources that in the gendered performance of intimate relationships abusers will exert authority over and a sense of entitlement to (Mellar, et al.,

2024; Stark, 2007). Iris, Mimosa, Cosmos, and Kowhai all relied on state-administered benefits and while Iris welcomed the potential for shared resources of labour and income, cohabitation immediately exposed the women to economic entrapment through systemically enforced financial dependency on their partner.

Mimosa and Iris experienced their partner moving in without prior discussion, after which the benefit conversation was had, and their partner's assumed the role of provider. Mimosa reflected

[Mimosa] "I just said look I'm on the DPB. I've got to tell them that you're living here. And that we're in a relationship. Yep that's fine babe. That's fine. I'll look after ya. It'll be good, we'll be fine."

Emerging within the women's narratives was the impact the unilateral removal of independent income had on their economic autonomy. The systemic bias in financial institutions expose women to economic insecurity and through "seemingly benign methods…can exacerbate unequal power dynamics" (Scott, 2023, p682; WEAG, 2019). The additional assumption is that women have a choice in the decision to cohabitate (Jury, et al., 2017). Cosmos articulated the decision to cohabitate, and the removal of her independent income was made without discussion or her knowledge. Enabled by systemic processes Cosmos' partner was assigned the role of purveyor of her independent income, facilitating both financial and physical dependence and restricting access to necessary health services. For Cosmos, her income was also important in accessing carer support for her disability.

[Cosmos] "Being on a widow's benefit because of course once he moved in you know they had to be notified. ACC had to be notified. I had been getting someone to come around and help with the housework and of course that all went out the window because you know he was supposed to do all that. And then something really shitty that went on with WINZ in that they split the amount of money I was getting and because I had to get disability allowances for medication and stuff like this. And so, they split it in half for the male and half for the female. And I thought that was real shit. So it was really Mickey Mouse, and I remember being

appalled at the time. And also, we had to go under his ACC as a married couple. So I lost anything that I had from there."

Cosmos spoke of this concomitant usurpation of personal and economic independence as being devastating to her sense of agency and identity as capable and self-managing and contributing to the financial control her partner subsequently assumed, echoing the stories of other women who have "made clear that what is done to them is less important than what their partners have prevented them from doing for themselves" (Stark, 2007, p13).

[Cosmos] "I was so capable, used to managing my own finances with paying power bills and everything else. And I remember he kind of took over and it was just devastating. He was trying to take over and tell me how to pay these bills or how to manage my finances. And I found that really really difficult."

Relationship progression for the women varied from the experience of being 'swept off their feet' and quick timeline from courtship to cohabitation, to the slow burn "friends first" experience. Regardless of whether the courtship period and progression to cohabitation was slow or swift, cohabitation was a critical point of entrapment for many of the women. Once the men perceived that they had secured their partner's dependence, their control over resources became more overt.

Behind closed doors

This sub-theme explores the influence of masculine and socio-economic privilege in shaping women's experiences of economic abuse in the context of coercive control. In the performance of masculinity money and status infer power, none more evident than in middle-class and affluent social classes (Stark, 2007). The ability for middle-class men to effect economic abuse is often underpinned by broader societal structures that grant them authority in both the workplace and the household (Elizabeth, 2015; Farias, et al., 2023; FVDRC, 2020).

The women's narratives reflect much of what is already known about tactics of economic abuse, through economic control, economic exploitation, and educational or employment sabotage by controlling their ability to "acquire, use, and maintain economic resources, thus

threatening…economic security and potential for self-sufficiency" (Adams, et al., 2008, p. 564). A consistent thread in the women's stories was provision of 'allowances', monitoring spending, denying access to or hiding financial information, preventing women from having their own bank account or card, or credit card (Adams et al., 2008; Fanslow, et al., 2021; Jury et al., 2017; Mellar, et al., 2024; Postmus et al., 2018; 2021; Sharp-Jeffs, 2016; Stylianou, et al., 2018).

Iris spoke of her partner being very generous, and assuming responsibility for financially providing for her and her child. Paying for social events, he was also contributing to her rental costs, food and purchasing gifts and clothing for her. This continued during the relationship where her husband *"took care of everything"* from her swimming and gym memberships, to paying for dates and social activities. On the odd occasion she went out alone he gave her cash, or the eftpos card with a set limit for expenditure. Iris reflected on accepting this because although both their incomes went into a joint account, her employment remained predominantly part-time while she focused on raising her child, and as her partner's career progressed, he eventually earned significantly more than her.

Men will exploit women's independent incomes or joint finances for their own gain, often putting women into a position where they need to find money to pay for food or bills (Jury, et al., 2017; Mellar, et al., 2024; Postmus, et al., 2021; Stark, 2007). Tactics of economic exploitation experienced by many of the women included stealing money, property or assets, accumulating debt without discussion and at times in the woman's name without her knowledge, spending money on their own interests forcing women to take financial responsibility of household bills and costs, refusing to contribute to expenses, and sabotaging housing security (Fanslow & McIntosh, 2023; Jury, et al., 2015; Jury, et al., 2017).

Rose carried the mental load and practical responsibilities of financial management while *"his priority was so he could go get himself a tinny or whatever."* The underlying perception of ownership over the relationship finances manifested in the refusal to contribute and prioritising his needs and autonomy over the economic security of the household (Jury, et al., 2017).

[Rose] *"So he would just go do that without even saying, consulting or anything. So, when I'd go and buy something that we needed, the money wasn't there."*

In a gendered double standard (Jury, et al., 2017) Rose was allocated a twenty-dollar allowance for social or recreational activities, a *"tit-for-tat"* arrangement equivalent to the cost of her partner's drugs. Economic control was part of a wider set of tactics including constant phone calls designed to restrict Rose's participation in social activities *"just constant calls about when I'd be home."*

[Rose] *"He started being more secluded, so he was making me be secluded and getting jealous of when I was going out. So that was basically it. That's all I could take really because it was like tit for tat because you know, a tinny was $20 so I was allowed $20 if I was going out or whatever".*

Roses' description of being given only $20 for social outings while her partner made large discretionary purchases without consultation and neglected essential household needs is a "localised expression of the social hierarchy of activities which devalues women's activities" (Jury, et al., 2017, p76) and a legitimised and socially sanctioned model of male superiority and dominance (Elizabeth, 2015; Giles, et al., 2005; Jury, et al., 2017). This unequal allocation of economic autonomy impacted her sense of agency and limited her space for action (Stark, 2007; Westmarland & Kelly, 2013) illustrating how economic control functions not only to restrict access to money but to systematically devalue and constrain women's lives.

Many of the women spoke of large purchases made without discussion. Iris was aware of the gendered double standard of their spending habits *"he would make decisions without me. Whereas I wouldn't, it wouldn't be vice versa"* being *"so well trained not to spend a lot"* after her husband purchased furniture without discussion. On confronting him, she reflected

[Iris] *"he was just like it's my money I'll do what I want. All the time. It's my money I'll do what I want."*

Rose also attempted to ensure decision making was joint. *"I was always worried about what I was going to buy and how much things were. And if it was a big thing I'd talk about it, but with*

him it wasn't… like that." Non-reciprocal financial decision making can have immediate and long-term impacts on women's economic security (Jury, et al., 2015, 2017; Milne, et al., 2018; Sharp-Jeffs, 2015). Rose's partner used the joint account to purchase a motorbike without prior discussion but registered it in his own name. However, the purchase put the household under financial strain and Rose was required to absorb equal responsibility for financing the purchase, *"We ended up having a Q card and a loan at the bank."* Economic exploitation can impact post-separation economic security as women are often left to absorb debts and utilities in their name to protect their credit rating and long-term financial security (Jury, et al., 2017; Mellar, et al., 2024; Milne, et al., 2018; Sanders, 2014).

As her relationship progressed Dahlia spoke of the realisation that she had spent all her wages in a weekend with her partner, and her attempts to set financial boundaries were met with emotional manipulation and threat to the relationship. The exploitation of Dahlia's finances extended to her credit card, continuing the expectation that Dahlia would fund her partner's lifestyle *"he'd be like, oh, let's just put it on a credit card. But he never offered to pay."* Dahlia's partner did engage in theft and deceit, stealing money directly through purchases on her credit card, and small notes from a money jar she kept for essentials, cat food, bread, and bus tickets. Dahlia suspected the theft but recognised it when it began to impact her ability to get to university, sabotaging her education and employment opportunities.

[Dahlia] "I kind of noticed that I wasn't having enough money to be able to get my bus tickets and things like that. So I then went and I would like keep money. Hide it from him."

Jury (et al., 2017) assert deceit and blame is often used by perpetrators repeatedly and systematically and in conjunction with other forms of economic or other intimate partner violence to obtain the financial resources of women. Subjugation precludes women's financial decision-making power, and enforces expectations for women to be "selfless, needless, and to put all needs before their own" (p76).

The impact of IPV on employment and difficulties gaining, maintaining and fully participating in work and educational opportunities are well documented (Jury, et al., 2015) including

sabotaging attempts to obtain or retain educational and/or employment opportunities, prohibiting women from working or forcing them to work, workplace harassment through phone calls and disruptive visits, and interfering with transportation (Jury, et al., 2017; Mellar, et al., 2024; Stark, 2007). On the weekend drinking sessions her partner expected her to fund, Dahlia also felt coerced into substance abuse, undermining her ability to concentrate and complete coursework.

[Dahlia] "I just did not cope with school and work and everything the next week. So I said look, I can't do that and he used to get really shitty and would be really manipulative "oh you just don't want to be with me" …because I didn't take the drugs. Or if I said I couldn't afford to do it he would say "you just want to control me" and leave and not speak to me for two or three days."

Dahlia never cohabitated with her partner, never had a joint account *"I wasn't that stupid"* and her employment income was beneficial to her partner. However, he engaged in other employment and educational sabotage using tactics such as constant phone calls during her shift. When confronted he would minimise, deny, or engage in deceit by attributing blame to her and her 'forgetfulness.'

[Dahlia] "Even though technically like he wasn't physically abusive, there was all this other shit that went on.

A recurring thread in the women's stories were the experiences of economic abuse intertwined with coercively controlling behaviours designed to keep them subjugated and economically dependent. Men achieve status and very real tangible and symbolic benefits from both the paid and unpaid labour of women (Anderson, 2009; Stark, 2007). Stark (2007) asserts the primary goal of abusers in deploying tactics of coercive control are to meet his individual needs, exploiting a women's personal sense of identity and eroding her agency through a technology of tactics utilising intimate personalised knowledge and individually tailored to a woman's lived context. Many of the women spoke of experiences of isolation, intimidation and humiliation, conversational control, perspecticide, and sexual degradation and infidelity. Not all the women were subjected to physical violence, but those that did

experienced non-fatal strangulation, throwing things near or at, property destruction and physical assault.

The influence of romantic notions of love can facilitate isolation (Stark, 2007; Anderson, 2009). Dahlia spoke of control of her social participation *"he would really alienate me like if I said let's go out with my friends or something he'd be like "oh no, I just wanna go out with you by yourself""".* Abusers may isolate their partners, monopolise their time, skills, and resources, and discourage outside support (Stark, 2007), all under the guise of intense devotion (Lelaurain, et al., 2021).

Cosmos articulated *"he just gradually chipped away at a lot of things...he started to really colonise me".* Cosmos was a self-employed artist and worked from a studio in her home. Cohabitation subsequently led to employment sabotage and control, restricting her ability to earn independently and had long-term effects on her economic security. Also an artist, her partner began controlling and exploiting both her home and workspace and sabotaging Cosmos' reputation and relationships in her community.

[Cosmos] "I had general public coming into my studio now he was an artist as well and suddenly his paintings were being moved into the studio you know. And then my workspace, he was down there when I was trying to paint which is the most private thing and my space as well. And his approach to the public wasn't very good. And then he was tailgating on my exhibitions and wanting to be included and all this sort of thing. But it just shows how he could, you know, he ruined my career basically."

Cosmos spoke of the jealousy and possessiveness of her partner, as much of a risk factor in intimidation, isolation, and control as it is in physical violence (Stark, 2007). Framed within heteronormative romance this was initially interpreted as flattering attention; the control sabotaged her employment opportunities.

[Cosmos] "He was so controlling that I was no longer allowed to do certain things because he'd be so horrible if you didn't do things his way. Certain things he didn't like me having life drawing classes there because it was nude people… And so they went

by the window you know."

The cumulative effect of restriction of her economic resources, space and time Cosmos experienced impacted her professional reputation and social standing in the community and also had the effect of isolating her through the reduction in community support *"I was such an outgoing person and of course I lost all of it and was hidden away".*

Family and friends are the primary targets of isolation as they represent competition for women's attention, have intimate knowledge of the woman's identity and movements, and pose a threat to helping her escape (Stark, 2007). For Iris and Kowhai, isolation from friends and family was initiated through geographical relocation respectively internationally, and nationally in support of their partner's career progression. Without support and independent income Iris noticed an increase in abusive behaviour

[Iris] *"Money, money came up more overseas. Because I didn't have a Visa… I was only working a little bit because I had my daughter so I think that when things would come up and he was you know… saying… mean things. That's when things started to come up when we were overseas. When I was far away. When I didn't have my own house anymore."*

Kowhai lived in a small community surrounded by friends and family within walking distance, when her partner was offered employment eight hours away "*we went the complete opposite direction to where all my support people were."* Once there, Kowhai's isolation was exacerbated by only having a learner's driver's license, and her partner's control of the finances.

[Kowhai] *"He wouldn't let me have the car to drive around anywhere without him in the car. And there was no chance in advancing and getting my restricted or my full license. He was in charge of all the money. I wasn't allowed to do any of that stuff."*

Relegated behind closed doors to the domestic sphere the women experienced their entrapment through "the microregulation of everyday behaviours associated with stereotypic

female roles, such as how women dress, cook, clean, socialise, care for their children, or perform sexually" (Stark, 2007, p5). As relationships progress, the romantic gestures that once symbolised love begin to shift into mechanisms of control. The 'mask of civility' (Giles, et al., 2005), the carefully curated image of the loving, generous partner gradually deteriorates, revealing behaviours designed to erode women's autonomy. Iris reflected on the first time the mask slipped.

[Iris] *"we had a night out. And…I think that's when I saw… I really really saw…. How awful and… evil he could be… But um yeah, I think that one very clear night that I saw, and was really really afraid "*

Iris was cognisant her husband held the power, and they weren't equal. In private Iris was subject to hours long verbal tirades of *"hurtful hurtful comments"* as her partner followed her around the house, including breaking down doors if she attempted to remove herself by locking herself in a room. The eftpos card and clothing were items that would be confiscated after *"one of his rants and raves"* if Iris attempted to remove herself from the situation, *"the power was there that you can't go and do anything. We weren't equal."* Women may become aware and dependent on proximate cues from their abusers to detect danger (Stark, 2007) and Iris was sensitive to shifts in her partner as a cue of his disapproval and would attempt to leave to remove herself from the situation. Her partner prevented this by removing money and clothing items he had bought her.

[Iris] *"I remember him saying "take your shoes and jacket off, I bought those for you, if you're going to go." I said "just let me get in the taxi, go out or stay out and do something", and not letting me get in the taxi until I'd taken my shoes and jacket that he had bought me...I remember standing outside the taxis just saying please just give me some money so I can go…and I just wasn't allowed any cash, or the card. So, I couldn't' do anything."*

Removing access to money and items of necessity hindered Iris' ability to escape but was also experienced as humiliating. The literal stripping of clothing and shoes. For Cosmos, financially and physically dependent, isolated and her employment sabotaged she immediately

experienced an increase in controlling behaviours particularly on her personal autonomy *"he came with me everywhere,"* reducing her space for action to resist or leave. A *"virtual prisoner"* in her own home her everyday activities and identity were micro-managed.

[Cosmos] *"it got to the point where he dictated what I wore what I ate. How I dressed, you know what position I slept in bed at night. Just the control was from I would say from dawn to dusk. All the time. If I went to the supermarket he came, I couldn't actually go out on my own. So I was a virtual prisoner."*

Dahlia articulated experiences of public humiliation were a tactic utilised regularly. Being an embarrassment was a key theme in Dahlia's partner's rhetoric, and she spoke of microregulation of her clothing and appearance.

[Dahlia] *"I remember once we were getting dressed to go out, and he was like, "oh your shirts not tight enough and your skirts not short enough" and "you need to do this, and you need to look different. And I don't want people to think I'm embarrassed to be with you."*

Coercive control extends over time and space to all corners in a woman's world, including her own perceptions. Perspecticide psychologically isolates women to the point of questioning their own reality and making resistance or escape harder (Stark, 2007). Utilising emotional manipulation Dahlia's partner spun the narrative *"he'd be like you just have to be kinder to me or say things like you're embarrassing me in front of people."* Using gaslighting to challenge her perceptions of her feminine identity, he was leveraging gendered expectations of relationship preservation by threatening the viability of the relationship and her 'prize' if she resisted his exploitation of her resources (Stark, 2007). By turning the tables on her Dahlia experienced emotional coercion, and humiliation by the inference that she was an embarrassment.

Control over sex and sexuality are behaviours of a gendered regime, rooted in wider ideas about male entitlement to women's bodies, loyalty, and emotional labour (Anderson, 2009; Elizabeth 2015; Giles, et al., 2005; Stark, 2007). As evidenced in Dahlia's story women will often try to alter her behaviour under the abuser's rule, deepening the control. Dahlia also

experienced infidelity and sexual degradation that escalated throughout the relationship. Dahlia reflected *"if we had sex or something it was really kinda degrading sex, I think he did it on purpose."* Infidelity can be deliberately flaunted or weaponised to humiliate the woman projecting or reinforcing her 'replaceability' and dependency. Commonly framed as 'relationship problems' it is a direct attack on the relationship structure, the women's identity, and her ability to meet (his and societal) expectations to maintain the relationship (Stark, 2007).

