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Protocol for a Qualitative Study on Household Economic Discourses: From Everyday Talk About Money to Economic Abuse and the Financial Consequences of Intimate Partner Violence

Pernilla Liedgren[1,2], Marie Eriksson[3], and Helena Blomberg[2]

Abstract

Intimate partner violence (IPV) constitutes a global societal challenge. Interventions against IPV have been implemented worldwide. However, the problem still prevails and takes new forms. Despite conceptual developments and a growing body of knowledge on economic abuse (EA) in recent years, there remains a significant lack of qualitative research on experiences of *economic abuse*. The study aims to expose and examine *discourses* on *household economy*, economic abuse, and the financial consequences of IPV from an *intersectional perspective*, thereby contributing to the theoretical development of the field. The project's theoretical framework is grounded in an interactionist and constructivist perspective. We focus on symbolic and social boundaries to explore how individuals understand and position themselves in relation to others regarding the household economy and gendered economic abuse. Using *discourse analysis* as a method, the project focuses on conflicts in household economies, economic abuse, and the economic consequences of IPV. The study design is qualitative, exploratory, intersectional, and comparative, and it aims to develop the theoretical field of IPV and economic abuse. Sub-study one is based on narrative and discursive psychological analysis of focus group interviews with individuals between 25 and 70 years old. In sub-study two, the focus is initially on women's narratives about experiences of economic abuse and the *economic consequences of IPV* that they have been subjected to. In the second part of sub-study two, a re-analysis of the collected empirical material will be conducted to discern patterns in the interviewees' narratives about experiences of power and control in relation to economics. The project is expected to contribute knowledge for professionals. It will also contribute to theoretical development, conceptual clarity, and further refinement regarding EA, including what it entails, what it means, and how it is used in relation to other concepts and forms of violence.

Keywords

household economy, discourse analysis, economic abuse, economic consequences of IPV, intersectional perspective

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Background / Study justification / Summary of pilot work

Intimate partner violence (IPV) constitutes a global societal challenge, with the World Health Organization (WHO) estimating that 30% of all women worldwide experience such violence at some point in their lives (WHO, 2021). Interventions against IPV have been implemented globally. However, the problem still prevails and takes new forms. For example, economic abuse has been highlighted in recent research as a direct and lingering effect of IPV – sometimes intertwined with digital abuse (Nyman et al., 2023) and post-separation abuse (Spearman et al., 2023; Tutty et al., 2023). Even though knowledge about these forms of violence has increased, a significant knowledge gap remains, particularly concerning the complex intersections of economic abuse and other forms of violence and controlling behaviors (Postmus et al., 2012; Wilson et al., 2024) and how these affect different categories of women (Anitha, 2019).

The lack of knowledge and theoretical concepts to make economic abuse – and its consequences – visible and understandable also affect social workers who encounter the problem, for example, when handling financial assistance, IPV, or other forms of social work with children and families, elderly people, the disabled, etc. (e.g., Barzilay et al., 2024; Eriksson, 2018; Voth Schrag & Edmond, 2017). An intersectional perspective highlights that economic abuse, like other forms of abuse, can lead to different kinds of vulnerability depending on what categories and power asymmetries are involved (Anitha, 2019; Eriksson & Ulmestig, 2021; Kriegel & Benjamin, 2021). From an intersectional perspective, economic abuse can also theoretically be conceptualized as existing on a continuum, where different forms of abuse are intertwined and reinforce one another (Eriksson & Ulmestig, 2021; Voth Schrag, 2017).

