Shifting the Dial.

How men talk about economic abuse and control and equality in relationships.

Nicole Westmarland and Zuzana Žilková
Durham University Centre for Research into Violence and Abuse (CRiVA)
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CHAPTER 1: Introduction and Research Methods

Economic abuse is a form of domestic abuse which usually occurs alongside other forms of domestic abuse, particularly as a method of coercive control.

Globally, economic abuse is recognised in the legislation of 113 countries (Royal, 2022a). Surviving Economic Abuse has categorised it into three main forms (Royal, 2022a):

- **Economic restriction** - for example monitoring spending through a bank account, denying money needed for essentials, or making a victim-survivor leave their job or studies.
- **Economic exploitation** - for example building up debt in the victim-survivors’ name, forced domestic or unpaid labour, or putting liaibilities in the victim-survivor’s name and assets in their own name.
- **Economic sabotage** - for example failing to pay child support reliably and in full, damaging or destroying the victim-survivors’ property, assets or belongings, or changing financial products without the victim-survivor’s knowledge or consent.

Until recently, very little was known about economic abuse and it was usually referred to in the narrower sense of ‘financial abuse’. This started to change in the UK in the mid 2000s when Sharp-Jeffs undertook doctoral research on the topic at the Child and Woman Abuse Studies Unit (see Sharp-Jeffs, 2015a, 2015b). Following this, she established and led the Child and Woman Abuse Studies Unit (see Sharp-Jeffs, 2015a; Sharp-Jeffs, 2015b). Project Mirabal found that exactly half of the women participants reported that their partner ‘tries to use money/finances to control me’ before they had attended a perpetrator behaviour change programme. At the end of the study - 15 months later - this figure had fallen only marginally, remaining at 47%. This finding was in stark contrast to other forms of violence and abuse which showed greater reductions. The men in Project Mirabal talked about how about how gender operated through taken-for-granted ways of being associated with traditional masculinity: investments in being a protector, a provider and a father who was the head of the household or family (Downes, Kelly and Westmarland, 2019). These findings, alongside discussions with staff working in behaviour change projects, led to the conclusion that there was a need to understand more about attitudes to household finances - especially the constructs of ‘breadwinner’ and ‘provider’, and the ways such gender norms underpin masculine entitlement.

These two bodies of work form the backdrop for this study which was commissioned by Surviving Economic Abuse. The aim of this part of the research was to understand how men learn about how to manage finances within an intimate partner relationship, what they see as fair within a continuum between abuse and control and equality, and where understandings of ‘breadwinner’ and ‘provider’ sit within this.

Focus groups and interviews were conducted to understand men’s views about what they understood as equality and what they viewed as controlling or abusive in terms of money and resources in heterosexual intimate partner relationships. Our discussion guide included questions about the men’s awareness of their parents’ or the adults they grew up with approach to managing finances between each other; their management of finances with their first and subsequent intimate partner relationships; a set of four vignettes that described couples in situations with varying degrees of control and economic abuse; a final group of questions about where men get their ideas about how to manage finances in relationships and how equality in financial management in relationships could be improved.

In total, 66 men participated, most in focus groups where discussions lasted around 2 hours with men considering their own and others’ views. A minority (15) were not able to attend the scheduled focus groups and so participated in individual interviews. Some of the focus groups consisted of groups of men who already knew each other, and some were strangers to each other. Both formats worked well, though there was a more natural ‘turn taking’ and slightly better flow in the sessions where men already knew each other. Ethical approval was granted by Durham University Sociology Department Research Ethics Committee.

Of the 66 men who participated, 63 gave us demographic data. They were aged between 18 and 63 years old, with most aged 30-39 (25 men, 40%) or 40-49 (17 men, 27%). Nearly all described themselves as heterosexual (62 men, 98%) with one describing themselves as bisexual. Given we advertised specifically for men who were or who had been in a heterosexual relationship this is to be expected. Most of the men who answered the question about social class described their upbringing as working class (39 men, 64%), though a smaller proportion described their current social class as working class (28 men, 46%). In terms of ethnicity, the largest group was White/White British (25 men, 40%), followed by Black/African/Caribbean/Black British (18 men, 29%). Asian/Asian British (16 men, 26%) and mixed (3 men, 5%).

