

Research Paper

## Economic abuse and relationship satisfaction within pre-marital couples

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### ABSTRACT

Intimate relationships between partners opens the way not only to share happiness, joy but also to be aggressive, hostile, show anger, be abusive to partner. One of this abuse which is non-physical in form namely Economic abuse has been the core target of this present research. Economic abuse is a type of non-physical abuse that can affect the victim's own gaining of financial resources to achieve economic self-sufficiency for living a healthy life. Economic abuse is a unique kind of abuse. Objectives of the present study included to explore whether there is any gender difference in economic abuse within young adults and whether any personal attributes influence the occurrence of economic abuse. Another objective of the study was to assess the satisfaction in their relationship and a subsequent objective was to examine whether these two facets are correlated. Based on previous research findings one of the hypotheses was that females would be more prone to economic abuse than their male counterpart. Another hypothesis was that any demographic/personal attributes can strengthened the occurrence of economic abuse. A final hypothesis was that abuse in any relationship would lessen the satisfaction in the same. The results of this study supports the hypotheses. Female suffers more economic abuse (both economic control and economic exploitation) of their economic resources by their male partner and women's income had positive correlation with them being economically abused. Subsequently occurrence of more economic abuse leads to less satisfaction in the relationship.

**Keywords:** *Economic abuse, Economic Control, Economic Exploitation, Intimate partner Relationship, satisfaction in relationship.*

**D**ating, premarital relationships, live in relationships, are quiet common in Western and European culture for several decades. In a country like Bangladesh where most of the people are very religious, having a restrictive religious mindset and society; dating prior to marriage is almost prohibited and usually perceived as Inclemency. With changes in the society, higher degree holders, more liberal thinking, advancement of technology (mobile internet, social networking sites) the idea of pre-marital dating is getting its place in young generation's thoughts. They are getting involved in pre-marital relationships thus creating a place for violent and abusive behavior. These intimate partner relationships can result in any type of violence in a situation of difference in opinion,

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Received: June 27, 2020; Revision Received: August 05, 2020; Accepted: September 25, 2020

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lifestyle and strategy of doing things of each person which can be called intimate partner violence (IPV). Intimate partner violence (IPV) is the abuse or aggression which occurs in a close relationship (CDC, 2016).

An intimate partner is a person who has a close personal relationship with one person that can be characterized by via emotional connectedness, ongoing physical contact and sexual behavior, identifying as a couple socially or privately, knowledge about each other's daily lives and being on regular contact. Current or former husband/wife, boyfriends or girlfriends, dating partners, sexual or live in relationship partner are included as examples of intimate partner (CDC, 2015).

Intimate partner violence (IPV) has already been recognized as a major public health concern (outlaw, 2009). It can be both physical and nonphysical form of abusive behaviors and physical abuse has been studied extensively for long time. Miller (1995) described four types of nonphysical abuse namely- emotional abuse, psychological abuse, social abuse and economic abuse. Within these nonphysical types of abuse such as Economic Abuse has historically never been studied with great detail. Only a handful number of research has concentrated on economic abuse including economic control techniques, exploitative economic tactics and employment sabotages.

In 2008 Adams, Sullivan, Bybee, and Greeson characterized Economic Abuse as the family of behaviors that control a victim's "ability to acquire, use, and maintain resources thus threatening her economic security and potential for self-sufficiency". Economic control describes the commanding behavior over the partner's access to various economic assets, taking decision how money will be spent (Anderson et.al, 2003). Economic Sabotage includes behaviors preventing the victim from acquiring or maintenance of any employment (Postmus and Plummer, and Stylianou, 2015). Postmus, Plummer, et al. (2015) also describes economic exploitation as the intentional engagement of destructive behaviors that harms victim's financial resources.