The environment of coercive control is unpredictable and all-consuming (Stark, 2007). Many of the women spoke of an environment of *"walking on eggshells,"* persistent microregulation of their space and time interwoven with apologies, gifts and promises to change used as part of the wider technology of violence they were experiencing. Iris reflected on being subject to hours of rants and raves, followed by periods of reconciliation.

[Iris] *"I loved him. And he was um… this beautiful bright spark in my life. Um… it was horrible. It would be horrible for, you know…. A few hours. And then…. It would just be…. Beautiful. Because he would… be so sorry. Always so sorry…he would take me way to these beautiful cafes in the middle of nowhere. And it would be brunch and, sitting in the sun reading the papers. And then you know "let's go shopping" or "let's go to the garden centre for lunch" or, you know. Always… always gifts, always kindness. It was the, you know they call it the honeymoon phase [laughs]. It's happened over and over again."*

Not all of the women experienced physical violence, however Cosmos reflected that physical violence was a tactic her abuser used "*strangulation and beatings and being hit and stuff"* regularly followed by reconciliation attempts.

[Cosmos] *"I had bruises around my throat. I had a sore throat. You know it hurt me to swallow and he'd made this blimmin herb garden as an appeasement you know. The chocolate and roses thing."*

Abusers use reconciliation and gift-giving to maintain control over women and their continued access to benefits, reinforce the love environment, or offer tangible evidence of their

generosity (Stark, 2007). Stark (2007) asserts that contrary to cyclical models of violence in the traditional domestic violence paradigm, in coercive control reconciliation tactics are located as part of the wider technology of abuse. Cosmos expressed gradual recognition of the mask as a tool of coercion within her experiences of economic abuse.

[Cosmos] "Because he was coming up when I was visiting my grandmother he could see that she wasn't going to live and that there was going to be a lot of money. So the minute we knew I was inheriting some money he started behaving himself and there was no more violence...I had an inkling, the money's coming and so he's behaving himself. So everything was nice as pie"

Elizabeth (2015) asserts perpetrators of intimate partner violence are masters at public impression management. Particularly Pākehā, middle-class to upper class business or professional men "who are imbued with notions of civility and respectability" who do not fit the social stereotype of the abusive male partner (p38). Most of the women's narratives emphasised the coercive power of the mask, and dissonance between public and private persona.

[Cosmos] "I need to say that you know interesting enough he's got a university degree. You know what I mean? He seemed alright. It's like OK…university degree, good looking, came across as a nice guy, we both loved the same music and everything else you know. I was really kind of really conned and also, I was extremely vulnerable."

The dominant constructions of what constitutes perpetrator, victim and domestic violence pose barriers for women to recognise and be believed that what they are experiencing constitutes coercive, controlling, and violent behaviours (Elizabeth, 2015; Stark, 2007). As they struggle to make sense of what happens behind closed doors they begin to appreciate how entrapped they've become in their partner's coercive control.

Reframing romance: Recognition and resistance

This sub-theme highlights the influence of romantic notions of love, dominant constructions

of IPV, and intersecting social, systemic, and structural factors on women's experiences of recognition, resistance, and help-seeking. In the initial phase of courtship economic abuse can be masked by cultural signifiers of romance; gifts, financial offers and reassurances of shared financial futures creating an illusion of security, disempowering women and positioning men as the breadwinner and/or provider and protector as aligned with traditional gender expectations (Anderson, 2009; Jury, et al., 2017; Lamont, 2014; Power, et al., 2006).

The influence of the social construction of romance in obscuring early warning signs of abuse is evident in the women's narratives (Stark, 2007). Knowledge of Mimosa's address and the narrative of constant attention and jealousy from Cosmos highlighted instances of surveillance and stalking, control of her space and time, and manipulating perspectives and insecurities early in courtship. A sense of entitlement to Dahlia's income and resources was evident early in the courtship period in which her partner leveraged her generosity to exploit her finances. Dahlia reflected being unable to recognise it at the time.

[Dahlia] *"When I look back, it was really really subtle like he…. Never paid for anything. And I think I didn't really notice it…. He would never ever pay for things so I just…. I think I did it without knowing to start off with … because I'm quite a generous person anyway."*

Normative rituals of courtship require "gender performances that facilitate men's ability to monitor, pursue, and entrap women (Anderson, 2009, p1448). Behaviours associated with romantic love such as wooing through pursuit, jealousy, constant attention and possessiveness are interpreted as indicating desirability and depth of love in the initial stages of a relationship, not conceptualised in the context of coercion and control (Lelaurain, et al., 2021; Power, et al., 2006). However, violence or cues for violence can be present early in the relationship and often before cohabitating or commitment is established. Iris reflected on a moment that *"felt off"* and recognised it as such but couldn't define it at the time. Leaving to pick up dinner, Iris intended to leave her daughter at home and was confronted by her partner.

[Iris] *"He said, "are you taking your daughter?" and I said, "she's fine, she's just watching T.V." and he said, "I'm not here to be your babysitter." And I remember*

that it was a very weird thing for him to say because he was always so kind, generous, and lovely. And he said "just go. I'm just joking. As always, I'm just joking." You know. But I knew, I knew he wasn't joking at that moment it was sort of like 'don't you use me for anything."

Dahlia experienced escalating degrading sexual coercion *"like it wasn't it certainly wasn't always consensual in that way you know,"* that she suspected but was unable to recognise until later *"I don't think you realise until you're out of it."* Dahlia's experience of control extended to her social spaces and workplace exemplifying the temporal and spatial nature of coercive control (Stark, 2007). Even without cohabitation the pattern of humiliation, isolation from social activities, employment sabotage and microregulation of her femininity through clothing, sexual coercion and degradation, and infidelity had a cumulative impact on Dahlia's self-esteem and sense of feminine identity as well as her material resources and opportunities *"he made me feel really worthless you know"*.

It is evident in the women's narratives that they didn't condone the violence they were experiencing, but attributed the behaviour to sources of trauma, health, or substance abuse. The influence of the charming mask of kindness early in the relationship, romantic myths of the wounded warrior needing nurture to 'heal', and equally traditional gender roles hold women responsible for the preservation of relationships, and for solving the problems within them (Giles, et al., 2005).

The interpersonal experience of entrapment underpinned and enabled by the social and gendered expectations associated with romantic love in finding and keeping a man (Giles, et al., 2005; Lamont, 2014), particularly a charming handsome one (Lamont, 2014; Bonomi et al., 2013) and the dominant construction of violence (Stark, 2007) all impact the ability for women to recognise what they are experiencing as abuse. As evidenced in Dahlia's reflection

[Dahlia] "Even though technically like he wasn't physically abusive, there was all this other shit that went on. That was just nasty, nasty stuff that I didn't realise was going on."

For Iris *"one week out of every month… was Hell. The other three were... Heaven. Wonderful."*

Attributing her husband's abuse to his own childhood abuse, Iris sought to reconcile the husband she loved with the abuse he perpetrated against her.

[Iris] *"he is a very… lovable… character. You know, he walks into the room and you know he's in there, and he's… um… He doesn't, um… It's very hard to describe. I don't see him as an evil man. Even though he was very evil to me. A lot. I see him as having had a VERY evil childhood. That shaped him that way. And I I think that if he hadn't had that, he would be that other character. That is… because a lot of the time it wasn't… wasn't just fake. He's still very kind "*

The public facade of the mask obscures early warning signs of abuse, influencing women's ability to recognise and is a barrier to being believed when they do seek help (Elizabeth, 2015). Contrary to Iris' private experience, in public her husband maintained the public persona for friends and family.

[Iris] *"I mean he never ever spoke badly…. about me… to them, it was never ever "Iris's not working" or anything. He was always you know, "my wife is wonderful. She's lovely." You know. "Doesn't Iris look gorgeous" you know. Always very very, super…. Like they would say he's a great husband "*

Cosmos reflected other's initial perceptions of her partner were similar to her own.

[Cosmos] *"A lot of people looking at him when we first met and I said, well what do you think? This is what he looks like a nice guy. See, see! I wasn't the only one that thought he was a nice guy. Yeah, you know. They're very clever. They certainly find out…. you know your weaknesses and everything. And work on those"*

Dahlia was cognisant of the *"charm thing"* her partner used was a manipulative tool; *"he was very manipulative, but you could tell that,"* but even in public settings he was able to degrade and humiliate her in front of other's. Controlling her engagement with others by isolating and alienating her from others at social events and conversational control (Stark, 2007) blocking, trivialising, belittling, criticising, and interrupting her conversations but because *"he was a bit of the joker and always been funny so he'd like turn around and make a joke out of it".*

Accepting that the real face of their perpetrator is of an abuser can cause confusion and shame (Elizabeth et al., 2020; Giles, et al., 2005), women internalise the victim-blaming narrative of wider society that 'they should've known' (Arathoon, et al., 2024). Dahlia reflected

[Dahlia] *"Even when my brother said, "that guys a wanker, what are you doing with him?" I just said you just don't understand him, and I just thought people didn't understand him the way that I did. It's weird talking about it now because I look like, God what an idiot."*

Contrary to social rhetoric, women are aggressive help-seekers (FVDRC, 2020; Stark, 2007) who reassert their personhood through strategies of resistance in the context of control (Arathoon, et al., 2024; Stark, 2007). Both Iris and Cosmos reflected on calling police early in the relationship in response to incidents of physical violence. Iris reflected on the mask and masculine privilege in her husband's ability to control her help-seeking, and the systemic non-response but also on her inability to articulate her experience.

[Iris] *"he said "no she's got the jug on, it's fine it's all good". Yeah. And then he said "calm down honey, calm down. It's alright." You know, so… they would hear that. Like I was the… crazy… emotional one"*

Iris expressed her despair police didn't respond, and her increased vulnerability because she had sought help,

[Iris] *"he was.. just was just saying "Oh I know I know. Relationships are tough. Don't worry we'll put the jug, on we're having some coffee. Yeah, yeah bro, it's all good." And I remember hearing that. Thinking 'they're not coming. They're not coming. He has charmed them over the phone. And of course... that was one of the worst nights… of my life I just... after it. Because I had called him on it. And called the police."*

Not knowing how to articulate what she was feeling or experiencing Iris internalised the shame.

[Iris] *"But I didn't… I hadn't been hit, I wasn't bleeding, I hadn't been thrown down the*

stairs, so I didn't know what words to say. I just knew it was so… emotionally bad. And you can't explain that... I mean you can't explain "well he's pulling by hair" because they're just like… you know, 'we've got murderers out there…we've got other things to deal with. You know, than this woman.' They just made me feel very small."

While women do seek help, the quality and responsiveness of support offered does influence further help-seeking and their ability to be believed and eventually leave (Lelaurain, et al., 2021). The women's narratives have highlighted how heteronormative courtship and the social construction of romantic love disadvantage women and render them vulnerable to economic abuse. Heteronormative courtship often progresses to the launching of the family cycle, and women's life project of pregnancy and motherhood that will be explored in the next chapter.

Chapter Five: Analysis Part Two

Motherhood

This chapter expands on the heteronormative courtship script to explore women's experiences of economic abuse and coercive control in motherhood. The women's stories are understood through the sub-themes of *The life project of pregnancy, Protective mothering, The good mother and good enough father* and *Complexity of resistance in motherhood*.

The life project of pregnancy

This sub-theme explores how women experienced increased vulnerability to economic abuse and coercively controlling behaviours during pregnancy. For some of the women pregnancy was the point of recognition of the coercion and control they were experiencing in their relationship. Kowhai observed the relationship was *"really sweet the first two years"* but experienced a sudden shift *"the moment I got pregnant with my second son…it was like someone flipped the switch"*.

[Kowhai] "I'd agreed to move in, and then… probably another 18 months two years after that I got pregnant. And, um… completely different guy overnight like [snaps fingers]… The moment he found out. He, it was just like… like the mask came off"

As evidenced in the previous chapter, the mask of a charming and public persona (Elizabeth, 2015) is an effective tool of coercion to entrap women. Once dependence is secured through pregnancy arguably the necessity of the tactic decreases. Pregnancy can be a point where women experience an increased vulnerability to intimate partner violence and particularly psychological abuse up to twelve months post-partum (White, et al., 2024). Emerging through the women's narratives were economic abuse and coercive control that impacted reproductive and medical decision-making, finances, employment and social participation reducing their economic autonomy and increasing isolation from support networks (Grace & Anderson, 2018; Te Tāhū Hauora Health Quality & Safety Commission, 2025).

Pregnancy is women's unique contribution to society, and during the pre- and post-

pregnancy[2] period maternal identity emerges and formulates as women transition into motherhood (Reveley, 2019). Exploitation of maternal identity during pregnancy can include reproductive coercion and control (Grace & Anderson, 2018) effected through economic and other forms of abuse to interfere with reproductive decision-making, control pregnancy outcomes and can include withdrawal or refusal to support (Grace & Anderson, 2018; Te Tāhu Hauora, 2025). Mimosa and Kowhai articulated both interpersonal and socio-structural influences on their reproductive decision-making.

[Mimosa] "*I fell pregnant really quickly… so that was that"* and *"I pondered you know I can't do this again, my eldest was about 6 years old… my first was a one-night stand so I know how to pick them"*.

The combination of cost-prohibitive medical treatment *"it'd cost us a grand",* and her partners reaction influenced Mimosa's choice to continue the pregnancy *"he seemed excited about it. So, I was like, oh okay"*. Reproductive health and post-conception options can be costly, and despite decriminalisation of abortion in 2020 (Abortion Legislation Act 2020) the social construct of morality continues to influence reproductive decision-making.

Reproductive decision-making can also be influenced by external and internalised stigma of the marginalised social location of solo motherhood, and the economic reality of structural deprivation and disadvantage solo mothers and their children face (WEAG, 2019; Domett, et al., 2023). These are evident influences in Kowhai's decision to stay with the father of their baby despite recognising the shift to control and isolation and a feeling she expressed as *"being trapped"*

[Kowhai] *"And there was all this sort of like head noise about… you know. "You've done it again", you know "you're gonna end up raising ANOTHER child without the father around, so you're going to have* two babies to two daddies. *What sort of a slut are you" and all of that stuff in my head"*

[2] Post-pregnancy is used in place of post-partum to encapsulate the totality of the women's narratives. Not all pregnancies resulted in a post-partum period.

Reproductive coercion through economic means can manifest in influencing medical decisions, a refusal to support, financial insecurity, their partners questioning readiness to be a father in late-stage pregnancy and withdrawal of mechanisms of support (Grace & Anderson, 2018; Te Tāhu Hauora, 2025). While some of the women experienced initial support and excitement from their partners, Dahlia experienced immediate rejection and hostility *"out of the blue I got pregnant, and he was just like "I'm not gonna have anything to do with you or the baby"*.

The ability to opt out of a pregnancy is gendered double standard men are privileged to in that they aren't inherently bound by the physical, economic, social and other vulnerabilities women face pre- and post-pregnancy (Te Tāhu Hauora, 2025). In late-stage pregnancy Kowhai's partner started to query his readiness to parent *"I'm like seven months pregnant and he's telling me he's not ready to be a dad"*. Withdrawal of support can escalate to overt or covert threats of pregnancy-associated femicide (Grace & Anderson, 2018; Te Tāhu Hauora, 2025). Kowhai's experience reflected this, her partner using humour to conceal implied threats

[Kowhai] "the pregnancy got real hard…and his attitude was really bad. And in the last week before I was about to have the baby we'd gone for a walk along the beach and he actually said, "why don't you go play over on the slippery rocks". You know"

The exploitation of maternal identity through reproductive coercion can be facilitated by leveraging social constructions and stigma, holding women responsible for maintaining the ideal of the family unit and family harmony even in the context of violation (Jury, et al., 2017; Morgan & Coombes, 2016; Stark, 2007). Attempts at suicide were a tool of coercion Mimosa's partner used to keep her tied to the relationship, compounded by her sense of responsibility to her child's right to have a father *"I don't want my baby's father to die, and I don't want my baby to be without a dad, or you know I can just tell him to swing"*.

[Mimosa] "I was in fix-it mode. I just wanted to fix whatever was the problem. So then I could have my happy little family. Which never happened"

Reproductive coercion and control perpetrated through neglect and restricting access to medical information or care significantly impacts maternal health and can be a threat to life (Grace & Anderson, 2018; Te Tāhu Hauora, 2025). In late-stage pregnancy Dahlia miscarried becoming *"really really sick"* and was hospitalised. Post-miscarriage *"I had some sort of rhesus thing, and they wanted to check his blood. And he was just being really awful and ringing up and just like being really abusive on the phone"*.