1 This report is part of a wider collaborative project between Surviving Economic Abuse, the Child and Woman Abuse Studies Unit (CWASU) at London Metropolitan University and the Durham University Centre for Research into Violence and Abuse (CRIVA). There may be some overlap in the introductions, research methods and recommendations.
How men learn about how to manage finances within intimate partner relationships

Given one of the key aims of the research was to understand how men learn about how to manage finances within an intimate partner relationship, sessions began with what they saw growing up whether they were aware of how their parents or adults they grew up with managed their money. Overwhelmingly, men told us that they didn’t know much at all about how their parents managed their finances as it wasn’t something that was openly talked about.

“We didn’t really know much about the way things were run growing up. (Participant 30)”

“I don’t think, as a child, you’re actually privy to those conversations. So no. Maybe years on you probably pick up stuff – 20, 30 years on, but at the time, no. (Participant 62)”

In many cases, the men had tried to piece together retrospectively what they thought the situation was while they were growing up. This meant there was a certain degree of guesswork and assumptions made by the men.

“They never told me anything. So I don’t, I don’t exactly know. My impression was because my mum worked part-time for a good portion of when we were growing up, my dad used to give my mum money for some of the bills. So she… worked in the evenings… he used to work during the daytime. So from what I could glean, he would give her money for certain bills that she would, she would pay most of the household bills, and he would give her money to pay for them. (Participant 60)”

Often, it was only the times when things ‘went wrong’ that they heard money being discussed.

“From my point of view, it was never talked about. My parents were quite old fashioned, married very young, and always just had a joint bank account, and everyone’s money went into that. And we never talked about it. I was only ever aware of it when my dad decided to spend a bit too much money on a new telly and my mum, get angry at him and threaten to throw him out because there wasn’t enough money to pay for the electric bill that month. (Participant 50)”

I suppose my dad dealt with all the finances. And it was never discussed openly between any of us. We were quite a large family, there was eight of us all together. And so yeah, my dad dealt with it all. But there was, there was always tension, because he wasn’t very good at dealing with it. It only kind of came to light when my parents separated and it just kinda highlighted how bad it really was. But yeah, there wasn’t really a discussion around money when we were younger. (Participant 59)”

For a small number of men, money was always a source of tension, and they heard about money through these bad times.

“For me, there was always tension. Because money was the main, like, my dad was the only breadwinner. He had his own business, but he was terrible at it. And he always lived beyond his means. And so yeah, it ultimately led to them - my parents - separating and then it all unravelled from there. So yeah, there was always, always tension in my house. (Participant 57)”

Learning ‘On the job’

When asked where they thought men learned about how to manage money in relationships outside of family, men found it difficult to remember where and how they had done this. They often reverted to talking about how they themselves had learned to manage their own finances as they went on.

“I’m not sure men are inclined to do research. It’s, I would say it’s probably more just based on almost like a gut instinct in terms of what you feel will work for them personally. Yeah, given their circumstances, and I guess what they’ve experienced before. (Participant 44)”

For another participant, this learning really started to expand throughout the life course, particularly after they had children and a different approach was needed.

“I think one of the things I’ve learned is I didn’t appreciate when I was younger, just the impact of my wife working and then going to have a maternity leave and then not going back to work at all ultimately, because we did the figures and realised it would be too expensive to work part-time and pay childcare. But I don’t think I appreciated that. And I’ve grown to appreciate this more - the impact on a woman who’s losing an income and then being dependent upon you. And I don’t think I ever understood that as much as I know now. And just how disempowering that is and how that it changes things. And I’ve learned that over the years, and I appreciate that better now than I’ve ever done… I don’t know if men really have that sense of loss, the fact that somebody is made dependent upon another man. Just think that’s, that’s a big thing that I didn’t appreciate. So, oops, I do learn - slowly. (Participant 58)”

This section of the conversations revealed that rather than an active process of education where information and guidance are drawn on from distinguishable sources, men described an organic process of realisation and adaptation to changing life events and financial contexts- sometimes making mistakes along the way and learning ‘on the job’.

Participant 55 looked back with regret at how he had acted when he was younger, working more hours than his partner felt was needed and not having enough non-working time as a family. He was able to reflect “There was a disrespect, ultimately, in terms of our contribution to the household income. There was a disrespect from me’. He felt that he made mistakes that he has since apologised for to his partner.