Economic abuse may also be the limiting behavior towards the use of economic resources by the victim. It can also be exploitation of economic resources of the victim with or without their knowledge. The motives mostly behind these type of abusive behaviors are to force the victim to be dependent on the perpetrator monetarily and not be fully functional in the family and society. Aguilar & Nightingale (1994); Brewster (2003) found that abusive men often discourage, restrain and actively restrict their partners from having an outside home employment thus prohibiting the victimized partner from having any career. Brewster (2003) also found that men who are more prone or are abusive usually hide jointly earned or owned money and also would withhold facts and details about their combined assets.

Canadian Department of Justice (2015) describes acts such as forcing or putting pressure on any family member to sign any documents related to economic decisions, to sell jointly owned things or to change a previously written property will under the broader umbrella of economic abuse. Also, the perpetrator may force the victim on be on a fixed monthly allowance scheme, keep monitoring how s/he spends the money without his/her consent. Sometimes the perpetrator can also create debt or entirely spend the victim's savings without their knowledge.

Davila, Johnson, and Postmus (2017) examined the relationship between economic abuse and mental health within the Latino community and found that the intimate partner violence survivors reported economic abuse with other forms of abuse as it affected overall

wellbeing. They also found that most common form of economic abuse was economic control by intimate partner. Ranganathan, Knight, Abramsky, Muvhango, Polzer Ngwato, Mbobelatsi, Ferrari, Watts, and Stöckl (2019) studied in rural South Africa on the associations between a women's economic and social empowerment and IPV. They found that women's empowerment and economic stress within marital relationship is associated with IPV.

Another important factor of this study was the subjective perception of the satisfaction of pre-marital intimate partner couples in their present relationship. The romantic relationships are core component of human life experience. Being satisfied in couple relationship is not only important for individual's positive mental health but also proper functioning of a civilized society. Relationships satisfaction is mostly described in terms of subjective attitude (satisfaction) and affective experience (happiness) while evaluating one's relationship. Rusbult and Buunk (1993) defined relationships satisfaction as interpersonal evaluation of the positivity of feelings for one's partner and attraction to the relationship. The subjective perception of being happy is a crucial indicator for satisfaction in the relationship.

Interpersonal perception, attachment style between partners can predict satisfaction level in any relationship. Tucker, and Anders (1999) studied undergraduate students who were in dating relationships and found that anxiously attached males and females had lower relationship satisfaction.

Miller and Tedder (2011) did and advanced research on satisfaction in romantic relationship and one of the main finding of it states that positive conflict resolution, communication leads to more satisfaction in relationship. Other terms such as relationship quality, relationship adjustment, spousal satisfaction are also used in different aspect of research to measure relationship satisfaction. Farooqi (2014) also suggested that a number of construct determines the positive or negative feeling about relationship; subjective perception of satisfaction in a relationship is one of them. Kappen, Karremans, Burk, and Buyukcan-Tetik, (2018) found that acceptance of partner is an important mechanism of mindfulness through which it promotes satisfaction in romantic relationship.

Since pre-marital relationships has emerged in a developing country like Bangladesh in recent decades there is huge research gap in this arena. There has been extensive research on marital relationship/domestic violence and abuses time and again but these same aspects are yet to be studied rigorously in the pre-marital relationship domain. Especially the young adults who are involved in such dimension of romantic relationship, their view regarding satisfaction with their respective partners are an important facet in continuation for a successful relationship. Also, economic abuse is somewhat unique type of abuse, specially sits on opposite spectrum of physical, psychological or stalking abuse. Economic abuse also depends on how close the perpetrator and the victim is, how frequently they can meet, whether they live together and share their financial information. Assessment of both of these factors can enlighten the present scenario in which the pre-marital couples are living under.

### ***Objectives of the present study***

The first objectives of the present study were to investigate whether there is any gender (m/f) difference within the youths (unmarried, live-in relationship couples) in economic abuse.

Another objective of the study was to investigate whether any personal or demographic characteristics (i.e.: income, working hour) of an individual can predict the occurrence of economic abuse.