A multitude of factors during the pregnancy and post-pregnancy period impact the opportunity for women to pursue economic autonomy (Grace & Anderson, 2018; Stark, 2007; Te Tāhu Hauora, 2025). Rose, Kowhai and Iris were dependent on their partner's employment income during pregnancy, and some of the women faced economic insecurity through unilateral employment decisions. Rose expressed *"he quit his job when I was pregnant with our youngest… I'm like what the fuck you can't just do that"*

Kowhai and Iris expressed being convinced to relocate for better employment options for their partners. Relocation subsequently impacted independent income and isolated them from community participation, relationships with family and friends, and their own sense of self-efficacy. Kowhai articulated prenatal health was subsequently used as justification for relegation to the household and subjugation to a subordinate role (Jury, et al., 2017; Stark, 2007). Once relocated Kowhai was told *"my job was to stay at home"*, the isolation concealed by platitudes of care

[Kowhai] "you're pregnant. Nobody's going to employ you when you're pregnant…at that stage I had gotten pneumonia, and I was really unwell. And I'd ended up with sciatic pain from the weight of the bubby. And he was just like "nobody's going to employ you. You look like crap. You're in pain. You just need to stay home and just focus on that"

Dahlia's illness through pregnancy and subsequent miscarriage had a significant impact on her ability to work and ability to service her regular bills and credit card debt. Working part-time *"if you didn't work you don't get paid"* Dahlia reflected *"I couldn't pay the payments on the credit card.. and it just escalated"*. Requesting support with the finances Dahlia referred to an

implied agreement *"you said you were gonna go halves or something and he just goes "oh I don't have it"*. Facing thousands of dollars in debt Dahlia initially extended her bank overdraft but *"it just spirals then doesn't it?"*. Refusal to support can compound anxiety and the humiliation women experience as they seek alternate options, and the potential of having to disclose intimate details of their situation (Stark, 2007; WEAG, 2019; White, et al., 2024). In a position she experienced as *"really stressed"* Dahlia explored sex work as a temporary solution. Ultimately deciding against it, she recognised the stigma but also the viability of the profession for women on reduced incomes.

[Dahlia] "when I was studying in the 90s, a lot of girls did that sort of work…And really smart intelligent girls, it's not people who are trashy or anything like that"

Economic insecurity can exacerbate maternal mental and physical health (Mellar, et al., 2024; White, et al., 2024). The economic implications of pregnancy and post-partum impact the autonomy of women, and in addition to the health complications women experience during pregnancy there is a cumulative impact on maternal mental and physical health (Te Tāhū Hauora, 2025). Mimosa suffered post-natal depression following the birth of her baby which made everything *"ten million times worse…for my eldest. It was hard because he just saw his mother crying so much".* Her partner locked her in the room if visitors came around *"just shut in the room, just crying".* IPV during pregnancy is strongly associated with depression, anxiety, post-traumatic stress disorder and suicidal ideation, postpartum depression and can directly impact birthweight, premature birth and mother-child bonding (White, et al., 2024).

Protective mothering

This sub-theme highlights how abuse of children is intertwined with maternal experience and identity. The co-occurrence of intimate partner violence and child abuse, and the direct harm to children both as victims and witnesses of the abuse is widely recognised (Katz, 2016; Morgan & Coombes, 2016; Stark & Hester, 2019). Children can become both the subjects and objects of abuse which impacts on the mother-child bond (Heward-Belle, 2017), and the perspective of child abuse as tangential spouse abuse highlights the intricate dynamics that occur when an abuser's primary purpose in the mistreatment of a child is linked to the control

exerted over the mother (Katz, 2016; Stark & Hester, 2019).

After the birth of their babies Mimosa and Kowhai noticed an increase in controlling behaviour. Mimosa recognised the control but attributed it to a gendered masculine norm of protectiveness, and manifesting from past trauma.

[Mimosa] *"baby was born and that when he became very protective. Around that baby. And especially around changing time. Like eldest wasn't allowed in the room…he would have been coming up 7. All that privacy stuff around the baby. He was very very protective"*

Kowhai narrated an escalating level of violence towards her and both children following the birth of the baby

[Kowhai] *"he was angry most of the time…but maybe a couple of times a week that he'd actually lose his shit. And then after the bubby it was just all the time. Every night. The moment he came home"*.

There is a dearth of research on abuse of non-biological children perpetrated by stepparent or non-biological parents, however literature suggests there is an increased prevalence of violence (FVDRC, 2017), and the presence of genetic offspring significantly elevates the risk (Debowska, et al., 2021). While there is a lack of empirically validated theoretical frameworks to account for the prevalence of violence perpetration from stepparents (Debowska, et al., 2021), within the coercive control framework a gendered perspective is that existing children challenge the 'purity' ideal of femininity and pose a very real threat to the siloed focus abusers demand from women (Stark, 2007).

The women noticed a shift towards abuse of existing children and preferential treatment between the eldest children and their partner's biological child. Kowhai reflected *"everything changed…my boy ended up like…the nitpicking and stuff that my kid experienced from him"* escalating to screaming all the time *"my oldest boy would cop it"*. And on eventually realising the preferential treatment her partner showed towards his biological child, and his targeted abuse towards everyone and everything else except himself and his child she reflected some

level of control in his behaviour

[Kowhai] "I realised later…he didn't want to hurt his own child but the rest of us…you know, kick the dog, throw the cat off the deck, smash things…he was in control of himself enough to not actually hurt himself or his baby".

Contrary to the dominant construction of the physical incident paradigm that underpins understanding of IPV, physical violence is not a core feature of coercive control but is a tactic abusers will employ within the overarching technology of violence (Stark, 2007). Physical violence against children is both directly experienced by children and an attack on women's maternal identity and ability to protect and care for their children (Morgan & Coombes, 2016; Stark & Hester, 2019). A bereaved widow with adult children and one son left at home Cosmos reflected on the night her partner proposed to her when he *"did a terrible thing"* assaulting her 14-year-old son in the shower and *"punching him on the nose"*.

Legal response and protections for women and children aren't necessarily adequate or enforced (Morgan, 2014; Reeves, et al., 2023; Tutty, et al., 2023) and can perpetuate systemic coercion and entrapment (Tolmie, et al., 2023). Cosmos articulated experiencing systemic enforcement of gendered expectations in police comments during the prosecution process.

[Cosmos] "he was so rapt that you had accepted his engagement and everything else and you know so upset that you'd broken off the engagement".

Inadequate legal protections impact the ability for women to protect their children (Morgan & Coombes, 2016). Cosmos expressed pride in her son as he *"went through a CYFS interview"* and the prosecution process, but *"because he was 14 he was no longer classified as a child, so the charges were less"*. Despite the implementation of a Protection Order Cosmos reflected her partner moved in *"just around the corner"*. Cosmos recognised her susceptibility to his *"charming his way back in"* and reflected feeling a double-bind in needing to protect her child and preserve the relationship. Post prosecution Cosmos attempted to negotiate reconciliation with her partner with her child's wellbeing in mind but noted his covert reluctance to engage and in anger management and parenting courses *"he sort of sat there and drew pictures on a piece of paper and didn't really participate"*.

Ultimately within a year and feeling *"she was the meat trying to keep the peace"* her *son "was boarding with another family in town"* and it was easier for her to sacrifice her child for his own wellbeing and his educational needs despite feeling *"I lost him really, at that stage"*.

Completely economically dependent on her partner Cosmos couldn't envision a path forward where she could keep her son in her custody and adequately protect him.

[Cosmos] "he was going to have to go to my daughter… now I would have turned around and said stuff you know "I want you" but I wasn't strong enough because I was in this really incredibly vulnerable controlled state"

The disclosure of abuse is complicated and paradoxical as women are held responsible for upholding the social expectation to protect their children, and without consideration of their own violation face exposure to the risk of being charged with failing to protect their children from their partners' violence (Morgan & Coombes, 2016). The "pervasiveness of mother-blame" is directly correlated to the hegemonic construction of good mother (Heward-Belle, 2017, p62) perpetuated by systemic bias (Reeves, et al., 2023) and further complicated by prevalent social stereotypes that mothers can and should just leave (Arathoon, et al., 2024; Katz, 2016; Sharp-Jeffs, et al., 2017). Cosmos experienced public scrutiny *"it was in the papers and everything"* and perceived as deviant from the ideology of good mother Cosmos was socially ostracised and rendered isolated. She reflected on the inability to perform the expectations of good mother impacting her maternal identity and sense of self through the internalisation of blame (Heward-Belle, 2017).

[Cosmos] "I feel really disgusted with myself and hate the fact the fact that of course he's sweet talked his way back and then eventually we were back together again. Which was really horrible because it was still going through the courts with the charges and everything else…particularly because it was my son. You know as a mother I feel really disgusted with myself that I went back to him to put it bluntly. And I've gone through massive amounts of guilt"

There is a strong correlation between social isolation and elevated vulnerability to abuse (Stark, 2007). Cosmos reflected *"the less my son was there, the violence started. And it would*

happen when he wasn't around… if he was at school or away". Economically dependent and isolated from any external sources of support, and subject to public scrutiny and ostracization Cosmos agreed to marry her partner.

[Cosmos] "in the middle of court cases and when he came back it was just such a dumb thing to do… we eloped no one knew. So obviously everyone had totally had enough of me and because I'd married him, he'd hit my son, so what was I going to do now. I don't know. I didn't know where to go or what to do. So off I went back home with bruises around my throat".

Stark (2007) asserts coercive control works by eroding women's autonomy and social credibility. Although less visible than physical assault, maternal alienation is a form of psychological abuse that is equally destructive and traumatic. Each act of degradation toward the mother simultaneously harms her children by undermining their access to maternal care and support (Morris, 2010).

Cosmos' experience of maternal alienation and isolation extended to sabotage of other relationships with adult children, grandchildren and other familial relationships (Morris, 2010; Stark, 2007). Achieving separation of Cosmos from her youngest child the abuse then extended to the relationships she held with her older children, regulating and manipulating her relationships and identity.

[Cosmos] "I was monitored when I was visiting them… he used to make sure I couldn't visit my children, or he'd sit in the car outside and parp the horn if I was seeing them and my grandchildren. So it was really hard"

Economic abuse of women extends to abuse of children through the exploitation, control and sabotage of financial resources preventing access to inheritances, and provision of future funds (Good Shepherd, 2025; Jury, et al., 2017). The extent of the control Cosmos' partner had over her finances further extended to exploiting inheritance and income she intended to gift her children for their financial future.

[Cosmos] "it really upsetting talking about it because it was just so fucking horrible. And I

couldn't even give my kids a dollar"

Abusers will attack and undermine maternal identity through degradation and humiliation leveraging gendered constructions of morality and femininity (Heward-Belle, 2017; Stark, 2007). Cosmos reflected *"most of the fights… were about my son…he used to call my children bastards because I wasn't married to the father and all this shit it was just awful"*.

The women's narratives highlighted financial insecurity was an immediate vulnerability in motherhood, economic abuse manifesting as preclusion from their own employment opportunities, unstable employment of their partners impacting household income, and refusal to contribute. In a pattern of privileging his needs over her's and the children (Jury, et al., 2017) Rose returned to work after the birth of her eldest but faced inflexible working conditions and an unsupportive employer *"my manager was a dick… wouldn't let me go part-time. I did 40 hours in 4 days"*. Despite wanting to re-enter the workforce the situation was untenable with her competing priority of primary childcare responsibilities because there was *"no way he'd stay home with the kids"*.

Maternal alienation is both a tactic of coercive control (Elizabeth, 2015; Morris, 2010) and an outcome, as women can face competing priorities of raising children, pregnancy and financial security impacting mother-child bonds. After Rose's third child *"he walked off his job"* and Rose was faced with financial insecurity and young children, *"my eldest would've been about six, middle about two and then I was pregnant with my youngest"*. Taking responsibility for the family finances Rose returned to work but was also expected to raise the children *"he worked full time and I was at home with the kids. So I used to work late night and then on the weekends"*. The employment necessary *"because we were broker than broke"*

[Rose] *"when we had children… you've got three children you got to make sure they got nappies, food. So my whole mindset changed with money, whereas his didn't. It was all about him and what he needed.. not what I needed or the kids needed"*

The entitlement to financial decision-making power and neglect of financial responsibilities is a form of economic abuse that prevents women from accessing household income, yet in a gendered double-bind women may be held responsible for household expenses even with

restricted resources (Jury et al., 2017, 2018; Sharp, 2008; Stylianou, 2018). Rose reflected that even before having children *"he didn't care if we had no money, he didn't think ahead"* and the necessity of her having to *"whereas I did think ahead, you know your bills for the next week".* Despite preventing her inclusion in financial decision-making Rose was expected to maintain the family finances *"I was in charge of all the bills and stuff like that getting paid"*.

Iris welcomed the opportunity her partner's income afforded her to work part-time post-partum. But having relocated overseas *"money came up more"* and money was a way *"he used…to put me down".* Difference in the incomes Iris and her partner contributed to the household became more apparent. Iris was under her partner's Visa, held primary childcare responsibilities, her baby was small and frequently unwell, and her lack of family and social support in a new country meant Iris could only work part-time and the money *"was very little, for me"* while her partner worked at a *"prestigious"* school. Despite Iris having always worked part-time *"He stepped up that I didn't have a career…I wasn't a teacher or a lawyer, or you know. Bringing in good money".*

[Iris] *"That came up a lot. You're not earning enough. But I had my son…and he was small. And I couldn't, I didn't want to. I couldn't do 9 to 5. And my son got very ill while we were over there, so I needed quite a lot of time off. Course I, the Mum takes it off. And I wanted to. He was very sick for about three months. And so my money wasn't coming in"*

Stark (2007) asserts that "regardless of the family income, the distribution of money within abusive relationships is sharply skewed in the man's favour" (p273). Middle-class women will often sacrifice their own careers to assume the majority of childcare responsibilities (Elizabeth, 2015), in affluent homes this can have long-term economic repercussions (Elizabeth, 2015; Giles, et al., 2005; Stark, 2007). Mimosa articulated internalising the synonymous traditional hegemonic construction of masculinity with provider (Jury, et al., 2017). Reflecting after the cessation of her independent benefit *"he took care of the finances"* and did all the food shopping so she felt she *"didn't need to know"*

[Mimosa] *"being on the DPB I wanted to know exactly how much I had and I was budget*

budget budget. But then he came and he was paying for everything and kept saying I'll take care of it, I'll take care of it"

The erosion of financial autonomy as her partner assumed responsibility for financial decision-making was accepted by Mimosa but also rendered her vulnerable *"I didn't even know my password. My internet banking password off by heart. So that's how often I bothered to look. He would just take care of it"*

Social norms stipulate expectations of the stereotypical female role, that women should manage most of the household and childcare duties which reinforces gender imbalances and allows men to both avoid and benefit from these responsibilities. The invisible and unpaid labour of mothering and domestic responsibilities are often unrecognised, yet they are crucial for the functioning of the household. Men will exploit women's roles, simultaneously degrading or undermining the importance of this labour thus perpetuating the notion that these tasks are not valuable (Jury, et al., 2017; Stark, 2007).

Degrading language reflected the lack of value afforded Iris' paid and unpaid labour in the context of her mothering and was expressed through insults calling her *"just a sponge…awful words"*.

[Iris] *"I felt it. Because I wasn't bringing anything in, but now I would just be like "I'm looking after my child""*

Social conditioning and reiteration of the lack of value afforded to the unpaid labour of motherhood can render women susceptible to internalising this rhetoric (Stark, 2007), influencing the sense of value they attribute to their own maternal identity. Iris reflected on being both grateful and made to feel like a burden with a sense of obligation to her partner for his *"generosity"*

[Iris] *"I think that I probably felt that he was looking after us. Very much so. So he was in charge. I think differently now. I think the mother does so much and you know, it's very equal. But at the time I was thinking well you know we're doing all these wonderful trips and he buys groceries and he's, he pays the rent and he*

covers… everything. So I owed him".

Kowhai's partner kept secrets about the reality of their finances and *"had no idea what was going on until we got phone calls"* that the mortgage and vehicle payments weren't being made *"he hadn't even warned me that he'd been getting phone calls"*. The subsequent repossession of the only vehicle Kowhai had access to in her remote location, impacted on the mobility of both herself and the children

[Kowhai] "my youngest was about 8 months and the repo guy came and got it. And I literally had to say to the guy the tools in the van are mine…the car seat is my child's; you can't take this…I've got my baby and my shopping in the van and I'm pulling it all out"

The exploitation of Kowhai's child support for her existing child was facilitated through the use of her bank account to avoid his financial difficulties. Initially looking *"all normal.. money going out I assumed was to cover his mortgage"*.

[Kowhai] "he wasn't even pretending anymore that that was my money. It was child support for my kid but like…he would just spend it. And he didn't even pretend anymore"

As explored in the first chapter, a key tactic of coercive control is the microregulation of daily life, exploiting gendered vulnerabilities and eroding personhood and identity, in a uniquely tailored technology of violence to meet the abuser's expectations (Anderson, 2009; Stark, 2007). Resonant of emerging literature that children are directly harmed in coercively controlling relationships (Elizabeth, 2015; Katz, 2020; Mellar, et al., 2024; Morgan & Coombes, 2016; Stark & Hester, 2019) the women's narratives showed how economic abuse extended to children in several ways. For Kowhai, the microregulation of the family environment included restriction of finances for necessities including food, determining timelines for eating and the cleanliness of the house.

[Kowhai] "the moment he came home I'd have to have cleaned up everything from the older boy. Like all Lego away…there was no sign of my older son to be seen in the

house. I was to have done all the laundry and put it all away. Dinner was to be ready to go but not cooked. And I wasn't allowed to feed my kids until he was in the house. And then I had to have everything ready, so like 30 minutes and dinner on the table. And if I couldn't do that because we'd run out of food, he'd lose his shit. If he had told me he was going to bring fish and chips home and he'd forgotten, and I didn't have anything ready…boom"

Testing the limits and changing rules are part of the technology of coercive control as abusers adapt their regimes to counteract resistance strategies women employ (Stark, 2007). Kowhai was unable to feed her children until her partner arrived home from work. The arbitrary rule was tested over time as *"he came in later and later"* and Kowhai would *"be in shit the second he came home…if I had the audacity to feed my kid and put him to bed because he had school in the morning"*.