“I can probably reflect now as a young man that I probably didn’t go about in the right way. You know, any relationship that I would have now, would be very much about a team dynamic. And never losing sight of that and everything being kind of open and fair. (Participant 55)”

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Social media as a form of pressure and/or negative education

When asked where outside of family men get their ideas about economic equality and economic abuse, many men mentioned being influenced by social media as a source of pressure to have certain things and live a certain lifestyle. This tied into the idea that men should be the ‘provider’.

Negative social media messages about how to handle finances in relationships exist, such as those of the highly sexist young male influencer, Andrew Tate, who has been banned or suspended from several platforms.

Organized Crime and Terrorism for amongst other things, rape allegations2. Men felt that social media influencers such as these were giving men mixed messages, which on deeper analysis is underscored by a contradictory appropriation of notions of equality in financial relationships to reinscribe men’s power and control over women.

At the moment there’s a massive, almost a change in that, rather than it being seen as providing, as men having the money, which has the power to provide, it’s almost being seen as buying because there’s really kind of, there’s a big surge in this kind of, you know, kind of alpha male, you’ve got to earn money to be able, you know, to more than provide, to control the female… people in your life. I think there’s a really toxic kind of message going out in media in that sense… it’s the pressure of seeing money as power and money is a sign of strength… There’s a lot of kind of mention of views of having the money to access certain parts that he identifies which is essentially boils down to sex, looks, you know, the value that media presents has for all those kinds of things. And that being purchasable into relationships. And then actually, if anything, rejecting the idea of relationships that then has all the things are saying about sharing resources and stuff like that, actually rejecting that and saying that’s something that that should be 50/50. (Participant 45)

That men cited social media, and specifically Andrew Tate, as shaping men and boys’ understandings is significant given that the previous section outlined the organic and informal routes to learning about financial management in relationships. Figures such as these, and broader online misogynist communities may serve to fill a gap in the sparse space of financial education, as well as shaping social constructs and norms around what it means to be a man and masculinity. As participant S4 above describes, here the idea of men as providers, and money as a source of gendered social power extends to money and resources as a means to control women.

Learning through cultural norms and expectations

Socially constructed gender norms and specifically what it means to be a man, shapes men’s understandings of financial management in intimate relationships. Bound to traditional formulations of hegemonic masculinity, for example, is the idea of men as ‘providers’ and ‘breadwinners’. While social constructs of men and masculinity adapt to changing social contexts such as shifts in labour markets and feminist politics, men as providers may still hold traction in how men develop a ‘winning style’ (Connell, 2000) of masculinity.

Men talked about both traditional and egalitarian perspectives, which were often described as coexisting. This recognition that there can be competing norms is an important one, since they offer different pathways which men have to make decisions about. For some this ‘provider’ norm was one that they actively aspired to and found meaning and status within.

I can choose to support me and my girl, like for what we need at this moment of time… if she ain’t got it. Don’t worry, man. I’m the man. (Participant 18)

This ‘provider role’ heightened for some men when they became fathers. Participant 31, for example, talked about the differences in how he and his siblings were being treated when they became families generally as well as financially.

In Islam it’s basically, you know, the ladies have more of a right on the man’s money. And the man has no right over the wife’s money… that’s where, I know it might sound sexist in today’s terms. I mean, this is why they kicked up the issue regarding inheritance. Like, for instance, if there’s males and females, the siblings, the brothers get a bigger share than the sisters do. And the mother gets a lesser share than the children do. The whole reasoning behind that is that what belongs to the sisters belongs solely to them, however, should they fall on hard times and then they have to rely on the brothers is customed on the children’s mother. It also appeared to hold strong across different cultures.

In my family, my dad growing up was more financially well off as compared to my mum, from my country [Nigeria], so that is the stereotype as to how it should be, in which case, the woman should be reliant on the man and the man should be the provider. (Participant 25)

Other participants were interested to make distinctions between different cultural expectations and norms around how men and women are expected to act in families generally as well as financially.

Yeah, I suppose the thing I’d say is that we’re not white men painted black. You know, our historical and our socio-economic experience is very different as a group and we’re all different individuals. But as a group, our experiences are generally very different, culturally… if you go to the Caribbean and see the household composition, all that kind of stuff, what women do and don’t do, it’s very different… to what white British culture has been so at might be seen as norms aren’t necessarily our norms. (Participant 60)

Participant 28 talked about the differences in how he had been brought up as Muslim with strong expectations of duty to take care of women, which has implications in terms of women having claim to men’s money, and the ways in which inheritance worked differently through the family depending on gender3. For him, the social pressures around providing were different.