A subsequent, third objective was to assess the perceived subjective satisfaction in the young adult's present pre-marital relationship and to examine whether economic abuse and relationship satisfaction assessment of the individuals are correlated.

### ***Hypotheses of the present study***

After reviewing literature and conducting a pilot study the hypotheses of the present study are as follows-

1. Women would be more vulnerable to be economically abused in an intimate relationship by a current or former partner than men.
2. Any demographic and personal characteristics (ex.: monthly income) can strengthen the occurrence of economic abuse in the pre-marital relationship.
3. The occurrence of abuse in any relationship would lessen the satisfaction (for men or for women) in the same.

## **METHODOLOGY**

### ***Participants***

"The Constitution of the People's Republic of Bangladesh" and The Child Marriage Act passed in the parliament on February, 2017 states that - an individual aged 18 or below are considered as a child. The age of getting married legally for girls are 18 and for boys are 21. Thus the participants of the present study would be young adults to entering middle age (approximately from age of 18+ to below 35 years) who are unmarried and have or had one or several relationships within the previous six months of the data collection period.

A total number of 257 participants were taken for the present study; 123 participants were male and 134 were female having a mean age of 25 years 9 months. Their mean monthly income of approximately 18,500 BDT and mean working hour of approximate of three and half an hour daily.

### ***Experimental Design***

The present study was a cross sectional survey design with purposive sampling where questionnaires would be used to participants with a sample of ( $n=257$ ), random assignment of the participants was ensured for the external validity of the study.

### ***Materials***

#### ***Demographic questionnaire***

A demographic questionnaire asking participant's age, gender, income, occupation, religion, number of working hours, position in siblings, number of total family members, television watching habit, newspaper reading habit, talk show listening habit, various uses of social networking sites, current emotional status, length of the relationship with current or former partner, number of meetings weekly, number of phone calls made to partner daily was attached to translated questionnaires.

### ***Translation of English scales in to Bengali***

The Scale of Economic Abuse by Adams, A. E.; Sullivan, C.M.; Bybee, D., and Greeson, M. R. (2008) was selected for the study and permission from author was taken for adaption of the scale in Bangladesh for research purposed. The Relationship Assessment Scale (RAS)

by Hendrick, S. S. (1988) was available online as pdf with scoring instruction. After selection, at first the scales were translated, then the translated versions were compared with the original English version for any mistakes by two masters' students of Department of English, University of Dhaka, one male, one female- both having Bengali as their mother tongue. A focus group discussion was conducted after that with young adult participants to examine how the translated Bengali version of the scale was being accepted.

There were some suggestions made by the FGD participants such as some words and phrases having similar meaning should be bold out in a sentence to emphasize the difference between them, some Bengali words should be changed in simpler synonyms of that word. Therefore, a few more changes were made after the FGD session. Finally, another two students (one male & one female) were given only the translated Bengali sentences to back translate them into English. The back translated English items were compared to original English version.

With minor changes the final Bengali questionnaire were distributed to 20 participants (10 males, 10 females) for pilot study to see how much time, resource is needed to fill up the questionnaire and a demographic questionnaire. Another purpose for the pilot study was to see whether participants are willing to answer several questions which were intimate in nature.

### ***Reliability and validity to the Scales***

Cronbach's alpha coefficient and item (total) correlation of the total scale (SEA) and for the two separate sub scales was tested. For SEA it had 0.93 reliability coefficient while corrected item (total) correlation ranged from 0.31 to 0.69. Good internal consistency was found for both of the two subscales namely economic control and economic exploitation the alpha coefficient was 0.91 and 0.89 respectively. The scale also had good content and construct validity as reported by the responders.

For relationship assessment scale (RAS) the short seven item scale yielded good content and construct validly as the responders deemed the questions relevant to assess the satisfaction while being in a relationship. As the scale had one principle factor to assess the internal consistency was very high, having Cronbach's alpha coefficient of 0.86.