Mimosa's narrative highlighted escalating episodes of mistreatment of her oldest child *"he never abused my eldest physically or sexually or anything like that, but he did go on to psychologically and emotionally abuse him. And financially abuse him as well"*. Her young son was *"not camp…just a bit quirky and odd"* and Mimosa suspected *"there were a few qualities that reminded him of his abuser, that would trigger some stuff"*. As Mimosa observed her eldest got slowly isolated she actively resisted *"when I saw it happening I'd call him out on it"*. She experienced restriction on her autonomous movement due to a fear of how her eldest would be treated in her absence. On the rare occasion her partner would babysit *"if I was super stuck"* Mimosa had a *"gut feeling"* and would often return home to find *"he'd just been locked in his room all day. He'd just leave him in his room. And he'd have to ask for bathroom breaks".*

Intimidation extended to destroying a sunflower garden Mimosa and her eldest had established *"he went and ripped them all out and threw them on the lawn. Just such anger in him".* And psychological abuse through preferential restriction or denial of resources

[Mimosa] "if eldest needed anything there'd be an argument… what does he need that for or just get second hand…which would have been fine, but I knew we could

afford new. His child would get everything, but my eldest was…a burden".

In contexts of coercive control protection is an essential expression of care, yet good mothering extends beyond safeguarding. The social norms and expectations of protective and good mothering are interrelated, regulated, and reinforced by dominant expectations of maternal responsibility, and also influence how mothers perceive and construct their own identities in everyday parenting (Heward-Belle, 2017; Morgan & Coombes, 2016; Morris, 2010; Stark, 2007).

Good Mother and Good Enough Father

This sub-theme highlights the disparity in gendered parenting expectations between the good mother and good enough father. The 'good mother' social construction infers women must self-sacrifice for and protect their children (Heward-Belle, 2017, Morgan & Coombes, 2016). IPV directly impacts the ability of mothers to parent effectively and protecting their children in the context of their own violation requires complex navigation of the social, systemic and dominant constructions in gendered parenting expectations and understanding of IPV (FVDRC, 2020). Through their narratives the women expressed a multitude of proactive and protective strategies, "a buffer between the children's lives and the violence that they themselves experienced" (Morgan & Coombes, 2016, p63) they used to mediate the direct impact on children, children's witness to the abuse of their mother, and preserve the reputation of their father and appearance of family harmony (Morgan & Coombes, 2016).

Mimosa reflected feeling *"stuck in the middle"* and emphasised *"it wasn't often I'd let him get away with that shit, I was always fighting"*. Kowhai expressed prioritising her focus on her children despite the abuse she incurred herself *"it was just too hard, so I was just looking after my boys and just focusing on them"* but *"it often got to the point where…I'd have to step in and get a bash, or he would hit my kid"*.

The rants and raves verbal assaults, removal of clothing and money Iris experienced continued post-partum and extended to her baby. Iris' protective resistance had always been to attempt to leave the situation, which was further compounded by the fear her children would witness.

[Iris] *"I remember one morning it was snowing and he was angry. He would go into these rantings. These ravings. And I never wanted my daughter to hear, my son was so small so he wouldn't understand"*

Iris knew her partner's reputation, or mask of civility was a protective factor preventing him from harming her daughter in her absence *"cause he hid it from her"* evidencing a strategic analysis of complex risk factors for both herself and her child dictating her choice to leave her child behind.

[Iris] *"but I had to, I had to go. And I would have just said "honey we're going out" I would've made something up"*

The ideology of love and hope for change (Giles, et al., 2005) and potential loss of their lifestyle may influence women to employ strategies of compliance and minimisation to maintain access to economic benefits for their children and themselves (Arathoon, et al., 2024; Morgan & Coombes, 2016). Iris spoke of living in a *"beautiful neighbourhood"* with *"very very wealthy"* friends she idealised the lifestyle her family had access to *"we went to Greece, we went to Paris, we went to Italy. We did so many wonderful things"*. The Visa represented hope but also restricted Iris' space for action, knowing that *"once the words came out I had to leave him…I couldn't stay there"* which would impact herself and her children separating from the economic resources, lifestyle, housing, education and social participation they enjoyed through her partner's income.

[Iris] *"I was ashamed. I was very ashamed. They had nice lives and very nice husbands…very very nice life. They were comfortable, they were wealthy. Their children wore beautiful clothes. They all went to private schools. I wanted to be a part of that"*

Resistance to abuse can incur further violence (Stark, 2007). Cosmos articulated feeling *"hopeless"* and her attempts would often result in physical violence

[Cosmos] *"I did stand up to him, he was saying something derogatory about my son and next minute he had me down on the outside deck. He'd pushed me down to the*

deck and he had his hands around my throat, and he was trying to strangle me".

Erosion of a sense of autonomy, identity and freedom of movement can substantially restrict women's space for action and capacity to resist and coping with the state of chronic risk becomes the priority mechanism, seeking other ways to feel in control such as substance abuse, self-harm and suicidal ideation (Sharp-Jeffs, et al., 2017; Stark, 2007). Cosmos expressed the cumulative impact of the abuse and restriction of her personhood, isolation and public judgement of her maternal identity rendered her feeling helpless and unable to resist in any way other than suicide.

[Cosmos] "the night we got married I wanted to commit suicide you know.. I thought my god what have I done, where am I. I wanted to go and throw myself in the reef"

A sense of control in the context of no control (Stark, 2007) the only form of resistance available to Cosmos and acknowledging the threat to her life from her partner, she wrote a letter to her children in the event that she died.

[Cosmos] "I wrote a letter on the computer. I thought well if my family find me dead then they will know what's going on"

Kowhai's strategies of coping included focusing on her children, intervening only when abuse escalated to physical violence. Kowhai also articulated psychologically preparing and would *"brace herself"* when hearing his vehicle on the driveway each evening.

[Kowhai] "I knew he was gonna be in a bad mood. And it was just gonna be hours of him just criticising the one thing I hadn't done. If there was a teaspoon in the sink, if the cats had got into the rubbish. And it didn't matter if it had anything to do with me or not. Having to eat dinner while he's screaming. Feed my son and put him to bed while he was screaming. It was a nightmare"

If Kowhai spent money without asking *"the shit would hit the fan"*. Faced with food insecurity (Postmus, et al., 2021) Kowhai resorted to breaking the law to *"get the things we needed"* driving on her learner's license with the children in the car *"I could drive, so I would drive".*

The ‘good enough father’ is a gendered double-standard in parenting expectations (Cater & Forssell, 2014). Despite an increasing acknowledgement that exposure to IPV is harmful for children, the persistence of the patriarchal social structure in Aotearoa New Zealand simultaneously blames women for failing to protect, while expecting little of men as parents and fails to hold them responsible for their behaviour (FVDRC, 2020; Morgan & Coombes, 2016). Heteronormative parenting ideals place disproportionate expectations on mothers while granting fathers more flexibility in their parental role (Cater & Forssell, 2014; FVDRC, 2020; Heward-Belle, 2017).

Rose reflected *“he wasn’t a very hands-on dad”*. His behaviour ran contrary to the gendered norm of provider and involved parent that was her expectation of him *“my priority was the kids, they’ve always been my priority. But his wasn’t it was just all about himself”*. Emotional neglect extended to reneging on family events *“just letting down the kids you know…Christmas lights was another one… he was just too busy. You know, drinking or whatever”*. Having to work to subsidise the family finances Rose acknowledged they *“wouldn’t be able to afford it if I hadn’t done that”*. The exploitation of family finances without consultation sabotaged Rose’s ability to go to work *“there’d be no money for petrol”* and impacted access to necessities for the children *“he didn't care…if we had no money. He didn’t think ahead. Whereas I did think ahead.”*

It could be construed that internalised social expectations of parenting roles and the physical incident paradigm was an influence on many of the women recognising the treatment of their children as abuse, or the extent of the impact on the children (Grace & Anderson, 2018; Morgan & Coombes, 2016; Stark, 2007). Influence of the ‘good enough father’ ideology is evident in Mimosa’s reflection. Despite the anger and recognised abuse of herself and her eldest child Mimosa expressed *“he was a good Dad, he was always around you know”* but also acknowledged the preferential treatment between her eldest and the child they had together *“probably the only human being that I think he actually knows what love is. And it’s his son so I don’t think he’d ever intentionally hurt him”.*

Iris did acknowledge an event where her partner dragged her daughter up the hallway by her

feet. An incident Iris initially interpreted as 'fun'. Her daughter contradicting the perception *"mum that wasn't fun, he wasn't having fun"* Iris found comfort in *"that was probably one of the only times he'd ever hurt her. Or anyway she'd realised actually he's mad. We're not playfighting".*

In contrast with good-enough fathering, motherhood in the context of economic abuse and coercive control is a site of complex negotiation which shapes women's perceptions of their space for action, and ability to uphold protection of the children (Cater & Forssell, 2014; Morgan & Coombes, 2016; Westmarland & Kelly, 2013; White, et al., 2024).

Complexity of resistance in motherhood

This sub-theme explores the complexity of resistance for mothers in the context of their own abuse. The women's stories revealed how motherhood intensified both vulnerability to economic abuse (White et al., 2024) and the challenges involved in resisting violence (Morgan & Coombes, 2016). Mellar, et al. (2024) suggest "women of higher socioeconomic status may be more likely to stay in economically abusive relationships due to financial pressures… faced with the decision of choosing between IPV and poverty" (p14). Iris reflected being made to remove her dressing gown and shoes before going out *"in my slip"* into the snow to avoid her partner's anger, rantings and ravings. Iris expressed her inability to seek help and warmth for herself, and her small son vulnerable to recurring sicknesses while *"just walking down the street you know and crying. And my son had no socks".*

[Iris] *"I remember seeing a friend…she was in her house. And I just waved out. And I remember thinking the fire's going in there and it's warm and she's got hot coffee…But it was far enough probably that she didn't see that I'm wearing nothing. And I had a pushchair and my son".*

Equally influential on women's ability to recognise or respond to violence are the layered and intersecting factors of identity by acknowledging themselves as a victim/survivor and the consequential stigma in that (Arathoon et al., 2024), what expectations are on them to respond and leave (Arathoon et al., 2024; Giles et al., 2005), and ultimately their ability to leave and the economic repercussions of that decision (Mellar et al., 2024; Westmarland &

Kelly, 2013; White et al., 2024). Despite the vulnerability of herself and her son in the snow Iris articulated feeling an inability to seek help because of what that might mean, knowing the potential implications of that decision.

[Iris] *"I couldn't go in. Because what could I, I didn't know how to say it. And I was so afraid that if I did say something then I would be so alone…I didn't have money, I didn't have anything. So I just kind of waved back"*

Help-seeking is further complicated by the social expectation women are held responsible for protecting their children and 'failure to protect' invokes the fear that seeking help would lead to child protective services involvement; and children being removed from the woman's care and custody (Lelaurain, et al., 2017; White, et al., 2024). Economic dependence is a significant barrier to leaving (Postmus, et al., 2016) and navigating violence while simultaneously protecting children and meeting their needs reduces mother's space for action (Lelaurain, et al., 2017; Morgan & Coombes, 2016; White, et al., 2024). While many of the women experienced their situation's as humiliating, their narratives highlight a "diverse range of economic strategies…under extreme financial stress and marginalisation" (Jury, et al., 2017, p81; Stark, 2007).

Increasing economic independence can be a strategy of resistance, increasing the ability to escape and decreasing opportunities to control. However, in the process of obtaining financial autonomy women can be subject to increased risk of violence as abusers oppose or feel threatened by women's efforts to establish autonomous sources of financial means (Sanders, 2014, p5). Offered an employment opportunity and realising the need to create space for action Kowhai pursued independent income, against her partner's wishes. Kowhai sacrificed time with her children because of partner's refusal to relinquish them, contravening the expectation of good mother but through her long-term economic planning effected it simultaneously. In retaliation he *"took advantage"* of a Swedish backpacker *"looking for free rent and work in this country…to look after our kids while I was gone"*

[Kowhai] *"Within 40 hours of being on the farm he'd started sleeping with her. And he thought I'd be heartbroken and devastated and he'd been telling everybody I'd*

run off with this American hippie and all these really bullshit things about me"

Faced with being both subject to abuse and witness to the abuse of another woman Kowhai recognised the vulnerability of the other woman and was grateful for the care shown to her children

[Kowhai] "I said to her you're just some 20-year-old girl that's done a really good job looking after my boys. Making sure they were safe. Making sure they were fed"

In the context of coercive control Kowhai's narrative is significant in that it highlights firstly her recognition of the direct assault on her mothering (Heward-Belle, 2017) to sabotage her resistance and attempt for economic empowerment (Sanders, 2014) through the use of infidelity as a tactic of abuse (Stark, 2007) that strikes at the heart of the expectation of monogamous intimacy in romantic love and family harmony (Lelaurain, et al., 2021; Power, et al., 2006; Stark, 2007). Secondly she evidences the interchangeability of feminine performance in the transferability of woman's labour and the performance of motherhood. Any woman will do, exemplifies the social construction and conditioning in the performance of gendered roles, the masculine privilege to subjugate and exploit women (FVDRC, 2020) and the very real benefits men receive through women's labour (Anderson, 2009; Heward-Belle, 2017; Jury, et al., 2017; Stark, 2007).

Finally, Kowhai's story highlights that attempts to leave or any indication that women are preparing to can increase vulnerability to abuse and a change in tactics against both them and their children (FVDRC, 2017; 2020; Jury, et al., 2015; 2017; Sanders, 2014; Tutty, et al., 2023). The misconception that women have the ability to leave, and that separation secures safety supports the comprehensive regime of control abusers maintain to reduce women's autonomy and ability to escape (Stark, 2007). In the complexity of romantic entanglements and maternal commitments, women's capacity for safely leaving their relationships is seriously compromised.

Chapter Six : Analysis Part Three

Leaving

This chapter explores women's experiences of economic abuse during and post-separation, the adaptation and persistence of economic abuse tactics (Elizabeth, 2015) and strategic use of children to exert control (Katz, et al., 2020; Morgan, 2014; Stark & Hester, 2019). Women's stories are analysed through the sub-themes of S*pace for action and survival planning, Scorched earth – post-separation abuse and systemic barriers,* and *Rebuilding and recovery*.

Space for action and survival planning

This subtheme explores women's experiences of finding space for action to leave and influences in post-separation survival planning. All women expressed a moment of clarity when they decided to stop focusing on saving the relationship, and the realisation that they needed to leave. For Dahlia, an outside perspective and social support from family and friends was offered before she personally recognised the situation for what it was. Dahlia spoke of her friends and flatmate *"staging an intervention kinda thing" and "being really upset…and I still didn't get it"*

[Dahlia] "they just sat me down and said "we don't like him. He spends all your money… he really puts you down and we don't ever see you… you've nothing to do unless it's to do with him"

For some of the women recognising the need to leave was a quick decision, for other's it was a process. For Mimosa *"it just clicked"* when following a *"gut feeling"* she found evidence of infidelity *"he had gone to great lengths to hide"*. Leaving can be triggered by escalating violence towards themselves or their children (Giles, et al., 2005; Lelaurain, 2021). Iris' identity as a good mother was a significant influence in recognising her need to leave after a second incident of aggression towards her daughter and her son's vulnerability *"I realised I'm not putting my children through this…I'm a good Mum"* and the recurring pattern of violence and apologies. Reflecting on after *"one of those nights"* her partner was apologising, crying

and *"pretty much on his knees begging"* thinking *"I've heard this… so many times… I'll be standing here again in six months' time hearing the same thing… you will hear this speech again, and you're the fool if you stay"*

[Iris] *"It was that moment. There were obviously quite a few along the way, you know thirteen years…me hearing it. Hearing that same speech. And it was so sincere every time. And there were tears. And him holding me saying 'god I love you, you know that'. But me thinking oh I've heard this before. And it was my daughter was getting to the age where I knew… that was not ok. And I didn't want her to think it was ok"*

For Cosmos, the combined very real fear of risk to her life, and that her child would find her dead was her moment of clarity

[Cosmos] *"the last case of strangulation I thought that's it, he's killing me I'm going to die and my son's going to find me dead and it really stuck with me. And I think I said at that stage you do that again you know I'm leaving you".*

For Rose it was a process *"that last year…I moved out like three, six times"* and the persistent withdrawal and refusal to engage with the children was the deciding factor.

[Rose] *"it was letting me down, it was letting the kids down. And it was just, it wasn't a healthy relationship. I was like nah, I needed to get out".*

Reducing isolation was a key factor in many of the woman's narratives in feeling able to leave. Exposure to different perspectives, recognition and validation of their situation, social support, and reinforcement of their subjectivity and sense of selfhood challenges the influence of perspecticide effected through coercive control (Stark, 2007). Dahlia was isolated through the relationship, but her family persisted in maintaining the connection having what Dahlia perceived to be "*a sixth sense*" that *"things were going on".* Iris previously resistant to informal support seeking because *"of what that might mean"* found support of the one friend in their friendship group allowing her *"to talk to her, very much, toward the end. And tell her what was going on. And she got it"*.

For Kowhai, the employment opportunity exposed her colleagues to the violence and harassment she was experiencing through harassing phone calls. Kowhai's colleagues spoke to her about her situation *"they pulled me to the side and said you need to get away from that." We need to take you and your kids out of that".* They supported her, devising an exit plan and economic self-sufficiency for the future.

[Kowhai] "we'll organise for you to come with to do building…And after a couple of weeks, we'll set it up so that you can go back and get your boys and you've got somewhere to come back to. And that was the plan".

Employment offered Kowhai economic independence but also required her to sacrifice her children *"he won't let me leave the farm with the kids. I won't be allowed to leave with them".* However, Kowhai physically and economically benefited from the opportunity arguably rendering her more able to effectively mother and provide for her children. Reducing isolation and surrounded by a positive social support network

[Kowhai] "they kind of staged an intervention and they totally detoxed me. Got my brain right. Got me eating proper food again. And I was really strong and really healthy and I'm spending all this time working with real gentle guys, real authentic nice guys. It made me realise what a fucking asshole he was".