The causes of the invisibility of economic abuse have been identified at various levels. These include cultural norms and discourses that construct household finances as a private matter and a male-coded responsibility, as well as actual power structures that enable perpetrators to both exercise and conceal economic abuse (Kriegel & Benjamin, 2021; Peled & Kriegel, 2016; Wilson et al., 2024). The prevalence of economic abuse is underestimated. In a discussion on the underreporting of economic abuse in survey studies, Corrie and McGuire (2013) suggest that this may be due to women struggling to distinguish between general economic insecurity and economic abuse, or because there is no nationally or internationally accepted definition of economic abuse. Consequently, there is no legal regulation that supports those exposed to economic abuse (c f Kriegel & Benjamin, 2021). This absence creates ambiguity when interpreting, reporting, and addressing the problem (Adams et al., 2008; Kriegel & Benjamin, 2021; Littwin, 2012; Sharp-Jeffs, 2015; Swedish National Board of Health and Welfare, 2022). Consequently, economic abuse can exist within relationships without being recognized or interpreted as IPV and oppression (Littwin, 2012; Wilson et al., 2024). Furthermore, economic abuse has been rendered invisible by researchers who have categorized it as a subcomponent of psychological abuse (Eriksson & Ulmestig, 2021). At the societal level, cultural norms contribute to the perception that both economics and abuse are private matters, and financial dependencies can simultaneously normalize economic abuse, making it difficult to recognize the problem at the individual level (Corrie & McGuire, 2013). Additionally, gendered perceptions of economy—for example, the idea of *the male breadwinner* and *men as financially competent*—and *the normalization of financial difficulties in heterosexual relationships* contribute to the invisibility of economic abuse (Kaittila et al., 2024; Wilson et al., 2024).

Previous research has identified household economy as an area that influences gender equality in heterosexual relationships, related mainly to the level of financial strain (Callegari et al., 2020). The family life cycle also affects finances in heterosexual relationships, for instance, how incomes and assets are distributed between its members over time (Duvander & Kridahl, 2022). Despite definitional ambiguities, the concept of economic abuse is increasingly used in research and practice to highlight various forms of control, exploitation, sabotage and other behaviors that limit financial independence in intimate relationships (Adams et al., 2020). Although economic abuse is increasingly regarded as a distinct form of IPV, it often coexists with other forms of abuse and can even replace them when a woman leaves her abuser—a phenomenon known as post-separation abuse (Kaittila et al., 2024; Kriegel & Benjamin, 2021; Spearman et al., 2023; Eriksson, 2018).

In recent years, awareness of economic abuse as a specific form of IPV has increased at both the national and international levels due to the development of training programs and methodological support aimed at better addressing and preventing the problem (in Sweden: LST Västmanlands län, 2019; Swedish Enforcement Authority, 2023; JÄMY, 2025; in the United Kingdom: SEA, 2024; in Canada: CCFWE, 2024; In Australia EARG, n.d). Several instruments have also been developed to screen primarily for women's exposure to economic abuse. These instruments have mainly been tested and used on women who have experienced IPV, making them less accurate and useful when applied to individuals without a known history of IPV (Kutin, 2021; Voth Schrag & Ravi, 2020).

Despite conceptual developments and a growing body of knowledge on economic abuse in recent years, there remains a significant lack of qualitative research on experiences of economic abuse. Such research could expose the discourses, norms, and beliefs that contribute to the invisibility of this form of violence, its consequences, complexity, and the

responsibility for addressing it (e.g., Kriegel & Benjamin, 2021; Wilson et al., 2024).

Study Aim

The study aims to expose and examine discourses on household economy, economic abuse, and the financial consequences of IPV from an intersectional perspective, thereby contributing to the theoretical development of the field.

Research Questions

Q1. In what ways do men and women from different socioeconomic positions negotiate, challenge and reproduce financial matters in relation to ideas of what constitutes a functional and dysfunctional household economy?

Q2. How do women who have been subjected to IPV describe their experiences of economic abuse and financial consequences of men's abuse in intimate relationships?

Q3. How can economic abuse and financial consequences of IPV be interpreted, understood and conceptualized in relation to other forms of IPV and coercive control?

Q4. What discourses, structures and relations of power and control emerge in men's and women's narratives about household economy and (economic) abuse in intimate relationships, and how can they be interpreted and understood along a continuum?

Theoretical Framework

The project's theoretical framework is grounded in an interactionist and constructivist perspective from where we focus on symbolic and social boundaries to explore how individuals understand and position themselves in relation to others concerning the household economy and gendered economic abuse (Epstein, 1992). To uncover norms, notions, and ideas on what is considered an acceptable, fair, and reasonable approach to managing the household economy, we employ discourse analysis. Focusing on how texts and speech are rhetorically organized, language is not seen as a passive reflection of reality but *as an activity that constructs reality*. By saying something, we also do something (Potter, 1996). Intertwined with power relations, discourses form how we think, speak, and relate to a phenomenon, and we all contribute to shaping discourses by employing them in different contexts (Lövenmark & Blomberg, 2023; Winther-Jørgensen & Phillips, 2000).