### ***Procedure***

At first each participant was given a verbal instruction about the purpose of the present study and requested to volunteer. The participants were given full assurance that their responses from the questionnaire would be kept confidential and only be used for research purposes. After getting their verbal consent the paper-based survey was administered in person and in solitary. The survey questionnaire included a demographic section, the SEA questionnaire and The RAS questionnaire. Verbal instruction regarding how to respond before starting. They were told that they can refuse or give back the questionnaire at any time without completing it if they felt necessary.

The surveys were administered, and data were collected over an 8-week period from all of the participants. A total number of 300 questionnaires were distributed to various demographics' pupils (i.e.: undergraduate and post graduate students, early career personnel involved in pre martial dating, living together or apart). 257 questionnaires were completed correctly and taken for further study and analysis.

## Scoring of the Scales

### Scale of Economic Abuse

The purpose of Scale of Economic Abuse developed by Adams, Sullivan, Bybee, and Greeson (2008) was to measure economic abuse in a relationship. It is a 28 items 5-point scale; seventeen item of the scale captures the behaviors of economic control which includes respondent's access to and use of economic resources. The rest eleven items are helpful for capturing behaviors of economic exploitation. This scale is useful for acquiring a whole picture of various pathways in which economic abuse can affect an individual's standard of life. Since SEA is a five-point scale thus participants respond on the 5 different numbers corresponding their own understanding of the item statement.

When an item is not applicable to a participant is it coded as "8" in the questionnaire, it would be recoded as 1 meaning never. For example, if a participant says that item number 1 doesn't apply to him/her because they don't own a car, it would be coded as 1 because it is not applicable and also the perpetrator cannot abuse in this criteria. To create the variable for analysis, mean was computed of scale score, giving each participant a scale score between 1 and 5. That variable can then be used for descriptive and inferential analysis also. Of the 28 items; item number- 7,8,9,17,18,19,24-29 are part of economic exploitation subscale, rest are of economic control subscale.

### The Relationship Assessment Scale

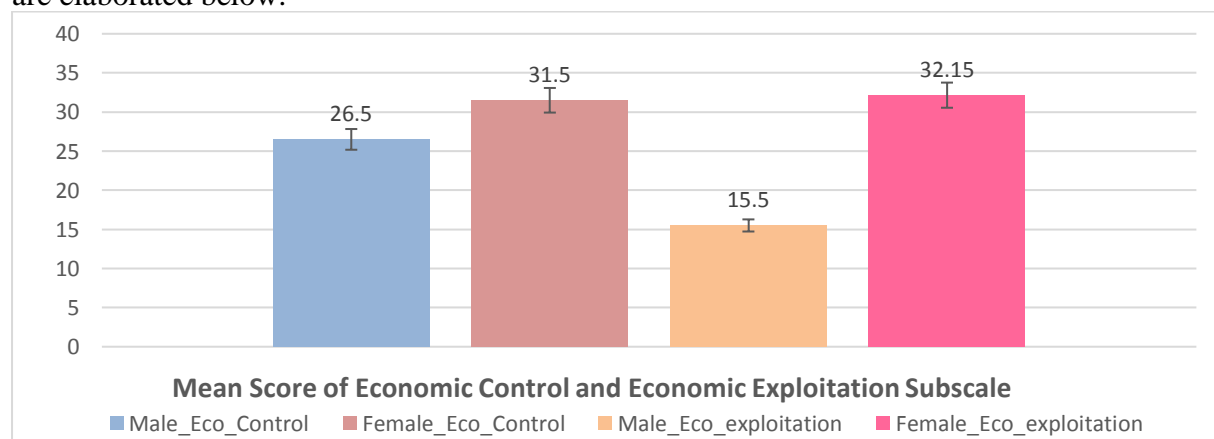
The Relationship Assessment Scale by Hendrick, S. S. (1988) is a Seven item scale targeted to measure general relationship satisfaction. participants answer each item using a 5-point Likert type scale which ranged from 1 (low satisfaction) to 5 (high satisfaction).