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2 theguardian.com/technology/2022/aug/06/andrew-tate-violent-misogynistic-world-of-tiktok-new-star
3 This relates to Qiwamah (which denotes a husband’s authority over his wife and his financial responsibility towards her) and Wilayah (the duty to exercise guardianship over female family).
Participant 44 wasn’t quite so firm in his belief that men should be the provider, but also did not see the situation changing any time soon because of the strength of the cultural norm, often influenced by the behaviours witnessed in others.

I do think that predominantly there is still the culture of man is the provider and should be the main breadwinner and if I’m brutally honest that’s kind of a view that […] I wouldn’t want to hold my wife back in any way if she had a career path to follow that would make her the main breadwinner, and then that will be fine. But I think, I think we still, there’s almost this natural progression that it’s not even consciously passed down. I think it’s just subconsciously, because you’ve observed that behaviour in, in your family, in other families as well as they you just naturally kind of take that position going forward […] Men will find it hard to move away from that instinct of being the man or certainly an equal, if not the main breadwinner. But I’d say it depends on the individual and I guess their relationships. (Participant 44)

Others reflected with sadness on how little had changed in terms of men being socially positioned as providers, with the same traditional messages continuing to be reproduced for new generations.

You know, it’s the same that (teenagers) get from the media. They are getting the same messages I got back in the 70s, in 2022, which I think is really sad. (Participant 29)

I don’t think people’s behaviours have necessarily caught up to the reality of people’s socio-economic lives. So, for example, you still hear young women talk about expecting men to pay for first dates, and all the rest of it even though they’re earning more than a lot of their peers, their male peers. But it’s like, a traditional kind of view, but then they, but they want to be contemporary, independent women, but then they want this bit. So the males are kind of like, well, you earn more than me, but I’ve still got to do this. (Participant 60)

Responses to the vignettes

This section describes the responses to the four vignettes which were read out to the men in the focus groups and interviews as a way of starting discussion about fairness and equality versus control and abuse in relationships. They were designed to move them away from their own particular relationship and consider alternative ways of managing finances in relationships.

Vignette 1. Sherry and Kevin

Kevin is always checking Sherry’s expenditures through online banking with the effect that every transaction is being monitored on her account. Sherry is worried because the immediacy of Kevin’s checking increases his level of control and makes her worried about how he’ll react or harm her, especially when the transaction shows where she was or suggests she may have been with a friend. She’s thought about leaving but is finding it difficult to hide bits of cash to escape due to his financial oversight.

The first vignette was intended to represent coercive control and technology mediated economic abuse. Some of the participants saw Kevin’s behaviour as highly controlling, pointing to her fear of how he would react and her desire to leave as being key to placing it at the control and abusive end of the continuum.

It’s that’s a horrible way to be and a horrible way to live. Someone’s completely controlling another person through their financial affairs, and then they can’t do anything. They’re tracking their movements. They’re tracking their every penny they spend, I mean, it’s a horrible, horrible situation to be in for anyone. I mean, certainly, if it was, Sherry was a friend of mine, I’d certainly be attempting to find her a way out of that situation, either through charities or groups that can move women’s refuges that can help it because that’s not a healthy way to be for Kevin to constantly be on top of her all the time. Just what you’re doing where you’re going, it’s akin to, you might as well have a tracker in under a skin and just watch her walk around. Yeah, absolutely, 100% that is completely controlling, and she has no way out. She can’t afford to move away. She, she can’t even squirrel some cash away, because it will see the withdrawal or the money transfer. She’s absolutely trapped in that situation. (Participant 50)

Others, however, were more ambivalent about naming it as abuse, and offered reasons why Kevin might be acting this way. Two often suggested previous bad experiences around sharing finances and/or because she may have a ‘spending problem’. In these cases, rather than naming it as definitely abusive, men described it as ‘a little bit controlling’ (Participant 12) or ‘a sticky one’ (Participant 18).