In microregulated environments access to outside support is difficult. Cosmos reflected friends weren't allowed to visit and if they did "*they could never ever talk to me ever on my own"*. *"Amazingly"* a friend who Cosmos hadn't seen in almost four years visited. Recognising Cosmos' situation she observed Cosmos *"was a ghost of my normal self"* and *"had the insight"* to suggest a night at a mutual friend's house close by for a spa evening. Cosmos reflected "*I was feeling brave…so that was the one occasion where I was actually able to go".* In response to Cosmos having her friend in the home Cosmos was subject to repeated attempts of what she recognised as sexual coercion. As explored in the first chapter, sexual coercion and degradation is a tactic of coercive control that leverages gendered obedience to assert dominance and control (Stark, 2007), and Cosmos interpreted this as an implied threat of what might happen when her friend left. While she was able to *"fob him off"* with claims of illness

Cosmos reflected feeling *"just so terrified actually"*

[Cosmos] "my friends visit was due to end and I thought the shit's going to really hit the fan. Because I allowed her to. She's been in the house and he hated it. He really hated it".

Removed from her isolation and alone with her friends Cosmos was able to disclose the violence and was told *"you've got to leave"*. Cosmos reflected

[Cosmos] "how do I do it? I didn't know how I could go because he'd been pulling me back physically and restraining me and I couldn't feel that I could go".

Because women identify the need to leave, it does not mean they have capacity and resources to do so (Arathoon, et al., 2024). Societal misperception and expectations that women can and should leave (Arathoon, et al., 2024; Sharp-Jeffs, et al., 2017) reflect the influence of dominant constructions that violence is episodic, and within and between episodes women have space for action (Anderson, 2009; Sharp-Jeffs, et al., 2017; Stark, 2007). Cosmos spoke of the complete control of her physical space that made help-seeking almost impossible.

[Cosmos] *"the hardest thing to try and get people understand is how when you're that controlled that you actually can't… You can't do anything. You know you can't talk on the phone. I mean the only example I could say was like this whole thing about trying to take photographs from the bathroom and the sound of a click of a camera or something like that you know. And someone's listening you know. That there's so much control that, that if that had been caught he would have known what was going on… he was onto it"*

Having the capacity to leave means finding resources and spaces where they can increase their economic self-sufficiency, and seek social, familial and systemic support (Arathoon, et al., 2024; Stark, 2007) and requires significant planning and resources, particularly for those with children (Giles, et al., 2005). For many of the women resourcing themselves to the capacity of being able to leave involved a process of preparation, a myriad of resistance strategies and safety planning leading up to the separation to ensure their physical safety. Mimosa

recognised her economic vulnerability was a barrier to leaving and influenced her decision to stay despite repeated attempts to leave.

[Mimosa] *"he managed to worm his way back in. Did it again. Kicked him out. Wormed his way back in because I needed money…my independence had completely gone and was reliant on him. So I said he could come back"*

The women's narratives reflected literature that economic insecurity is a predominant factor in the ability to leave (Camilleri, et al., 2015; Mellar, et al., 2024; Postmus, et al., 2016; 2018; 2021). There is empirical support to predict a direct correlation between the extent a woman is economically dependent and her ability to leave (Sanders, 2014). Many of the women spoke of strategies within the year or longer leading up to the point of separation such as hiding money or credit cards, secret bank accounts and seeking employment. Other's spoke of having to make decisions quickly. Rose spoke of identifying the need to leave and *"just saw a way out and I did it"* enabled by the emotional and financial support of her family.

[Rose] *"I remember going to Dad and telling Dad 'I've left him' and he was really supportive of me, and gave me some money"*

Cosmos' space for action was so restricted and her fear *"the shit would hit the fan"* after her friends visit reflected making a spur of the moment decision when dropping her friend to the airport. The opportunity was made possible by her partner's absence because *"he really hated her"*. Using the last five hundred dollars from her inheritance Cosmos had secretly *"squirrelled away in the account"* Cosmos made the decision to leave with only *"a leather jacket I'd picked up and my shoulder bag…I just suddenly went 'I'll go now'"*.

[Cosmos] *"We enter a place grabbed a ticket, it was from the place we bought the overseas holiday from, and I swore them to secrecy. Then we went to the Police station, and I said this is what's happened and we're going. If he comes looking for me and say's I'm a missing person then you know I'm fucking off. The policeman said, 'you've got it sorted, off you go'. We took off on a secret route and was just terrified because I thought Oh God he'll see me on the road…And then I thought oh shit we've gotta hide the car, so we went round to my son's place. So he hid*

the car up and dropped us at the airport and I got on that plan and man I was six feet off the floor. I just felt so fantastic. And that was it. Hidden, in a great big City"

For each of the women, having access to independent finances no matter how small, was a key factor in their ability to leave. Many of the women's narratives highlighted complex strategies of preparation. Leaving that requires relocation, particularly for women overseas may mean collaborating with their abuser and creating plausible stories to have access to resources for safe escape (Morgan & Coombes, 2016). Iris reflected *"after the thing with my daughter… I knew I had to go"*. Iris was conscious of her vulnerability and need to return to Aotearoa to protect herself and the children *"we were overseas, so I made the decision very quickly"*. Subject to her husband's VISA for the right to stay in the country and without access to any independent income Iris knew that *"he had to be part of that plan"*. An *"elaborate story"* of an extended holiday wanting to return for her birthday to see family and friends, and *"the kids need to go home for a while, grandad's not well"* Iris also managed to secure a rental to provide housing for herself and the children once they arrived.

[Iris] *"But all along I had to play the game, but it had to happen very quickly, and I was able to tell my friend. And I knew that we only had a certain amount in the bank account and that was going to cover our flights"*

Reflective of the literature another recurring thread through the women's narratives, especially those who left quickly was only taking what they could at the time of leaving, sacrificing what social and family relationships they had left, and their material and often sentimental possessions for their own safety (Jury, et al., 2015). Iris expressed *"I packed up our most special things…I've never seen anything else"* leaving behind *"candlesticks, dresses and a few things I wanted…very special things…but we only had one suitcase each"*. With just a jacket and her bag Cosmos *"had to go into hiding for quite a while"* eventually working with the Women's Refuge.

Increasing economic autonomy provides women with the financial resources to plan escape (Sanders, 2014) and restores a sense of self and identity (Stark, 2007). The immediate impact

on her sense of self-efficacy and agency through her independent decision-making Rose reflected feeling *"more in control of my life then, after I'd made the decision"*. For Kowhai, the employment opportunity offered economic autonomy and on returning she expressed feeling physically and mentally strong *"the bullshit didn't affect me. I saw it for what it was"*. Packing her two children in the vehicle she had registered in her own name *"so no one could take it away from me"* she left her partner.

Iris' story was unique in that she still held hope for change in the relationship (Giles, et al., 2005) *"I loved him and wanted him to get counselling"* and she experienced the process of leaving as "*awful for me, because I was on my own. I didn't want to leave him".* Getting on the plane *"holding both children"* was *"one of the biggest decisions in my life"* because Iris recognised leaving meant the end of a dream and a life she loved. Women in affluent households can face the choice between the abuse and poverty (Mellar, et al., 2024) and the influence of the hegemonic construction of love and traditional gender ideals are an enduring driver for establishing and maintaining relationships (Giles, et al., 2005) "even within contexts of abuse and violence" (Wilson, et al., 2021). Women may want the violence to end, but not necessarily the relationship (Morgan & Coombes, 2016).

[Iris] *"it's hard to leave someone you love…because he was wonderful, and we were living the dream. We really had such a wonderful life"*.

The post-separation process can be lengthy, and involve attempts at reconciliation (Giles, et al., 2005). After leaving many of the women spoke of a brief period of time when their abusers used reconciliation tactics that most recognised as coercive at the time (Stark, 2007). Narratives included use of the mask, gifts and favours, and stalking and surveillance tactics reminiscent of the heteronormative courtship script (Jiméniez-Picón, et al., 2022) to manipulate and stalk the women, often through their support networks to achieve their goal. Dahlia spoke of her partner obtaining her phone number from her parents even though *"he'd never met them…he just did the whole charm thing"*.

Iris' partner arrived back in Aotearoa a few months after the separation. On re-entering the country things escalated *"when he got home was probably the worst…abuse of all the time…*

that's when money stuff stepped up". He had re-partnered, but would *"sit outside the house at 3, 4 in the morning…just making his presence clear"* all while harassing Iris in person and over the phone *"calling me all the time. Still texting me. Constantly"*.

The time of separation for Mimosa *"went to shit"* and required a safety plan that included her distracting her partner while her sister removed the kids from the home. After separation women will seek help to survive and maintain their safety (Giles, et al., 2005) which may include acquiescing or attempts to keep the peace. Once separated Mimosa reflected recognising *"he was expecting to get back in"* offering to pay for everything and showing up at her home constantly. Attuned to the nuances of her abuser's behaviours Mimosa remained alert but used the period of relative calm and reconciliation coercion to prepare for long-term self-sufficiency. Mimosa's long-term planning included *"getting a part-time job"* and establishing a *"secret"* separate bank account to put her own income in *"everything was still joint…because he was paying for everything"*.

Mimosa expressed her partner *"didn't like"* her resisting attempts to reconcile or declining his offer to *"pay for everything"* and expressed the *"little nest egg"* gave her the courage to resist his attempts. Eventually restricting access into the home because *"he'd just turn up all the time"* her partner eventually recognised the finality of the relationship and *"the shit hit the fan"* requiring Mimosa to get a Protection Order. Mimosa reflected *"which is when the financial abuse really started. For me. It was post breakup"*.

Post-separation survival may include having to navigate legal and welfare systems for protection, housing and financial support (Giles, et al., 2005; Jury, et al., 2015). Many women experience periods of homelessness, inability to make ends meet, inadequate or poor housing conditions and often need to relocate away from support networks for affordable locations (Jury, et al., 2015). Rose and Kowhai were reliant on their partner's family home, Rose expressed needing to move communities *"away from all my friends"* for affordable independent housing. Kowhai's only option was to agree to live with her mother in an isolated rural community temporarily *"while I got myself and the kids sorted"*, a complicated relationship she reflected in hindsight was *"jumping from the frying pan to the fire"*.

Post-separation women are often left to absorb debts and utilities in their name (Jury, et al., 2017; Mellar, et al., 2024; Milne, et al., 2018). Rose expressed having to service debts that were jointly accumulated or risk her credit rating being affected.

[Rose] *"when I left I had the car, so I had to pay that off. I had to finish paying that off. And I had the Q card. A lot of things were in my name. Everything was in my name like power, phone, internet…so yeah. And the co-op was under both our names because we had an account there. Because I took the car I had to pay".*

Leaving and economic independence did not always coincide and many of the women required financial assistance post-separation, either a full or partial benefit. Solo parents often need to rely on a benefit, and one that is known to be "inadequate support to meet basic needs" (WEAG, 2019, p6) increases the risk of poverty, known to be associated with a range of negative health and social outcomes.

Rose expressed *"going on the benefit it's the last thing you wanna do but you've gotta provide"* subsidising her income *"working cash jobs…cleaning".* Discrimination, conflicting and withholding financial information at a systemic level perpetuates economic insecurity (WEAG, 2019). Many of the women expressed receiving conflicting or inadequate information regarding entitlements. Rose reflected speaking to women with shared experiences *"who's been in the same boat, and what they've received*".

[Rose] *"you should be told…what you can actually go and ask for. You shouldn't have to ask. There should be a checklist to say, yep, ok…and tick it off, you know".*

The Welfare Expert Advisory Group report (2019) argues women experience re-traumatisation when interacting with welfare systems and the need to retell stories multiple times, while facing disbelief and judgment (WEAG, 2019), and recommend the need for consistent care, preferably through the appointment of an allocated case manager. Particularly for women who have experienced abuse, needing to re-tell their story can be experienced as confronting.

[Rose] *"it was my first…benefit, seeing what I could get, my circumstances of why it happened so yeah, you're kinda like re-living telling them kind of…I hated the*

interrogation of what was going on, what happened… I didn't like that. It did feel like an interrogation. And it was like a week after we split up, you need to sort it out quickly because you need money"

Although she previously received partial benefits Cosmos reflected feeling similarly.

[Cosmos] "[it's] very hard under WINZ's umbrella. You know when you go in and see them after you've been in those sorts of relationships and they give you a different caseworker each time you're retraumatised to go through the whole thing again and again and again you know"

WINZ regulations determine what women are entitled to based on an assessed level of need, number and age of children, location and type of housing and employment expectations. Women with children under the age of 5 years aren't subject to jobseeker expectations pursuant to continuation of their benefit (Domett, et al., 2023; WEAG, 2019). As their children got closer to the age of five WINZ enforced job seeking expectations for Rose and Iris. Rose reflected *"they basically said I had to go get a job for a certain number of hours a week, I think it was 20 hours a week, to stay on the benefit, when she was gonna turn 5"*.

Iris expressed WINZ *"were scum*. *WINZ were at the point where they are now, where they pressure you as soon as your child is a certain age to get a job"* and feeling discriminated and *"putting me down"*. With *"no savings…no car…and I didn't really have any support…living off virtually nothing"* and *"money cut off"* from her ex-husband Iris was in essence experiencing the same economic abuse through systemic enforcement as the interpersonal abuse she continued to experience. Faced with losing her independent income unless she found the ability to return to work disregarded the personal violence and living circumstances she was experiencing.

[Iris] "I had the kids. I had no car. I had no family. Where we live there is still no childcare. So finding a job, between 10 and 2, where I could get to…and even finding a childcare centre that I could get to was so hard".

The social stigma associated with being a solo-parent is evident in social and structural

discrimination in that "seeking income support is a failure of the individual, with solo parenthood being singled out as abnormal" (Domett, et al., 2023, p24) with solo parents feeling stigmatised and discriminated against when interacting with WINZ (WEAG, 2019). For women seeking to recover from economic dependence this impacts their ability to protect and provide for their children (Morgan & Coombes, 2016) and perpetuates their economic dependence and vulnerability to the coercive control of their abuser.

As a single woman with no dependents and her health and disability impacting her ability to rejoin the workforce Cosmos reflected "*I couldn't stand, sit or lie or do anything and had two perforated discs"*

[Cosmos] "[I] had to be under WINZ's umbrella…I was left with 20 dollars a week on a single woman's benefit for food….even they said I don't know how you can manage…to rent a house up North and that's what I had left".

WINZ administered disability payments are inadequate for equitable outcomes, and generally lower than ACC disability payments (WEAG, 2019). However, ACC does not provide for non-accident disability or violence except in sensitive claims only available for significant mental injury attributed to sexual abuse or violence (ACC, 2025). Cosmos reflected on the stigma, financial and physical difficulties and unrealistic expectations enforced on her despite her urgent need to access immediate financial assistance.

[Cosmos] "there's no help out there for women when they want to leave these relationships and then you know they go into the system they might need a bit of financial help for a wee while just to get on their feet. But you're just treated like shit. It's really hard. I had my family saying I was in post-traumatic shock …I was an absolute mess after I'd left. And they were saying 'oh you've got to go and get a job' you know. And I though oh god, I could hardly stand up or use my hands you know, I couldn't do anything. So that was really difficult".

Scorched earth – Post-separation abuse and systemic barriers

This sub-theme highlights the post-separation economically abusive tactics perpetrators will

use, including the strategic use and abuse of children. Economic abuse can extend to exerting control through behaviours that impact ability to financially or otherwise provide for children (Postmus, et al., 2021), withholding child support payments, false claims and manipulating child welfare systems (Elizabeth, 2015; Tutty, et al., 2023) and direct abuse of children through "violence, threats, intimidation, stalking, monitoring, emotional abuse and manipulation, interwoven with periods of seemingly 'caring' and 'indulgent' behaviour" (Katz, et al., 2020, p310). Economic abuse can extend to sexual coercion, father's forcing women to have sex in order to receive finances necessary to provide for their children (Stark, 2007).

While accessing a WINZ benefit is an individual assessment of needs, child support payments facilitated through Inland Revenue Department (IRD) require a formula assessment of both parent's income (IRD, 2025). For many women accessing a WINZ benefit child support was withheld either by their partner, or by WINZ. Historically it has been compulsory for primary caregivers on sole parent benefits to apply for child support to offset the State's contribution to welfare payments (MSD, 2025). Iris reflected *"he did everything he could to get out of paying me child support in any way…at that point it went straight to WINZ anyway."*

Financial sabotage can be perpetrated through child support payments as IRD will consider applications for child support reviews (IRD, 2025), a process that requires the receiving carer to respond and provides an avenue of paper abuse where women can be subject to harassment. Rose expressed needing to follow up unpaid child support her children were entitled to *"I contacted IRD so many times, and they're absolutely useless trying to chase shit up"* finding complex ways to ascertain the necessary information

[Rose] *"you've gotta provide all these details for them, where they work, their address…at that time I didn't know where he was living. One of my Dad's friends found out his business number…So I gave all that to WINZ and IRD for them to chase up. Cause there was 16k there owing to me. And it was like why aren't you chasing him up?"*

This was particularly relevant for Rose as she had begun a new relationship, and the WINZ one-earner model and institutional relationship rules (WEAG, 2019) required her to cease her

benefit or face financial penalties. Although *"it was not in my nature"* to hide her relationship status she also knew her abuser *"would've been the one to dob me in"* had she done so. This subsequently increased economic dependence on her new partner rendering Rose economically vulnerable again *"I was getting an income, to not getting an income, and relying on someone else again."* Refusal to pay child support extended to withholding necessities for the children.