Analyzing how experiences of economic abuse are expressed, framed and named, we draw on theoretical concepts such as gender and coercive control/coercive controlling violence (Stark, 2009, 2012), coercive control of money (Singh & Sidhu, 2020, pp. 35–36), and coercive debt (Littwin, 2012). From the concept of *violence as a continuum* (Kelly, 1987), we will problematize established subcategories of economic abuse, such as economic control/restriction, economic exploitation, and employment sabotage (Postmus et al., 2012, 2016). Furthermore, we will examine the discursive boundary-making between what is considered normal, legitimate, and desirable in conversations about household finances, conflicts and disagreements in intimate relationships and what is perceived as economic oppression, exploitation and abuse (Kriegel & Benjamin, 2021; Wilson et al., 2024).

Money and other economic resources are, like gender, social and cultural phenomena that evolve over time and throughout the course of life (Singh & Sidhu, 2020). They are always intertwined with other categories and power asymmetries—primarily class (Anitha, 2019; Chowbey, 2017). Evan Stark's definition highlights that even subtle and invisible ways in which men exert power and control in intimate relationships can have far-reaching negative consequences for the woman (and her potential children) subjected to it (Stark, 2009). The concept of coercive controlling violence broadens the understanding of economic abuse as a form of structural abuse that can be exercised even from a distance—both temporally and spatially—and thus continue even after the relationship has ended (Eriksson, 2018; Nyman et al., 2023; Ulmestig & Eriksson, 2021; Zeoli et al., 2013). The perpetration of economic abuse is understood here as an expression of (gendered) power and control in an intimate relationship. A key assumption is that what is considered illegitimate/unacceptable use of (economic) power and control and what is regarded as legitimate/acceptable influence is constructed in interaction and exists on a continuum (Stark, 2009).

Like other forms of IPV, economic abuse is gendered. Prevalence studies show that women are significantly more likely than men to be subjected to economic abuse and that men are more often the perpetrators (e.g., Johnson, 2006). Furthermore, most studies on economic abuse have been conducted in the context of men's violence against women in intimate relationships. A gender-theoretical perspective in this project holds that IPV, and consequently economic abuse, is an exercise of power and control that both reflects structural—material and discursive—gender power relations and serves as one of many ways to reproduce them (Hearn, 1998). Therefore, we assume that economic abuse is permeated by coercive control and interacts with other forms of abuse and expressions of gendered power:

> [...] a pattern of sexual mastery that includes tactics to isolate, degrade, exploit, and control them [women] as well as to frighten them or hurt them physically (Stark, 2012, p. 201).

Previous research on economic abuse indicates varying consequences for women subjected to it. Against this background, some researchers have applied an intersectional perspective (Anitha, 2019; Chowbey, 2017; Eriksson & Ulmestig, 2021). Nevertheless, qualitative studies exploring

discourses and lived experiences of economic abuse in relation to gender and class remain limited. Hence, this project seeks to capture the complexity and diversity of womens and men's descriptions of household economic negotiations and economic abuse through an intersectional perspective.

Explanation and Justification of the Method

With discourse analysis as a method, the project's focus is on conflicts in the household economy, economic abuse and the economic consequences of IPV. With the aim to develop the theoretical field on IPV and economic abuse, the study design is qualitative, exploratory, intersectional and comparative.

The project will be conducted as two sub-studies. Sub-study one examines how men and women from different socioeconomic positions discursively negotiate, challenge and reproduce financial matters, in relation to functional and dysfunctional household economies. Furthermore, we will expose how boundaries between different norms, notions and ideas on household economy and economic abuse are drawn and how they relate to what is considered normal and abnormal in different groups. In this sub-study, in which the interviewees' narratives and self-representations are central, analytical tools/concepts from narrative analysis (Riessman, 2008) and discursive psychology (Potter, 1996) will be used to analyze the data.

In sub-study two, the focus is initially on women's narratives about experiences of economic abuse and the economic consequences of IPV they have been subjected to. In the narrative analyses, we adopt an intersectional perspective, focusing mainly on the intersections between gender and class (socioeconomic positions) (c.f. Riessman, 2008). Still, we are open to including other categories in the analysis. Furthermore, in sub-study two, a re-analysis of the collected empirical material will be conducted to discern patterns in the interviewees' narratives about experiences of power and control in relation to economics (Eriksson, 2018; Ulmestig & Eriksson, 2021). Here, the theoretical refinement and conceptualization take place, drawing on existing research on IPV and EA.