### Data analysis

Descriptive analysis was used to explore the mean difference within male and females for both economic control and economic exploitation sub-scale and RAS scale. Independent sample *t* test was conducted to explore mean differences of between male and females for total score of Scale of Economic Abuse. Pearson product moment correlation was calculated to investigate the relationship between monthly income and economic abuse of females.

## RESULTS

Results from descriptive statistical analysis, Pearson's product moment correlation analysis are elaborated below.



**Figure 1.: Graphical representation of different mean scores of males and females in two subscale of economic abuse namely economic control and economic exploitation**

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Results from figure 1 states that the mean difference between males and females within both of the economic abuse sub-scales can be seen. For Economic control sub-scale male participant's score was ( $M=26.5$  and  $SD=8.5$ ) which was less than female participant's score ( $M=31.5$  and  $SD=10.38$ ). For another subscale namely economic exploitation male participant's score was ( $M=15.5$  and  $SD=5.09$ ) was less than female participant's score ( $M=32.15$  and  $SD=13.09$ ). when the subscales result for men and women would be summed respectively the overall results will also reveal that women scores higher in economic abuse than man.

**Table 1 Correlation between monthly income and female's economic abuse (N=257)**

	Monthly <i>r</i>	income	SEA-female
Monthly income	1	0.198*	
SEA-female	0.198*	1	

\* Correlation is significant at the 0.05 level (2-tailed)

SEA-Female: total score of female participants on Scale of Economic Abuse

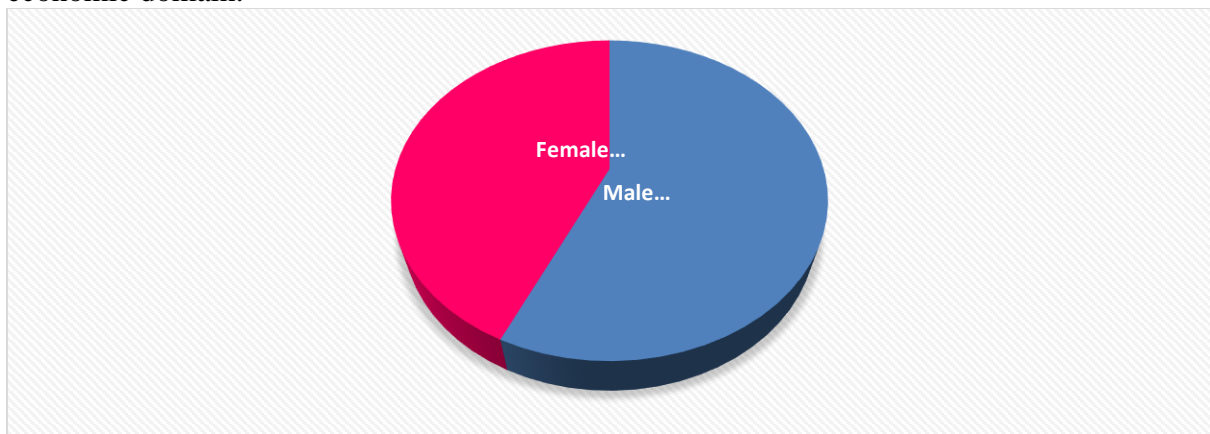
Table 1 results states that the correlation between female's economic abuse scores and monthly income. Female's monthly income has a significant positive correlation ( $r= 0.198$ ) with being economically abused by an intimate partner with a value of  $p<0.05$ .

**Table 2 Comparison of male & females in Economic Abuse Scale (N=257)**

	Gender	<i>M</i>	<i>SD</i>	<i>Df</i>	<i>t</i>	<b>Sig.</b>
Scale of Economic Abuse	M	42.09	12.14	255	9.64	.000
	F	63.69	21.97	255	9.64	.000

$p<.01$

From table 2's results of independent sample t-test the gender difference of economic abuse in any intimate partner relationship can be stated clearly. For total score of all participants on scale of economic abuse with a value of  $t_{(257,2)} = 9.64$  and with a value of  $p<0.01$  it is derived that there is significant gender difference in the occurrence of abusive behavior in economic domain.