[Rose] *"and I felt like come on mate, new partner's providing for your children and you can't even pay child support."*

Other women spoke of manipulation of IRD child support payments and exploitation of assessment criteria. Iris *"got letters in the mail pretty much once a week"* notifying her of reductions in child support payments

[Iris] *"I don't know how he did it. Whether he declared that he was paying for his now girlfriend, whether he declared he was paying higher rent. Nothing was changing, I knew where he lived. I knew and I kept ringing them and saying, 'why is it going down?' and of course they can't give any information. It was just horrific"*

Similarly, Kowhai reflected *"we don't get it. He's done one of those IRD reviews thingy, saying he lives in hardship and stuff. And he's even used the fact that he's remarried and they've got another kid as a reason why he shouldn't pay child support."*

Many women subsidise their WINZ benefits with part-time employment (Domett, et al., 2023; Jury, et al., 2015; WEAG, 2019). Research suggests women are twice as likely to have part-time employment post-separation, and only a third of women are able to return to full-time employment (Jury, et al., 2015). Women are overrepresented in low-wage, insecure, or unpaid care roles and may face high costs of childcare or unsupportive work environments (Jury, et al., 2015; Stark, 2007). These factors can sustain dependency on partners, who may also deliberately sabotage childcare or work arrangements to undermine women's employment stability (Jury, et al., 2015; Stark, 2007). Iris told of having to work weekends, and her son's father sabotaging childcare arrangements, which had an impact on both her child's wellbeing and her own by bearing witness to it.

[Iris] *"I cared about my son who was devastated...he was on the doorstep at 5 o'clock on Friday night with his bag. Waiting and waiting. And sometimes Dad wouldn't turn up."*

Iris' employment was a requirement for continuation of her WINZ benefit (WEAG, 2019). Rescinding childcare arrangements without notice subsequently sabotaged her ability to access independent income and her professional reputation, impacting on her long-term economic recovery opportunities.

[Iris] *"Because he knew I worked weekends and he knew that that would fuck with me. I had no child support, no childcare. And then on Saturday morning I'd have to ring my job and say, "I can't." And he did that constantly. Constantly. And I was working in the city. If the children were sick I had no one. And WINZ were just on me. All the time… cause they you know, push you."*

Iris reflected expressing *"I'm struggling I am struggling. This is your son. And he would say "give them to me I'll take care of them.""* Economic abuse may render provision for children unviable for women post-separation and structurally disadvantaged by cost-prohibitive legal process they may be coerced and controlled into relinquishing custody (Katz, et al., 2020; Stark & Hester, 2019), a performance of sacrificial motherhood that both upholds and diverges from the social construction of the protective 'good mother' (Heward-Belle, 2017; Morgan & Coombes, 2016).

[Iris] *"And then finally I said ok…but that's what he wanted all along. He knew that the worst thing he could possibly do…was take my son. And so he made it so. I had chronic migraines, I was working full time. Yeah I was fucked."*

The women had differing experiences of child custody processes post-separation. For Rose, the initial informal arrangement worked well for both her and the children.

[Rose] *"when I left and he was having every second weekend. And then like two months into it I found out he's taking them to fucking the middle of [place] at nighttime, middle of the night… he admitted it, and he didn't see what was wrong with that.*

So that's when I started going to the court to get supervised visits"

Through socially legitimate channels, Family court processes and Protection Orders can be manipulated by abusers as part of ongoing harassment, with perpetrators filing frivolous lawsuits, extending court proceedings, or making false reports to child protection authorities (Douglas, 2017; Elizabeth, 2015; Miller and Smolter, 2011). Not all informal support and help-seeking efforts have a positive outcome (Arathoon, et al., 2024). While Kowhai had support from friends and colleagues, negative actions from family complicit with her abuser were a recurring theme for her at the time of leaving and significantly post-separation. Housing for Kowhai post-separation was what she thought would be temporary residence in her mother's home. Unbeknownst to her while she had been away for her employment her partner and mother had *"done a deal"* to remove her children.

[Kowhai] "she could have my oldest boy, like they would go to Family court together as a team….if she would agree to do some sort of mental health…sanctioning or something….you know like basically getting me committed to a mental institute saying that I was doolally, and I'd run away to a cult…and she agreed to it"

Within two days Kowhai was *"ordered by the court to remain in the Wairarapa."* False allegations of abuse initiated child protection protocol (CPP) (NZ Police, 2022) consequently involving the police, Family court and Oranga Tamariki, the Ministry for Children. Kowhai reflected *"NO judge would look at the police information and change the ruling on it. So she lied on a document to get this action. And then they refused to reverse the ruling."* In a form of systemic harm (Elizabeth, et al., 2020; Miller & Smolter, 2011) the investigative process was inadequate, not considering wider family perspectives *"they didn't speak to my brothers. I have four of them they could've talked to. They didn't talk to my aunties."*

[Kowhai] "And I can remember one of these social workers saying to me "why would your mum lie about you." Why would a mother lie about her adult daughter was their attitude. It was so strange."

Court enforced geographic location is application of the paramountcy of the 'best interests of the child' principal (Jeffries, 2016), and in effect is to maintain the child's right to have access

and a relationship with both parents (Elizabeth, 2015; Jeffries, 2016; Morgan & Coombes, 2016). However, non-primary carer's can and may relocate with no restrictions. Kowhai expressed being bound to the rural location while her son's father relocated 5 hours away, but being expected to maintain and bear the cost of continued contact between her son and his father.

[Kowhai] "I don't know if people know how expensive that is… like meeting halfway transport to take your kid to handovers…it's expensive…and I've got to pay for him all the rest of the time he's with me. I don't get any support from him and I still have to go and meet halfway"

Post-separation child contact can facilitate opportunities for ongoing coercive control (Katz, et al., 2020; Tutty, et al., 2023). Kowhai relayed experiencing violence towards her during handover *"the shit that he did on those handovers. He would bring very aggressive combative people."* As a form of protection Kowhai also started to ensure she had witnesses to the violence "*because if they weren't available shit went down."*

On occasions members of the public bore witness to the violence. Help offered varied between positive and negative. Police responded, but as reflected in literature the response was inadequate, biased and victim-blaming (Arathoon, et al., 2024; Elizabeth, 2015; Morris, 2010; Tutty, et al., 2023). Kowhai expressed *"One of the cops said to me "what did you do to cause that?" What did I do."*

Responsibility for children's safety is often displaced onto mothers, whose failure to leave a violent partner may be treated as neglect. Conversely, when women do separate, family courts frequently return children to fathers with histories of violence, thereby removing maternal protection. The persistence of such practices continues despite robust evidence that they place women and children at significant risk (Alsalem, 2023; Morris, 2010). Women victimised by violence during handover fear for their child's safety while in the care of their father. Kowhai expressed *"luckily that was one of the days I'd got my son back."*

[Kowhai] "And he left, and that…fury. And at least I knew my boy was safe, whereas if it'd been a handover and I'd had a week….terrified for what would happen to my boy"

Exacerbated by restricting children's communication with their mother, uncertainty increases concern for their children's welfare (Elizabeth, et al., 2020). Kowhai reflected during the weeks her child was in his father's care *"I couldn't send a text, I couldn't ask questions. It was literally a week without my kid and I didn't know what happened."*

Maternal strategies to reduce isolation and safety planning for children may include creating information and communication channels with or without the father's knowledge. For Kowhai *"his boss's wife was there. If anything happened she would let me know."* Kowhai reflected *"it was like I could breathe, oh thank god there's an actual mum up there that's caring for my kid."* The *"awesome lifeline"* of support providing a mechanism of safety for both Kowhai and her son while in the care of his father, but also a way of sharing the *"little stuff"* important to childhood and maintaining the mother-child bond.

[Kowhai] "He skinned his knee at school, he's got a bit of a sniffle. Whatever… You know like "took the kids for a walk today, played with the dog" that sort of information. It's really nice having that."

Systemic complicity in the abuse of children includes Court enforced parenting arrangements that don't cater for continuation of relationships and wellbeing for children (Elizabeth, 2015; Katz, et al., 2020; Morgan & Coombes, 2016). For two years Kowhai upheld the weekly handover's driving the significant distance in the hope her eldest son would be returned to her care. When her youngest was due to start school she made the decision "*to move back near where his dad was so that my boy could go back to school."*

Relocating away from her oldest son increased Kowhai's concern for his wellbeing. Because Kowhai was herself under investigation by Police and Oranga Tamariki for the false allegations she *"wasn't allowed him."* Kowhai subsequently engaged her son's biological father, a historically disinterested father. In direct contrast to Kowhai's experience the father's application was formally investigated and upheld in an overt example of gendered bias in the legal system, parenting double-standard's and despite his history of non-involvement.

[Kowhai] "it was backed up by Family court lawyers, social workers report you know the whole…everything they did. They went out and looked at her and they were just

like "this woman's insane. She should never have been allowed a child in the first place"

Biological parents have automatic guardianship rights and responsibilities in relation to the upbringing of children and key issues pertain to decisions on religious, medical, educational, and other core needs for children (Care of Children Act, 2004), and both parents must agree (Jeffries, 2016). In the context of coercive control women may experience control through delays and disagreements on these decisions (Elizabeth, 2015). Kowhai reflected

[Kowhai] "I'd wanted him to go to school where my cousins all go to school but he enrolled him at the school he wanted…So I had to put this little, tiny 5-year-old on a bus 20 minutes up the road, every morning. He hated it…the early mornings…And me not being able to come to the school if he needed me for anything. And that's the way it was."

Abusive fathers adopt parenting styles that are either excessively authoritarian or, conversely, disengaged, neglectful, and inconsistent (FVDRC, 2020). They are also at heightened risk of committing abuse against their children (Heward-Belle, 2017; Katz, et al., 2020; Stark & Hester, 2019). The abuse of Kowhai's child escalated to physical violence.

[Kowhai] "my boy was sent up there for Christmas and New Year's. And they beat the fucking shit out of him. I think both of them. His wife and him tortured the poor little guy…for two weeks"

Kowhai responded by involving the Police and Oranga Tamariki and supported her child through the process *"he was so brave, he did an amazing job.…he was eight at the time…He's just amazing brave little guy."* Despite the overwhelming evidence of physical violence Kowhai expressed feeling angry about apparent systemic complicity and negotiations that undermined access to justice for her son.

[Kowhai] "the police gave his dad the option of going no contact and agreeing to just leave us alone…so the police and Family court did a deal with him, to get him off without charge…he hasn't even been given a formal warning about it"

Conversely, legal systems abuse can be perpetrated through disengagement, by simply avoiding or delaying court processes (Elizabeth, 2015; 2020; Miller & Smolter, 2011; Tutty, et al., 2023). Rose reflected *"going through the court process and he only turned up once to court. I went 5 or 6 times, and his mum was there every time".* Rose needed to seek court enforced protection but witnessed the impact on the children's relationship with their father who had begun spending time with them.

[Rose] "It kind of sucked because in that two months he was doing a lot with them on his weekends, like taking them out and things like that during the day doing fun stuff. So when I did supervision he wasn't able to do any of that"

Women may experience various forms of post-separation abuse that don't include child custody processes, but that influence their decision to contest access (Elizabeth, 2025; Giles, et al., 2005; Jeffries, 2016; Katz, et al., 2020; Morgan & Coombes, 2016). In the context of victimisation through division of property processes Mimosa reflected on withholding access to her child from his father.

[Mimosa] "I said I'm not dealing with the parenting stuff while he's abusing me through litigation. And financially. I'm not dealing with it. If he's doing this to me and I let him see his son then what's he going to do to his son?"

When women attempt to assert independence, they often face escalating control and coercion (Stark, 2007). Mimosa's decision to withhold access was substantiated by the knowledge her abuser, who had a history of suicidal ideation and admissions to mental health institutions, had been approved a gun license.

[Mimosa] "How he got his fucking gun license with his suicide record I will never know…WHO would give him a gun? So I was scared you know, because he was so unpredictable with his moods that he'd get shitty one night and just come after me and the kids, do himself as well."

Leaving "is often the time when the risk of severe violence or homicide is highest" (Arathoon, et al., 2024, p26), with statistics indicating the majority of IPV associated femicide occurs in

the time leading up to or following separation (FVDRC, 2017). Protection Orders are a preventative legal recourse available to women since the conception of the Domestic Violence Act (1995), and through its iterative amendments to the current Family Violence Act (2018). Mimosa was able to get a Protection Order *"for a year"* and following the application *"he started with the I want to see my son stuff."*

[Mimosa] "I was like nah, he doesn't pay for anything. In hindsight I shouldn't have done that. But I was too stressed…on top of relationship property, on top of paying for everything. On top of worrying that he's going to lose his shit and come at me with a gun."

Economic abuse and coercively controlling behaviours can be perpetrated through socially legitimate channels and can be complicit in the post-separation abuse of women and children through paper, procedural, and legal systems abuse (Elizabeth, 2015; Giles, et al., 2005). Protection Orders are a form of systemic protection but can also be contested, Mimosa reflected *"of course he fought that. I had to go to court three months later and say why I needed one. Cause he had to fight everything."*

Protection Orders do include perpetration of economic abuse (Family Violence Act, 2018), however in the context of post-separation division of financial assets financial abuse is difficult to differentiate (Scott, 2023). Mimosa reflected on the threat her partner made on receipt of the Protection Order *"I will fucking bankrupt you"*

[Mimosa] "when I got the Protection Order he cut everything off…no mortgage, no Q card payments, no car payments, nothing. Absolutely nothing."

Cosmos expressed finding a lawyer to apply for a Protection Order was difficult, the first barrister Cosmos approached *"didn't want to…because she'd had a client who was shot by her ex."* Supported through Women's Refuge, in hiding and separated from family, Cosmos reflected *"he told people he was going to look for me…he knew the addresses of my family….he was colluding with people to try to get to see me…at the church I was going to at the time"*. However, the greatest risk to Cosmos was disclosure of her address when she opened new bank accounts.

[Cosmos] "the bank slipped up. "Of course I didn't want him to know my new address, and they inadvertently gave him some papers with a P.O. Box in the area that I'd moved into that was quite remote…and then it was all on the scene"

Household money management mechanisms and the institutional and industry-standard practices and policies that regulate and govern them can be inadvertently complicit in enabling abuse (Scott, 2023). Constrained by housing lending regulations Mimosa was unable to service the mortgage or sell the property

[Mimosa] "we had just bought a house. We'd had the home start grant, we'd had KiwiSaver. You have to be in that house for two years…before you can get rid of it. So like nothing catered for this shit, whatsoever"

In joint financial ownership banking institutions face difficulties navigating regulatory policies when both victim and perpetrator are customers (Scott, 2023). With an active Protection Order in place and disclosure to the bank that she was experiencing *"a domestic violence situation"* Mimosa was told *"that's awful I'm so sorry I can't help you"* and faced with having to ask her partner to sign an amendment to mortgage payments. This was facilitated through lawyers at an extra cost, and he refused. Intersecting systems inability to protect increased vulnerability for Mimosa. Despite having a Protection Order in place Police were unable or unwilling (Lelaurain, 2021) to enforce it for economic abuse.

[Mimosa] "I called the Police. I said surely this is a breach of the Protection Order. This is financial abuse…I'm struggling. I've got two kids…this guy he was cool. He was like "it is absolutely financial abuse I'll go away I'll find out if I can do anything. Nah. Can't do anything"

Joint bank accounts are vulnerable to theft and exploitation (Scott, 2023; Stark, 2007). For Iris, purchasing independent housing was reliant on her *"getting the house under my name"* with financial support from her mother *"but he never put that money down, he took it"…I didn't believe he would do something so huge. But it was just power…for him."* However, the same banking rules and access to joint accounts also allowed Mimosa to resist economic insecurity and maintain her housing " *When he stopped paying for everything I drained the joint*

account. I thought you know what, fuck you…I took everything and put it in my own account."

In practice, Protection Orders are difficult to obtain and enforce and can be cost-prohibitive for women and children needing them (Morgan, 2014; Tutty, et al., 2023). To apply for the order Cosmos "*had to borrow two thousand dollars to pay for my Protection Order."* Affluent women may not be able to access legal aid or subsidised support because they appear to have economic resources and assets but can't access them (Giles, et al., 2005; Mellar, et al., 2024).

Cosmos articulated *"I had no money because everything was tied up in the house for many years until we could get it all sorted."* Stuck in post-separation legalities and property settlement Cosmos incurred a systemically coerced financial debt in an already economically vulnerable position "*I had to pay to be protected from this arsehole. How fucking unfair is that?"*

Even without physical proximity the emotional impact of economic abuse post-separation is a continuation of the control experienced in the relationship and restriction of the women's sense of personhood (Stark, 2007). Mimosa reflected *"this scorched earth approach was happening through litigation, he wanted everything…he wanted me on the streets…But I could keep the debts."* For women access to independent resources such as income, employment and housing offers a sense of freedom and stability for themselves and their children (Jury, et al., 2015). Iris reflected *"this was my house, my home"*

[Iris] *"This was all I had. In the whole world I wanted a home for me and the kids…It was home and it was all I needed. And he wouldn't sign and he wouldn't sign."*

The women's narratives of their experiences of paper abuse through relationship property dissolution processes highlighted they were lengthy, costly and a site of exploitation and harassment including intentional delays of court proceedings through affidavit submissions and contesting arguments.

[Cosmos] *"he did everything. There were affidavits flying about, left right and centre. He put in a 35-page affidavit… He was even trying to go for half of my mother in law's stuff from my first marriage…He wanted everything"*

Reflective of the literature, many of the women expressed not knowing how to navigate legal processes. Mimosa spoke of the unfairness of experiencing abuse both through and by the legal system while her abuser seemed to have all the knowledge (Douglas, 2017; Elizabeth, 2015; Giles, et al., 2005).