I personally feel like it’s a little bit controlling. I think the man’s got a problem. Because you must have had a bad experience in a previous relationship. You know, you can’t be checking the girl’s bank account on a daily basis. And you can’t be… it sounds like it could potentially be a borderline sort of like abusive relationship, not physically but like mentally, because she can’t even go to Tesco and spend £2.50 you’re able to just spend £2 and that’s controlling someone’s emotions and controlling their day-to-day life. And that’s – I’m sure that we will agree – that is like borderline mental abuse. (Participant 12)

It’s a sticky one, it might be very controlling, and she needs to get out, or at the same time is she overusing the finances and using it in wrong places? And maybe going on dates with other guys? Like, you don’t know? I don’t know, that’s a bit sticky. But I would sense that there is a bit… if she’s worried about him abusing or attacking her, then it doesn’t seem like it’s the right relationship for her in the first place. Or has she done something to make him feel like that? Or is he just over-possessive? There’s a lot of angles. (Participant 18)

Surveillance and gatekeeping access to accounts were therefore on the one hand seen as controlling of partners and a ‘red flag’. At the same time, some participants were very keen to offer potential alternative explanations whereby surveillance or gatekeeping of accounts could be acceptable in a healthy relationship. Given this was the most ‘straightforward’ case of economic abuse we used in the vignettes it was concerning that many participants missed the cues around her being worried he would harm her and about her wanting to leave but being unable to do so due to the economic abuse.
CHAPTER 2:  
Research Findings (continued)

Responses to the vignettes

Vignette 2. Sophie and Mark

Sophie and Mark have been together for 3 years, but only Mark has access to their accounts and she must ask him for access. This makes her nervous about asking questions. Mark tells Sophie this is because men are better with money than women, so he’s just looking out for her.

This third vignette was the first that did not include overt control by the male partner. Here participants were usually quick to say this was ‘better’ than the previous two scenarios. Many described this scenario as fair, accepting Dev’s financial advantage over Geetu, often bolstering this through the fact that she agreed to it so it must be okay: this could be read as the application of male competition values (winners/losers) and transactional values (this for that) in relationships.

It says that they both agreed that both discussed and agreed, and I agree the outcomes are different for both individuals within that relationship. And that could maybe be a future discussion but at this point they’ve both agreed to contribute their salary to the kind of household income. And so, I would argue maybe that, because both entered into that agreement and discussed it, then that would be an equal partnership. (Participant 56)

Others were more reflexive in seeing ‘unintended consequences’ of a system they felt was well-meaning but not necessarily equitable approach.

I think this is more or less reflective of the approach I took in my first relationship … think there’s a lot of unintended consequences… Whilst it seems quite equitable, I think there’s unintended consequence from that relationship. And I think that’s alluded to in terms of the sacrifice, the personal sacrifice made, as opposed to the assumption that Dev’s earning more… what’s the equation? What’s the formula to quantify, the sacrifice that Geetu’s made? (Participant 55)

Having the space to reflect enabled some men to explore attempts of dealing fairly with money, and to reach different conclusions. Having different models of money sharing more openly discussed, alongside the potential pitfalls, may help men (and women) in the future work out what looks equitable on the surface, is not actually in practice.

The interaction between the parents was most often characterised as a ‘normal relationship squabble’ between partners with children.

Vignette 3. Geetu and Dev

Geetu and Dev have separate accounts and talk about expenditures they will make together. They think it’s important that both contribute a share to a joint account that’s an equal proportion (80%) to their earnings rather than the same amount of money. This means they both have different amounts of ‘spare,’ personal money at the end of the month as Dev earns a lot more than Geetu who took some time out of her career to care for their children.

This interaction between the parents was most often characterised as a ‘normal relationship squabble’ between partners with children.
CHAPTER 2: Research Findings (continued)

Improving men’s understandings of equality and finances in relationships

When asked about how to improve fairness and equality in relation to managing money within relationships, many men suggested more education generally, with schools being an ideal place where they felt this could happen.