**Figure 2.: Graphical representation of different percentage of mean scores of males and females in Relationship Assessment Scale (RAS)**

Results in figure 2 shows the percentile difference of mean between males and females within Relationship Assessment Scale. Male participant's score was ( $M=19.63$  and

$SD=2.81$ ), corresponding to 57% which was less than female participant's score ( $M=14.89$  and  $SD=3.36$ ) corresponding to 43%.

### DISCUSSION

Pre-marital relationships are new age phenomenon in Bangladeshi culture specially within urban young adults with changes in social perspective, more liberal thinking of young adults, more access to internet, and more openness to acceptance of those relationships by family member's and respecting other people's views. Like every change whether it's a positive change comes a negative counterpart. The present study focused on one of those negative occurrences of abuses in an intimate partner relationship namely economic abuse and assessment of satisfaction in their present relationship. The objectives of the present study were to investigate whether there is any existence of gender (m/f) difference in couple violence or abusive behavior within the youths (unmarried, live-in relationship couples) in economic domain and whether any personal or demographic characteristics of an individual increase the chance of occurrence of this particular type of abusive behavior.

Assessment of the satisfaction in current relationship was also an objective of the present research. After reviewing literature and conducting a pilot study it was hypothesized that women would be more vulnerable to be economically abused in an intimate relationship by their partner and this would lead to be less satisfied and unhappy in their relationship. Also for women, any demographic or personal attributes such as income, working hour would influence the instances to be abused economically. The mean difference between male and female in both of the economic sub-scale shown in figure 1 is an indicator of definitive difference in occurrence of controlling and exploitative type of economic abusive behavior by a perpetrator towards a victim of economic abuse. Female suffers economic abuse to a great extent by their male counterpart in an intimate couple relationship. Also, the monthly income of females has a positive correlation (Table-1) to being economically abused, this finding opens a door for discussion that earning own money always does not provide security if the personal life setting is not safe enough.

Independent sample  $t$  test (table 2) clearly indicates that male and females definitely differ in the extent to be economically abused by their intimate partner in a pre-marital couple relationship. As women are more economically abused than man in their pre-marital relationship these leads to less satisfaction in the same. From Figure 2, it can be stated that only 43% females are satisfied in their relationship whereas 57% men are happy in theirs. These findings are consistent with previous research findings that women face more abuse in a relationship and are unhappier in it too (Brewster (2003); Ranganathan et al. (2019); Farooqi (2014).

#### *Limitations of the study*

Like any other research this present study has its own limitations. Since data were collected from urban areas, few prominent cities of Bangladesh it should not be manifested as the general picture of the whole country or the across all demographics but the data obviously opens up a new dimension of abusive studies as mostly the abusive studies are targeted to domestic violence aka physical and emotional abuse.

#### *Future research direction*

The result trend is alarming since there is presence of abuse and dissatisfaction in the target population who were couples of pre-marital intimate relationships. Beside it leaves a huge space for rigorous and detailed study to be done on marital couples also as economic abuse



is a unique type of non-physical abuse. As there is presence of economic abuse in certain group of people thus their mental health status should be also studied to find out there regular functioning in life. Impact of economic abuse can be long lasting in regular life as it targets to creates economic dependency of the victim on the perpetrator and dissatisfied in their relationship.

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### **Acknowledgements**

The author appreciates all those who participated in the study and helped to facilitate the research process.

### **Conflict of Interest**

The author declared no conflict of interest.

**How to cite this article:** F Bakul (2020). Economic abuse and relationship satisfaction within pre-marital couples. *International Journal of Indian Psychology*, 8(3), 103-112. DIP:18.01.013/20200803, DOI:10.25215/0803.013