[Mimosa] "the pressure and anxiety and not knowing my way around the law, the justice system versus the legal system. I felt like I was getting no justice whatsoever. And that he was just allowed to continue to financially…it was like financial rape really. And he was very good at legislation. He loved finding loopholes, and he was getting his rocks off on the whole thing."

Navigating legal systems can be experienced by victim/survivors as systemic harm, further violence inflicted on them by the state (Elizabeth, et al., 2020; Miller & Smolter, 2011). In the application of property division law Cosmos' abuser was awarded a quarter of the joint value of their property *"I didn't feel he should have anything. I guess I'm lucky he didn't get 50%"*.

[Cosmos] "It's wrong that he should have got anything. In retrospect I would say that he was rewarded for abusing me or trying to kill me. He is someone who tried to kill me and he was given 25%...so he walked away with this large sum of money…then I had this massive legal bill. It was about forty-five thousand dollars in legal bills and everything else."

The duration of property settlement processes experienced by the women ranged from a minimum of 18 months, and the impact on the women's health and wellbeing during the legal systems and paper abuse was significant. Cosmos expressed *"it was a horrible battle, I lost 15kgs in 18 months. I was absolutely just running on adrenaline."*

The structural disadvantage and economic inequity women face in the legal system financially burden them in costly legal processes (Giles, et al., 2005; Miller & Smolter, 2011). Mimosa reflected *"he just dragged it on, just dragged it on. Just trying to punish me. Twenty months of it."* To cope with the impact Mimosa found a source of "control within the context of no control" (Stark, 2007., p245) *"I became a workaholic…that was the only thing I felt like I had control over"*.

The financial burden of legal proceedings combined with the impact on their wellbeing, and often even in the context of victimisation from other forms of abuse women may choose to agree to informal or less than adequate settlements (Giles, et al., 2005). Mimosa expressed

[Mimosa] "I mentally couldn't take any more…lawyers. I couldn't take it. I was shaking every time I saw an email come up. I was just on edge. You know that constant nauseous feeling…if a lawyer come up on the phone…I was a fucking mess. I was operating day to day, but I was just a fucking mess. That he was allowed to get away with it, pissed me off."

While property division proceedings are in place, the assumption is status quo unless mutually agreed or determined otherwise by the Court. For Cosmos *"he stayed on in the house you know, with my stuff"* and on eventual determination of court ordered occupation in Cosmos' favour the property handover offered further opportunity for intimidation *"he deliberately stayed on later so that he could see me when I arrived on the property to pick up my stuff"*. On arriving in the house Cosmos became aware of what was intended to be a threat *"he left what looked like a bloodstain on the mattress, but actually it was coffee. He'd scrubbed it all into the bed to make it look like blood."*

During the eighteen months of relationship property division Cosmos experienced three separate breaches of the Protection Order. Cosmos reflected *"those breaches were really minimised by police and were treated as nothing at the time."* Breaches of Protection Orders can proceed to Court; however, women typically face barriers to being believed and are subject to facing their abuser in court (Reeves, et al., 2023). Cosmos reflected on an experience of *"collapsing on the ground"* following a court session for one of the Protection Order breaches.

[Cosmos] "to go into a witness stand and do all of that, in other countries overseas the women don't often with breaches have to actually be there…it's horrible. So there needs to be a few changes there."

Mimosa articulated that the Protection Order afforded her a level of systemic protection but also subjected her credibility to the scrutiny of that same system.

[Mimosa] "the Protection Order actually worked…with him. Because of his reputation. He wanted to keep that intact. So "see, she's wrong, look I abided by the Protection Order. There's nothing wrong with me. She's the crazy bitch"".

For Iris, property dissolution and legal proceedings were the only occasion an outsider was privy to the true nature of her abuser.

[Iris] "my lawyer, bless him… He was a good man. cause he could see, he could see the psychological abuse…the power…. But that was the only time that he let anyone know…That, that was the only time that anyone else saw. What I could see."

While many of the women spoke of negative experiences intersecting with the systems designed to protect them, they also spoke of isolated experiences with helpful representatives. Typically, those they suspected had previous exposure to or understanding of abuse. Kowhai knew the bank manager and WINZ representatives personally

[Kowhai] "She had babysat me when I was a kid, my nanny had babysat her when she was a kid…She didn't criticise me in any way. I got straight onto the emergency benefit. One of the girls I knew from school helped me get through that."

Iris and Cosmos reflected on helpful mortgage brokers supporting them to navigate buying their homes. Iris reflected *"I just think she'd been through it…I was on the DPB…She said we can do this, and she did it"* Similarly Cosmos had a proactive mortgage broker "*who was able to say oh well she's got a room that she can use for a border and she can make money out of the paintings here and you know all that sort of thing".*

During the property litigation Mimosa's partner was challenged by the presiding Judge on his application for total assets, including her new business and *"Something like 30 grand"*.

[Mimosa] "the Judge had actually said to him "um, no. You're lucky she didn't go you for spousal support during that time." So I mean that was good"

Rebuilding and Recovery

This sub-theme explores the process of rebuilding and recovery post-separation. Subsequent to often years of coercive control, exacerbated by exposure to systemic harm women may appear anxious, traumatised, and experience a myriad of mental and physical health impacts (Mellar, et al., 2024; Sharp-Jeffs, 2017; Stylianou, 2018). Women who lose time with their children through post-separation custody arrangements and those bearing witness to abuse and neglect of their children can experience an invisible wound of disenfranchised grief (Elizabeth, et al., 2020). Dominant constructions of IPV and the coercive nature of perspeticide may render women unable to articulate their experience (Stark, 2007) as reflected by Iris *"what was I going to say, he didn't let me do stuff"*. Conversely, abusers appear "friendly, calm and reasonable" (Elizabeth, 2015, p39), may have re-partnered and are economically secure (Stark, 2007).

Iris began experiencing migraines *"during the end when things were really really tough…It's been five years and they're still here.* Kowhai reflected on the impact on her physical health *"I ended up with endometriosis in that time, like I collapsed from endo…and in hospital multiple times"* and her mental health *"I have PTSD and depression and anxiety."* Despite her challenges Kowhai expressed a strong sense of maternal identity and resisted any perceived lack attributed to her health.

[Kowhai] *"I've done it for 17 years. I mean I ended up with PTSD when my eldest son was 2. So it's been 15 years with PTSD and 17 years of being a parent. So 15 years of still being MUM, regardless of my mental health".*

Cosmos reflected on missing her children and grandchildren. Despite an active Protection Order and history of breaches she made the decision to relocate back near her original community for her children and grandchildren *"it was a very very dangerous time."* For many of the women, the post-separation abuse was ongoing at the time of writing this thesis, through the use and abuse of their children. In a continuing pattern of economic abuse and maternal alienation (Katz, et al., 2020; Miller & Smolter, 2011; Morris, 2010) regular access with their children may be manipulated and controlled, perpetuating grief over the separation

from children (Elizabeth, et al., 2020). For Iris, after having to relinquish custody of her son to his father he then moved overseas, limiting opportunity for contact between Iris and her son

[Iris] *"it used to be three times a year, now it's twice. Now it's coming up "you can pay half of the fares," which I can't pay. "you need to come and visit him" which I can't. You know I work part-time, I have very little money. I want to desperately. He knows I have nothing…Yeah, he's in control."*

Mimosa spoke about not asking for financial support for their son *"I don't want to be indebted to him for anything,"* instinctively aware and cautious of what that might mean *"I'm always at the back of my head asking what is his game, what's his long game?."* Parenting handovers provide an ongoing opportunity for her abuser to have contact with her *"It's always hit or miss… I never know what him I'm gonna get."* The absent fathering and neglect of the children Rose experienced through the relationship persisted post-separation, even after he had re-partnered *"he's wiped out everybody, it's like he's deleted his old life to start a new one, and that's including his children too."*

Recovering a sense of self and identity is a complex process post-separation (Stark, 2007). After leaving and having time to reflect and increase their understanding of their experience and IPV many of the women expressed internalised victim-blaming, shame, and guilt. Kowhai reflected recognition in hindsight *"it's kind of embarrassing now because all the signs were there but I didn't know."* Cosmos said *"I feel disgusted with myself…that's probably the worst part of the relationship because you go back and keep thinking "if I only"…then things wouldn't have been what they were."*

Cosmos continued to experience victim-blaming from her community (Arathoon, et al., 2023) when she relocated back. Moving *"slightly north"* Cosmos reflected *"[I] made new friends there, but I still got the same bullshit "why didn't you leave earlier?."* Dahlia expressed feeling embarrassed *"and almost mortified that I had that sort of relationship"* but acknowledged her sense of agency in her ability to recover "*when I eventually crawled out of the hole it made me incredibly strong."*

Many of the women re-partnered, however Dahlia reflected *"I think one of the reasons I didn't*

marry or have kids was to do with him. I just don't think that I felt I could trust people." In re-partnering Rose and Iris expressed feeling cautious and conscious of their own behaviours. Rose stated *"the financial thing has really changed how I am in my relationship now. It's taken me awhile to change that…look on money…and what I can spend."* Kowhai expressed *"we're pretty good right now…like even though we're quite poor"* and despite being reliant on a benefit it represented independent and regular income she had economic autonomy over (Sanders, 2014) which restored her sense of self-efficacy and identity (Stark, 2007) "e*ven when you know it's nothing, you can still plan to use nothing…knowing it's not going to fall over. Because I know what I'm doing."*

For Cosmos attending counselling, and *"doing damage control"* and reestablishing relationships with her family and some friends *"though some of them will never have anything more to do with me"*, reestablishing her business which *"had been really thrashed over the years"* and moving into her own home *"which won't be repaid until I'm 85…you know, I'm getting older"* were all essential to her recovering her sense of self.

Sharing their experiences by participating in awareness raising collective advocacy and this research project were equally important for some. Mimosa reflected on attending a march to Parliament *"all those women. And their horror stories…Jesus Christ made mine feel like a walk in the park"* she was aware was a thought process that *"minimised my own experience."* Kowhai attended the same march and expressed "*I don't have the luxury of being silent about it anymore, I KNOW it can be better."*

Sharing stories allows for the expression and reconstitution of experience, and in the process of sense-making individuals are able to construct their own meaning about their life and identity (Boonzaier & van Schalkwyk, 2011; Campbell & Wasco, 2000, Harding, 2004). Cosmos expressed participating in this research project was an important part of her recovery and sharing experience "*so that hopefully it will help other women in those situations and to say there is light at the end of the tunnel."* Reclaiming her identity and asserting agency for Mimosa was an acceptance of her context and active rebellion against ongoing control. Mimosa reflected reframing her court enforced location to a voluntary choice to stay *"gaining*

my independence…I made it my real goal."

[Mimosa] "Once I got the job I told myself to go make friends. Because you know he's trying to isolate you. You know damn well he's just trapping you here, you're gonna be stuck here. Make a life for yourself just fucking do it…Don't shy away, keep it a secret. It shouldn't be a secret, I'd kept it a secret for five years. So nope. We'll play him at his own game… His reputation is so fucking important. I'll just tell people the truth."

Chapter Seven: Conclusion

The intention of this thesis was to understand the lived experiences of women subjugated to economic abuse within coercively controlling heterosexual relationships, particularly in affluent homes. There is a dearth of research on economic abuse, how it is experienced and perpetrated, particularly after physical separation from the relationship. Currently situated under psychological abuse in Aotearoa New Zealand legislation there are increasing calls from researchers to recognise economic abuse as a unique construct (Fanslow, et al., 2021; Jury, et al., 2015; Mellar, et al., 2024; Milne, et al., 2018; Scott, 2023). The prevailing domestic violence paradigm informs social, systemic, and structural understanding and response that pathologise women's mental health and social outcomes and requires redirection to perpetrator's behaviours and the structures that facilitate them (Tolmie, et al., 2023). By centering the women's voices in this research, there is further insight to dynamics of harm experienced in different socio-economic spaces.

I began this research when literature in economic abuse was just emerging. What I first uncovered in the literature were references to how economic abuse prevented women from participating in the economic marketplace, access and control of finances, exploitation of their income and resources, and educational and employment sabotage. The definition of economic abuse ranged from economic abuse to economic harm to financial abuse (Adams, et al., 2008; Haifley, 2021; Postmus, et al., 2016; 2018; Scott, 2021; Sharp-Jeffs, 2016; Stylianou, 2018). What was clear in the literature was that economic abuse was a relatively hidden, misunderstood and underreported form of harm women experienced (Haifley, 2021; Mellar, et al., 2024; Milne, et al., 2018; Postmus, et al., 2016; 2018). As I continued reading the research literature, I noticed increasing prevalence in reporting of economic abuse (Fanslow, et al., 2021; Mellar, et al., 2024) and expanding characteristics to encompass all social locations in which women are structurally disadvantaged through their gender; housing, social participation, employment, household money management, and access to necessities such as food, clothing, menstrual products, and health (Fanslow & McIntosh, 2023; Good Shepherd, 2025; Jury, et al., 2015; 2017; Milne, et al., 2018; Scott, 2021; White, et al., 2024).

Literature discussed the extension of economic abuse post-separation and the overt or inadvertent complicity of banks, legal, and institutional agencies, highlighting socially legitimate channels for men to perpetrate harm against both women and children often for extended periods of time post-separation (Camilleri, et al., 2015; Elizabeth, 2015; Jeffries, 2016; Miller & Smolter, 2011; Reeves, et al., 2023; Tutty, et al., 2023). Research was clear that abuse of children as direct victims and as part of a wider technology of violence has significant impact on children's health and education and women's ability to mother, protect their children and realise their maternal identities (Douglas, 2017; Katz, et al., 2020; Mellar, et al., 2024; Morgan & Coombes, 2016; Stark & Hester, 2018; Tolmie, et al., 2023).

Evan Stark's 2007 book on coercive control highlighted how power and control are not exercised through isolated incidents of physical violence but creates an environment of entrapment through persistent patterns of harm that leverage gendered norms to subjugate women and deprive them of freedom. The entrapment framework (Tolmie, et al., 2023) emphasised the prevailing structural patriarchy that is part of the social fabric of Aotearoa New Zealand as an active colonisation influence. The unchecked privilege of particularly middle-class professional predominantly Pākehā men contributes to the invisibility of economic abuse by perpetuating false narratives in social discourse that 'other' Māori and other marginalised groups (FVDRC, 2020). This has the effect of influencing women's ability to recognise what they're experiencing as abuse and enables men of privilege to 'keep up appearances' of respectability and civility, posing no emphasis for change. Privilege also resources the silence for middle-class Pākehā women, if they can recognise what they're experiencing as abuse, in the intersection of class and gender they are often faced with having to choose between poverty and abuse and loss of significant economic resources for themselves and children (Mellar, et al., 2024).

Over the course of writing this thesis the story I initially intended to write changed significantly, influenced by both emerging literature and professional and life experience. My response to hearing the women's stories and rereading (and rereading…) the narratives and

literature in the hermeneutic back and forth nature of Thematic Analysis was shock, and sadness. Reflecting on my responses at times I also became angry or felt hopeless, which influenced my perceptions, conversations, and movement in the world. Self-reflection was an important component in writing to remain cognisant that structural patriarchy is experienced by women including myself, but largely invisible to those who hold it (FVDRC, 2020). While women experience violence it is the problem of men, and their responsibility to be agents of change (Flood, 2017).

Erosion of autonomy – Women's experiences of economic abuse

The first research aim was to understand women's lived experiences of economic abuse within coercively controlling relationships. The research identified a progression of control that led to the entrapment of the women through erosion of their economic and physical autonomy through the heteronormative courtship script, and exploitation of their feminine identities in romance and motherhood. Prior to living together many of the women were reliant on partial or full welfare benefits. Cohabitation is a normalised part of the heteronormative courtship script and for many of the women cohabitation occurred without discussion and marked a turning point toward economic entrapment. The patriarchal assumptions based in traditional one-earner ideologies that presume male financial provision are inherent to the welfare system in Aotearoa New Zealand. Cohabitation resulted in the women losing their independent income, eroding their economic autonomy, and impacting ability to access care necessary for physical health and disability.

The role and influence of masculine privilege was evident through the women's narratives. Women were denied equal financial decision-making and the value of their contributions, whether paid or unpaid, including sacrificing their careers to raise children was diminished. The men's controlling micro-management was unrecognised and mostly unquestioned by the women and observers indicating the close conformity to conventional gender dynamics within heterosexual partnerships. Evident in the women's stories was the influence of notions of romantic love and romantic gestures masking signs of economic abuse early in the relationship. The progression of economic abuse emerged subtly, some women experienced

partner's asserting the provider role while others experienced early exploitation of their resources. Reflective of current literature, economic abuse took various forms including restricting and controlling access to money, exploiting women's finances and housing, sabotaging employment, and educational activities, accumulating debt in their name, or making major financial decisions without their input. A recurring pattern in the women's narratives was the moment when their partners' outward civility gave way to explicit economic or other forms of control that often coincided with life transitions in heteronormative courtship that increased their economic dependence.

Motherhood had social and economic implications for the women. During motherhood many of the women experienced reproductive coercion through economic means manifesting in the refusal or withdrawal of financial support, neglect or control over medical decision-making, and isolation effected through relocation in support of their partner's career progression. Economic and other forms of abuse extended to children, having a direct impact on children, and the mother-child bond. The women narrated experiences of coercive and other forms of control exerted through dictating how resources were allocated, exploiting child support income, refusing to contribute to children's needs, preferential treatment of their biological child over existing children from previous relationships, isolating or controlling relationships between mothers and children, and destroying sentimental items.