Definitely teach financial education because there’s none of that in school. It’s amazing the deep learning about history, but they don’t know about mortgages and credit cards. Financial education is paramount. (Participant 18)

I think we should get taught this at a younger age, like, at school level. Think about it, you leave primary school, you start hitting puberty, people start experimenting, they get into relationships really early, they might not know what relationships are... they only know what they kind of see either it through TV, or siblings or parents, things like that. But if they were taught at a younger age, you know, just values... how to treat people. Finances, something that you might be sharing as a couple in a relationship, and just things like that. (Participant 22)

Whatever colour, culture, ethnicity, language group, I think men and boys do need a specific bit of work in school to undo a lot of sexist learning that they will have done and absorbed. And I think that needs to be quite explicit. And if we’re talking about, you know, financial exploitation here, well, no, financial abuse, I think a strand of that would need to be around finances and money and relationships. I do see a lot of work around, a growing amount work on men and boys work from maybe more anti sexist, or maybe even hopefully a feminist approach. But I don’t think I’ve seen any of that focus on finances and relationships. And it’s really important. (Participant 66)

Some older participants remembered when banks and building societies used to visit schools and have child-friendly incentives (such as collectable pigs) to encourage children to open their own accounts and save their pocket money.

Il remember... when I first got a bank account at the Bank of Scotland, it was you had like a little like, they used to give you things for free and it was like a little book... about saving money, basically if you put this much in with whatever interest rate you’ll have this. It was really good, and you got these free things as a kid it was like a little filofax and... and I they used to give you a little card you get a mini statement. This is like really retro, isn’t it?... Like my dad was always going to the cash point getting a mini statement and as a kid that gave me that ability to do that. (Participant 52)

Because money management is so rarely talked about, the interviews and focus groups surfaced men’s initial thoughts about money management in relationships. Most often, participants had not had the opportunity to walk through this kind of thinking with others before and were thinking through their responses to scenarios for the first time. If this finding can be extended more widely it suggests that there is limited capacity to assess whether behaviours are economically controlling and abusive.

Yeah, it’s a really, really good question as it isn’t actually something that either me or [my partner] have thought about. Or that I’ve thought about. (Participant 7)

Other ideas the participants put forward for places that education could take place were on social media and TV. Financial journalist Martin Lewis was mentioned as someone they felt men would listen to.

Maybe people, like Martin Lewis and others, talking about household budgets and talking a bit more about this is going to help and look at different ways you can do it. (Participant 58)

Other suggestions included targeted adverts on social media, advertising charities that could help if people were searching for help or posting questions in Facebook groups.

When asked about how to improve fairness and equality in relation to managing money within relationships many men suggested more education generally, with schools being an ideal place where they felt this could happen.
Our discussions with men revealed that personal and relational finances are not an easy topic of conversation, which is exacerbated when layered with gender-based and other inequalities.

Gendered norms such as men as the ‘breadwinner’ and ‘provider’ held strong across our discussions. However, a more complex scenario unravelled for some men based on lived experience and reconfiguring gender relations more broadly. Here, simplistic notions of men as the ‘breadwinner’ became more complicated where women were higher earners, or where men understood and acknowledged the individual professional and financial costs for women of having children. This could represent a point of entry to break the social silence around personal finances and reshape gendered norms. For example, men who had experiences of learning from and with their women partners about what their relative economic standings were or those who had experienced how unequal economic power could make them feel, had a maturity and perspective that other men could potentially connect to and learn from either via true stories or scripted content. Many men mentioned these interviews were the only time they got to hear other men talk about these topics and they were appreciative to hear their perspectives, so it is possible this type of discussion would be welcome.

RECOMMENDATIONS

• There have been many calls for increasing economic literacy training - this research suggests that SEA could feed into the planning of such interventions, potentially providing material to be included.

• Social media and online spaces are important in increasing and shaping economic literacy and disrupting and intervening in spaces which reinforce problematic the gendered norms which support and normalise economic abuse. SEA should be supported and enabled to work in this space.

• The fact that none of the men we spoke with had a clear sense of what might constitute equal money management with a partner, which took into account earning inequality and gendered life courses, suggests that this is an area for future development. Financial services firms already provide algorithmic retirement and life course financial planning projections that include partners and dependents. SEA is well placed to draw on this to explore what equality-based household economics might look like.

• The reflections of men participating on how hearing other men talk about these issues suggests that creating and sharing content on this could be an important public education contribution. Linking to groups like Men’s Sheds and online spaces that men use offers routes to accessing men who are unlikely to visit the SEA website survivingeconomicabuse.org.

The findings highlighted that there are no set ways that men learn how to manage money in relationships, and reflections on how money was managed in their families growing up showed it was something that remained invisible or taken for granted, only moving into focus when ‘something went wrong’.
CHAPTER 4: References