Contribution Sub-Study 1

Sub-study one, based on the study's first research question [1: In what ways do men and women from different socioeconomic positions negotiate, challenge and reproduce financial matters in relation to ideas of what constitute a functional and dysfunctional household economy?], is moreover conducted through a narrative and discursive psychological analysis of focus group interviews with individuals between 25 and 70 years old.

Sampling Strategies

In our sample, we include both men and women from different socio-economic positions categorized into two groups based on their educational background. One category includes individuals who have obtained a high school diploma as their highest educational achievement. The other category includes individuals who have a bachelor's degree as a minimum. Given that previous research on economic abuse in intimate relationships has almost exclusively focused on socially and economically marginalized women, we argue for the importance of including informants with different socio-economic backgrounds as interviewees. This approach can contribute to knowledge about class-based experiences and perceptions of household economics, economic abuse and the economic consequences of IPV. Participants in the focus groups will be recruited via social media and different organizations and networks within the field of social services, such as women's shelters organizations and the Swedish *Organization for Municipal Budget and Debt Counselors* (in Swedish: Yrkesföreningen för Budget- och Skuldrådgivare i kommunal tjänst - BUS), which provide access to advisors in most municipalities who, in turn, can facilitate our search for participants.

Qualitative methods require openness and flexibility concerning the collected material, the sample size, and the applicability of theoretical perspectives. Therefore, we will continually reflect on the relevance of sample size and theoretical concepts, adjusting them in relation to the empirical material. We plan to conduct approximately eight to twelve focus group interviews. If conducted digitally, each focus group will have a maximum of five participants, whereas in-person focus groups will consist of six to eight participants (Morgan, 2018; Willemsen et al., 2023). The groups will be categorized based on the participants' gender and socioeconomic position. The ambition is also to recruit participants in all focus groups from different age groups.

Data Handling

The focus group interviews will be based on simple vignettes about everyday economics, developing *typical* cases that incorporate both conceptual and empirical considerations, depicting various situations where couples discuss household finances (Adams et al., 2020; Evertsson & Nyman, 2009; Kullberg & Brunnberg, 2007; Postmus et al., 2016). The vignettes will be pilot-tested by a professional reference group comprising social workers, budget- and debt counsellors, and couples therapists for face validity (Bryman, 2018), where two vignettes will serve as discussion prompts during each focus group session. Moreover, a battery of questions will be asked. In this way, we will unveil norms and beliefs about household economy in these groups (the vignettes and questions are presented in Supplemental Appendix 1). Each interview is expected to last 90–120 min and will primarily be conducted digitally; however, if participants prefer in-person sessions, this will be offered as an alternative. Interviews will be recorded and transcribed verbatim. The decision to conduct focus group interviews with participants who do not know

each other was made to facilitate the illustration of discourses that might be more challenging to capture in individual interviews. Moreover, we acknowledge that household economics and money can be perceived as sensitive topics. Therefore, we sort the focus groups by gender and socioeconomic background. Discussing within a group of relative peers with no binding connections allows for sharing without negative social consequences. Focus group interviews are generally not recommended for sensitive topics (Morgan, 2018). However, previous research has successfully used focus group methods to explore sensitive topics, such as lesbian women's sexual experiences—an area considered sensitive but made possible through conscious choices by researchers (Farquhar, 1999). It is nevertheless necessary to reflect on what makes a topic sensitive. Our premise is that mixed economic backgrounds among group participants may create discomfort when discussing household finances, as these differences often reflect broader social inequalities. Thus, in the context of this study, these differing values are presupposed as stemming from varying socioeconomic conditions and cultural norms that are reflected in the interviewees different narratives.

Data Analysis

The interviews will be analyzed using discourse and narrative analysis, focusing on the rhetorical organization of how participants present themselves in relation to each other, and how they convey their negotiations on household economics. The analysis will be conducted using theories of social and symbolic boundaries, as well as social psychological, intersectional, and gender theoretical perspectives (see, e.g., Anitha, 2019; Bourdieu, 1984; Epstein, 1992; Lamont & Molnár, 2002; Stark, 2009). The results will be contextualized within social discourses on morality, individual responsibility, gender, violence/IPV, gender equality and partners' responsibility for the family's economic situation, among others.