Household financial management systems included joint accounts and assets that were controlled and exploited, and some of the women spoke of outright theft of inheritances, child support, and family money. Divergent experiences included refusal to support, unilateral financial decision-making, incurring debt in their name, and tit-for-tat allowances. Employment sabotage of opportunities, harassing phone calls at work, stealing money meant for transport, and reneging on post-separation parenting arrangements were also experienced. A common thread was privileging his needs over hers which impacted housing through neglect of mortgages, food insecurity, and necessities for children. Economic abuse and isolation were significant barriers in the women's ability to leave and survive post-separation, reflecting the literature that economic insecurity is both a precursor and outcome of economic abuse (Mellar, et al., 2024; Postmus, et al., 2021).

Post-separation procedural and paper abuse included delaying Family court proceedings through non-attendance, submission of lengthy affidavits, counter-allegations in property division, and contesting Protection Orders. For women subject to this form of post-separation procedural abuse the duration was a minimum of eighteen months. The structural disadvantage and economic inequity the women faced in the legal system financially burdened them in costly legal processes. Combined with the impact on their wellbeing, and often even in the context of victimisation from other forms of abuse many of the women choose to agree to informal or less than adequate settlements. For many, post-separation economic and other forms of abuse were made possible and continued through shared parenting care and financial arrangements or restricting access to children having an ongoing impact on women's maternal identity and sense of self and agency.

Social, systemic, and structural influences

The second research aim was to identify the influence of dominant constructions of IPV, gender and class on the women's experiences. Through the analysis feminine identities and agency were recurring threads in the women's stories. The mask of charming was a masculine tool of coercion designed to entice the women into the relationship and used in periods of reconciliation or intermittently to access benefits, resources, or continued control in the relationship. In a cumulative performance of coercion, the effect of charming was emphasised through the appeal to feminine desirability. Many of the women spoke of comments fixating on her appearance, needing and desiring her, and wanting her to themselves. Feminine desirability and identity were also a site of exploitation, control and regulation of clothing, conversations, and sexuality. In the context of victimisation women internalised societal victim-blaming in their inability to recognise the abuse or stop the violence influencing their help-seeking over the course of the relationship. What Giles et al. (2005) refer to as the moral imperative, in early stages of the relationship women sought help for their partners or to stay in the relationship, but in later stages they sought help to leave and plan for post-separation survival. The decision to leave was a shift in perspective from hope for change, to preservation of self, and for mothers, their children.

Maternal identity emerged and was formulated through pregnancy and motherhood (Reveley, 2019). Hegemonic constructions of good mother and protective mother were significant influences in the women's stories in their performance of these identities, the social structural and systemic expectations, barriers and stigma. Solo motherhood was explored as a marginalised social location reinforced by gendered norms, social constructions and stigma and reinforced through systems such as WINZ and IRD and the Family court, and the influence of mother-blame (Heward-Belle, 2017). In many of the women's stories these constructions shaped internal perceptions but were also perpetuated by external social, systemic and structural factors that influenced the women's decision-making and actions. The complexity and variety of coping and resistance strategies women used to navigate their own experiences and at times also safeguarding children should be recognised as a form of strength, agency, and protective motherhood, particularly within the social, systemic, and structural disadvantage women face.

Systemic complicity was evident in both facilitating economic dependence and perpetuating post-separation harm. Maintaining child visitation post-separation provided opportunity for abusers to make personal threats, stalk and intimidate, make denigrating comments, and inflict emotional distress by threatening to harm or abducting children or otherwise destroy the mother-child bond. Gendered systemic bias was evident in financial institutions, police response and the legal system. Post-separation abuse emerged as a significant thread in the women's stories through socially legitimate channels, child custody and false allegations of maternal abuse subsequently involving child welfare systems which inadequately investigated and placed children in environments of harm.

Recognition and resistance

The third research aim was to have insight into how women who recognise financial abuse experience or understand coercive control within their relationship. Traditional gender ideals, privilege and dominant constructions of IPV noticeably influenced both the women's recognition of what they were experiencing as abuse, and the response from social and systemic support systems. Reflective of the literature, early warning signs of coercively

controlling behaviours designed to minimise the women's autonomy were apparent in the beginning of their relationships, however these were behaviours the women typically associated with romantic love such as wooing through pursuit, jealousy, constant attention and possessiveness and were interpreted as indicating desirability and depth of love, not conceptualised in the context of coercion and control. The women's vulnerability to the advances of potentially coercively controlling men were framed through socially constructed gendered expectations, inherent assumptions, and notions of romantic love.

The women's accounts of their relationships featured many tactics of coercive and controlling behaviours outlined by Stark (2007). All experienced iterative and cumulative patterns of harm uniquely tailored to their individual lived context, though not all women experienced physical violence. Those who did experience physical violence had varying degrees of recognition relative to the severity of the violence. As asserted by Stark (2007) the more frequent non-injurious violence was hard for the women to articulate and recognise as violence. Help-seeking from police was consistently non-responsive, reflected gendered expectations and negatively influenced further help-seeking.

The influence of the mask of charming and civility was an effective tool of interpersonal coercion and public impression management the women were conscious of. The dissonance between the public façade and private reality was a privilege that facilitated the ability to manipulate public perceptions and systems and avoid accountability but also resourced the silencing of the women experiencing coercive control. Not being believed was experienced by the women as being invalidated for their experiences and at times being blamed which impacted their sense of self, identity and recovery. Evident throughout was the women's sense of agency, resistance and coping strategies and reclamation of voice, independence, economic autonomy and relationships even in the context of continuing post-separation abuse. Agency and reclamation of voice were key points of recovery of the women's sense of self and identity.

This research contributes to the understanding of economic abuse and supports calls to recognise it as a distinct construct in legislation. Incorporating economic abuse as a sub-set of

psychological abuse in legislation and social discourse obscures the tangible impact on women and children's experiences of restriction to economic participation, resources and autonomy in society, housing, education and employment, transportation, and freedom of movement. Economic abuse differs from psychological abuse and emotional abuse, impacting the ability for women to acquire, use and maintain resources necessary for survival. While psychological trauma can be an outcome of economic abuse, the focus on outcome pathologises women's experiences and redirect's attention from the intersecting interpersonal and structural mechanisms and functions of economic abuse that detrimentally affect women and children.

Suggestions for further research

Age was not considered in recruitment of participants or explored within the analysis. Family violence statistics indicate the highest rates of intimate partner violence are experienced by adolescents between 15-19 years, and the high prevalence of economic harm in elder abuse towards women (Good Shepherd, 2022) inviting further exploration of the types of economic abuse experienced by women of different ages and stages of their life.

Digital misogyny and perpetration of economic abuse via technology were not evident in the women's stories because of the social/historical context of their experience. Further research into technology-enabled economic abuse is an emerging field of interest and worthy of further exploration (Scott, 2023; UN, 2018).

While this research focuses on solo motherhood as a marginalised social location, I have not incorporated experiences of other typically marginalised groups that are overrepresented in literature on IPV. Intersectionality theory highlights that Wāhine Māori, Pacific women and other ethnic minorities, LGBTQ+, disabled people, and migrants face compounded risks and unique barriers in experiencing and escaping economic abuse (FVDRC, 2020; Good Shepherd, 2022; Marecek, 2016; Tolmie, et al., 2023). The decision to exclude reference to marginalised groups was intentional. To include these perspectives would have been from literature sources, which could contribute to the over-policing and stereotyping of Māori in IPV literature (Elizabeth, 2015; FVDRC, 2020).

The majority of IPV in Pākehā homes is unreported (FVDRC, 2020), inadvertently but

significantly contributing to social discourse. In the interests of kotahitanga (solidarity) I hope this research contributes to culture-specific understandings (Mikaere, 2019, p152). The women who shared in this research spoke from positions of relative privilege, a concept that is largely invisible in discourse of IPV and allowed for insider knowledge into the unchecked privilege middle-class professional Pākehā men hold (FVDRC, 2020). I want to thank the women who gave me the opportunity to engage with their stories so courageously.

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Appendix I

MASSEY UNIVERSITY
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TE KURA PŪKENGA TANGATA

Keeping up appearances: Women's experiences of economic abuse in the context of coercive control.

INFORMATION SHEET

Researcher Introduction

My name is Chloe Billington and I am conducting this qualitative research project as fulfillment of my Master of Science in Psychology. I would like to invite you to participate in this research by sharing your experience of financial expectations and decision-making in an abusive relationship. Thank you for taking the time to read this information sheet, so you can decide if you would like to participate.

The project will be supervised by Professor Mandy Morgan who has extensive expertise in the field of intimate partner violence (IPV). Our contact details are provided on the last page. Please feel free to contact us if you have any questions, or alternatively I can answer questions at an initial interview, should you be interested in participating.

Summary of Project:

The idea for this research came about because there continues to be a misunderstanding on what domestic or intimate partner violence really is and who it affects, which then makes it difficult to provide adequate information and support to women who are experiencing it in their everyday lives. In New Zealand there is still a focus on physical violence; although we know that psychological violence has significant detrimental and long-term effects. Economic abuse is a subset of psychological violence that hasn't had a lot of research. Money is necessary for survival but is also vital to our participation in society. The ways in which men financially constrain women during relationships and post-separation have long-lasting impacts on women's sense of self, and ability to participate in society. Intimate partner violence is present in all parts of society, though there are stereotypes associated with domestic abuse which means that some women have experiences that aren't heard or validated.

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The study aims to allow women's own voices to be heard; to see the different experiences women have in the context of abusive relationships. Accordingly, I'm interested in hearing how intimate partner violence and economic abuse have affected your life. I would like to learn about your experiences of economic abuse; your personal understanding of your influence on financial decision-making during the relationship, during separation and whether you still experience any economic impacts after separating from your partner. Intimate partner violence does not always involve physical violence; at times, the relationship or your partner's behavior may have just felt wrong or a bit 'off' in some respects.
My primary interest is in how this impacted financial decision-making and sharing of resources both within the relationship and post-separation. You may also want to talk about whether you sought any advice or support – and what you found the most meaningful. Most of all, though, I'm interested in how it was for you to experience the financial arrangements in your relationship and afterwards, so I'll be guided by what you most want to discuss.

Participants

In a process known as 'snowballing' I will be asking people I know to ask the people in their lives if they will participate in my research. You have received this information sheet because someone you know thinks you might be interested. If you would like to take part, then you will need to contact me directly on a phone number or email address on the following page. It is important for your privacy and confidentiality that the contact person who gave you this information does not give me your contact details, so they will not learn who has decided to volunteer for the study.

To be included in this study you must be over the age of 18, have been in an intimate heterosexual relationship, be currently safe and at least 18 months post-separation from the abusive relationship. You also need to speak English, fluently. I will aim to recruit between 6 to 10 women to be involved in the study.

Participant Involvement

Your participation will entail an initial access interview of approximately half an hour to ensure there are no legal or safety constrictions that could stop you from participating, and to discuss how we can organize the formal interview in a way that is convenient for you. This can be done over the phone, or in person. The formal interview would be a single one-to-one interview of approximately 1 hour, although I will make sure that there is more time available if you want to talk for longer. The interview will be conducted at a time that is convenient for you. A local community center has offered the use of their rooms for interviews and can provide childcare services if arranged in advance. This cost will be covered by me. If the community center isn't convenient for you, we can negotiate an alternative location.

I will use a few broad questions to start conversation, however I am mostly interested to hear what you would like to tell me about your experiences, thoughts and feelings. As appreciation for your participation I will provide tea/coffee and biscuits for our meeting and give you a $20 petrol voucher.

With your consent, the interview will be audio-recorded. I personally will transcribe this recording to maintain and protect your confidentiality. Your details will not be disclosed and all identifying information such as names and places will be removed and replaced by pseudonyms (other names) during transcription. You will be given a pseudonym. Once the recording has been transcribed, you will have the opportunity to amend the transcript before granting your approval for it to be included in the analysis. Once you have approved your transcript, your audio recording will be destroyed. Should you decline to be recorded at any time before or during the interview I will ask for your consent to write notes.

The analysis I conduct will involve identifying patterns of similarity and differences among the experiences that participants discuss with me.

Your privacy will be protected at all times. Interview data and any information that you provide will be stored securely on a password protected computer that is only accessible to me and my supervisor.

If you would like to hear about the results from this research please let me know, and I will provide you with a summary of the research findings when it is completed and available or arrange to meet with you and talk about them.

It is important that your participation is safe and treated with respect. If you get upset during the interview I will take care that when you leave our meeting you are not in a distressed state, and I can provide a referral form for you to seek professional support if you wish.

Participant's Rights

You are under no obligation to accept this invitation. If you decide to participate, you have the right to:

- decline to answer any particular question;
- ask for the recorder to be turned off at any time during the interview;
- withdraw from the study at any time before you approve your transcript;
- ask any questions about the study at any time during participation;
- provide information on the understanding that your name will not be used;
- be given access to a summary of the project findings when it is concluded.

Researcher and Supervisor contact details:

Chloe Billington: phone [redacted] or email: [redacted].

Professor Mandy Morgan: phone (06) 9518058 ext. 85075 or email: C.A. Morgan@massey.ac.nz.

This project has been reviewed and approved by the Massey University Human Ethics Committee: Southern B, Application SOB 18/58. If you have any concerns about the conduct of this research, please contact Dr Gerald Harrison, Chair, Massey University Human Ethics Committee: Southern B, telephone 06 356 9099 x 83657, email humanethicsouthb@massey.ac.nz.

Appendix II

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TE KURA PŪKENGA TANGATA

Keeping up appearances: Women's experiences of economic abuse in the context of coercive control.

PARTICIPANT CONSENT FORM - INDIVIDUAL

I have read, or have had read to me in my first language, and I understand the Information Sheet attached as Appendix I. I have had the details of the study explained to me and my questions I had have been answered to my satisfaction. I understand that I may ask further questions at any time.

I have been given sufficient time to consider whether to participate in this study and I understand participation is voluntary and that I may withdraw from the study at any time up until I sign a transcript release form.

1. I agree/do not agree to the interview being sound recorded.
2. If I agree to the interview being sound recorded, I understand that the recording of my interview will be destroyed after transcription and it will not be returned to me.
1. I understand that I will have the opportunity to make changes to the transcript or notes of my interview if I wish to do so.
2. I understand that I will be given a summary of the findings when the research is completed.
3. I agree to participate in this study under the conditions set out in the Information Sheet.

Declaration by Participant:

I _____ [print full name]_____ hereby consent to take part in this study.

Signature: _____ Date: _____

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Appendix III

Keeping up appearances: Women's experiences of economic abuse in the context of coercive control.

Interview Schedule

Access Interview:

1. Are there current legal matters or orders related to property, contact or child custody/guardianship that are unsettled or may prohibit your ability to participate?
2. Can you think of any reason why participating in this research would make you feel unsafe, or perhaps any more unsafe than you do now?
3. Any logistics pertaining to organising interview ie. location (Kapiti Women's Centre, and/or childcare), cultural safety (ie. support, cultural competence of researcher – to check with cultural advisor if unsure).

Main Interview

The interview will be semi-structured, using broad questions to open areas of discussion and accompanying prompts as a guide. However, the emphasis will be on facilitating participants' sharing of their experiences and understandings. The interviewer aims to be responsive to the participant's contributions throughout the interview process. Prompting questions are unlikely to be asked in the order presented here and they will be contingent the participants' contributions. Some questions may not need to be asked and some new questions may arise. The questions here serve to ensure that information relevant to the research focus will be covered overall.

Each interview will begin by thanking the participant for their time and contribution to the research. If the participant has any questions about the research or interview process they will be answered before proceeding.

Starter:

Thank you for participating in this research. I am interested in hearing your story, particularly of your experience of financial and economic decision-making in your relationship - starting from before you met.

Prompting Questions:

1. What was your financial situation like before you met your partner?

- Employment
- Children
- Property
- Debt
- Social/Friendships, recreation

EXPECTATIONS AND ROLES

2. How did you expect money and/or finances would work for you and your partner when you got together?

- Did you pay bills? Did they?
- Joint accounts
- Employment
- Children
- Property
- Debt
- Social/Friendships, recreation

3. Were there particular times during your relationship when you noticed the financial situation changed?

- Did you pay bills? Did they?
- Joint accounts
- Employment
- Children
- Property;
- Debt
- Social/Friendships, recreation
- Did you own or divide property/assets/debt together?

Was there a time when you discovered they had spent money you didn't know about?

Were there ever any secrets he kept around money?

Were there children involved? Did you notice anything change when you had children?

Was there anyone who gave you any advice, assistance or support for your financial situation or relationship at any time?

POST SEPARATION

4. Were there particular times during and after the separation when you noticed the financial situation changed

- Did you pay bills? Did they?
- Joint accounts
- Employment
- Children
- Property
- Debt
- Social/Friendships, recreation
- Did you own or divide property/assets/debt together?

Was there a time when you discovered they had spent money you didn't know about?

Did you have to ask for money for things?

In regard to children, were there any changes in financial situation during and after the separation?

Was there any offer for advice, assistance or support for your financial situation or relationship during the separation?

NOW

5. How long have you been separated from your partner (minimum 18 months)?

What is your financial situation now?

- Employment
- Children
- Property
- Debt
- Social/Friendships, recreation

Are there any ongoing effects from the financial arrangements during your relationship and post-separation?

Do you ever feel a need for advice, assistance or support for your financial situation or relationships?

Appendix IV

MASSEY UNIVERSITY
COLLEGE OF HUMANITIES
AND SOCIAL SCIENCES
TE KURA PŪKENGA TANGATA

Keeping up appearances: Women's experiences of economic abuse in the context of coercive control.

AUTHORITY FOR THE RELEASE OF TRANSCRIPTS

I confirm that I have had the opportunity to read and amend the transcript of the interview(s) conducted with me.

I agree that the edited transcript and extracts from this may be used in reports and publications arising from the research.

Signature: ..... **Date:** .....

Full Name - printed .....

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