Substudy 2

Substudy two addresses research questions two, three, and four: [2) How do women who have been subjected to IPV describe their experiences of economic abuse and financial consequences of men's abuse in intimate relationships? 3) How can economic abuse and the financial consequences of IPV be interpreted, understood and conceptualized in relation to other forms of IPV and coercive control? 4) What discourses, structures and relations of power and control emerge in men's and women's narratives about household economy and (economic) abuse in intimate relationships, and how can they be interpreted and understood from a continuum?]

This substudy comprises both an empirical and theoretical component, with the empirical one focusing on research questions 2 and 3.

Empirical Contribution in Substudy 2

Sampling Strategies

In the empirical part of substudy two, qualitative individual interviews will be conducted with women who have experienced economic abuse and/or IPV. The selection will include interviewees from different class-positions. The reason for excluding men from this substudy is that a preliminary study has shown that the number of male help-seekers in this group is very low. The interviewees will be recruited through the researchers' established networks, including women's shelters, support groups, and social workers who work with IPV. Through two national networks of social services (KNUT in Södertälje and KU in Jönköping), we have gained access to 17 municipalities and their caseworkers specializing in financial assistance, as well as social workers with expertise in IPV. Approximately 30 women will be interviewed, though we remain open to adjust the number based on thematic saturation (Morse, 1995).

Data Handling

The interviews will focus on women's narratives of their experiences of economic abuse and/or economic aspects and consequences of IPV. The interviews will be conducted in person, but digital interviews will also be offered if preferred by the participants. The interviews will be recorded and transcribed verbatim. The narratives can be considered autoethnographic storytelling (Adams et al., 2015), where the storytellers construct an image of themselves and how they wish to be perceived. These narratives are considered identity-forming and socially situated actions, where the narrative context determines what can be said and what actions are achieved through the story (Bamberg, 2011; Riessman, 2008). The interview questions are available in Supplemental Appendix 1.

Data Analysis

To analyze identity formation and the actions actualized in the narratives, we apply Bamberg's three analytical levels of narrative positioning: *How does the narrator position themselves in relation to other characters in the story? How does the narrator present themselves in this specific interview or situation? How does the narrator position themselves in relation to broader discourses—how do they wish to be perceived in the interaction?* (Bamberg, 2011).

Theoretical Contribution in Substudy 2

For research question four [4] What discourses, structures and relations of power and control emerge in men's and women's narratives about household economy and (economic) abuse in intimate relationships, and how can they be interpreted and understood along a continuum?] we base our analysis on the data collected in substudy one and substudy two, conducting a reanalysis using theories and models of IPV.

Sampling Strategies

For the reanalysis, we will select material where clear differences can be identified, allowing us to contrast dichotomous variables. We will also highlight intersectional differences between women and men of different ages and socioeconomic backgrounds, ensuring that our selection reflects these key intersections.

Analysis

The theoretical analysis is grounded in Fleck (1997), who argues that scientific knowledge is created through human interactions. Fleck's concept of "thought collectives"—which describes the process that occurs when two or more individuals exchange ideas—serves as a foundation for the theory-building in this part of substudy 2. The focus groups and individual interviews conducted in the study would not have been articulated in the same way without the questions posed and the discussions that emerged. The knowledge produced through these interactions will thus serve as a basis for theoretical development.

In the theory-building analysis, we aim to develop further the meanings of existing concepts related to economic abuse and their implications. In doing this, we will draw on Abbott (2003) and Swedberg (2014). Additionally, we will conduct a comparative analysis of the findings of the different substudies, placing various household financial activities on a continuum from voluntary to coercive. We expect to expose constructions of discursive boundaries between voluntary and forced financial actions and problematize gradations emerging on a continuum between these extremes. We assume that there are variations between different groups—men and women, highly educated and less educated individuals—and that certain groups' experiences will indicate greater vulnerability than others due to intersectional factors. This analysis builds on existing research on IPV, and a comprehensive understanding of violence as a continuum, emphasizing how different forms of violence and coercive controlling acts are interwoven and mutually reinforcing (Eriksson & Ulmestig, 2021; Kelly, 1987). The study protocol has been reported using the SRQR reporting guidelines (O'Brien et al., 2014).

Ethics

In this study, both women and men will be interviewed about household finances, economic abuse and IPV. The project will adhere to research ethics principles for all interview participants (Swedish Research Council, 2024), which means that the collected material will be used exclusively for research purposes. Moreover, the informants will not be identifiable, their participation will be voluntary, and they will be clearly informed about these conditions well in advance of any potential participation, both orally and in writing.

In substudy 1, individuals (men and women) from different socioeconomic groups will be recruited through social media to discuss aspects of household economy, which is for many a sensitive subject. In substudy 2, women will be interviewed about their experiences of being subjected to economic abuse and/or IPV. Prior to the interviews they will receive the same information as the focus group participants. The researchers have extensive experience conducting interviews with women subjected to IPV and EA. They are thus well-equipped to conduct interviews on difficult topics and with vulnerable people. All parts of the project include time allotted for joint reflection, collegial support and recovery for the researchers. Interviewees will moreover be provided written and face-to-face information about societal support services, and the researchers will facilitate direct contact with them when needed. For the research team, workplace support functions will also be available via HR.

Another important ethical consideration in the research concerns language and linguistic choices, which the research team will continuously and collectively reflect upon, both to refine concepts and to avoid reproducing oppressive or restrictive language and discourses that could distort or diminish the statements and experiences of the interviewees.

The study has been approved by the Swedish Ethical Review Authority (ref. no. 2025-03303-01).

Rigor

Concerning the study's *credibility*, its different parts will be discussed with a reference group of professionals before and during the study. This reference group consists of couples-therapists, IPV social workers and budget- and debt counsellors and will be employed to supply their perspectives on the credibility of the vignettes, interview guides, analysis and results. They will furthermore assist in recruiting informants for the study and be partners in discussing results, strengthening *respondent validation* (Bryman, 2018).

Concerning *transferability*, we aim towards "thick descriptions", enabling the reader to decide how transferable the result would be in another context (Guba, 1985). The study's *dependability* follows Guba and Lincoln's advice to be thorough and meticulous concerning the description of the different phases of the study. The results and analysis will also be discussed with peers at seminars and conferences; however, before that, analyses and results will be presented to the projects' scientific reference group – with its well-renowned researchers and experts in relevant fields such as intersectionality, vignettes methodology, IPV and EA.

Concerning the study's *authenticity,* we aim to support informants in reflecting on their own opinions and attitudes. Based on a constructive position, we are open to developing informant's knowledge on topics like IPV, EA and gender equality throughout the study process.

Discussion

The project partly explores ordinary men and women's views on financial matters, namely what constitutes a functional and dysfunctional household economy, normal financial household conflicts and economic abuse. It also examines women's experiences of being subjected to debt, over-indebtedness, economic abuse, IPV and economic consequences of EA and/or IPV.

Living with an abusive partner, in a relationship characterized by coercive control, violence and financial insecurity, has physical, psychological, social, economic and health consequences for the victim/survivor, her children and others. Family, relatives and friends are sometimes aware of the problems, anxiety and stress that EA and financial vulnerability cause for these individuals, for example, when they are made homeless or must flee to another town with a protected identity. Employers and colleagues are also affected when employees are subjected to IPV through, for example, employment sabotage (Postmus et al., 2013) or educational sabotage (Kahlmeter, 2022; Voth Schrag & Edmond, 2017), which hinders them from carrying out their job or pursuing an education, resulting in long-lasting and severe consequences (Flaherty, 2010; Klencakova et al., 2023).

Ultimately, the actual research project primarily concerns living conditions, welfare and democratic/human rights for specific groups. The project is expected to contribute with knowledge for professionals working with individuals subjected to IPV and/or EA and its consequences. This includes social workers, therapists, enforcement officers, budget and debt advisors, as well as landlords, employers, NGOs and other actors in civil society. The project will also contribute with theoretical development, conceptual clarity and further refinement regarding EA: what it includes, what it means and how it is used--in relation to other concepts and forms violence. With increased knowledge of economic abuse and financial consequences of IPV, these problems can be more effectively countered and prevented.

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Supplemental Material

Supplemental material for this article is available online.

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