

UNLOCKING THE HIDDEN SIDE OF ECONOMIC ABUSE IN MALAYSIA

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ABSTRACT

Economic abuse is an abusive tactic commonly employed by a perpetrator to diminish the economic security and potential self-sufficiency of victims. While most studies have examined economic abuse from intimate relationships, scant research has documented non-intimate relationships (e.g., between parents and children). Apart from that, the role of economic abuse in triggering domestic violence in Malaysia remains underexplored. Therefore, the present study seeks to investigate the association between economic abuse and mental distress among Malaysian students, in addition with the role of financial distress. Therefore, a cross-sectional analysis was performed using an online-based survey with 126 respondents. Multivariate regression analysis was performed to examine the interrelation effects between the variables using structural equation modeling (SEM). Findings indicated that economic abuse is positively associated with financial distress and mental distress among students. Furthermore, financial distress has a significant mediating effect on the relationship between economic abuse and mental distress. Therefore, there is a need for practitioners to cooperate with government agencies to establish a comprehensive economic empowerment program to assist victims.

Keywords: Domestic violence, economic abuse, financial distress, mental distress.

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1. INTRODUCTION

Globally, domestic violence is a pervasive social ill and public health issue (Adams et al, 2019; Postmus et al., 2020). Often, women are affected by domestic violence more than men. Recent estimates by the World Health Organization (WHO, 2021) showed that up to one-third of women

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have been subjected to some form of violence at least once in their lifetime. Domestic violence often consists of a series of repetitive abusive behaviors by a perpetrator against an intimate partner (Stark, 2007). The Centers for Disease Control and Prevention [CDC] (2016) described four common forms of domestic violence, i.e., physical, sexual, stalking, and psychological abuse. The fifth form, i.e., economic abuse, has thus far received little attention from scientific communities and the public. But, as pointed out by Postmus, Plummer et al. (2012), economic abuse is more prevalent than we might have imagined as nearly 9 out of 10 victims of domestic violence victims have experienced economic abuse.

Economic abuse is defined as the behaviors of an individual to control another individual's ability to obtain, use, and maintain their economic resources including job employment. This, in turn, diminishes one's economic security and potential self-sufficiency (Adams et al., 2008; Postmus et al., 2020; Stylianou, 2018; Alkan et al., 2021). Postmus, Plummer et al. (2016) have conceptually categorized economic abuse into three subgroups: *economic exploitation* (e.g., stealing or damaging someone's property), *economic control* (e.g., hiding all financial information), and *employment sabotage* (e.g., forcing someone to quit their current job). Past studies revealed that economic control was found to be prevalent in both developed and developing countries (Kutin et al., 2017; Davila et al., 2017; Werwie et al., 2019; Alsawalqa, 2020) whereas employment sabotage was more prevalent in developing nations (Usta et al., 2013; Antai et al., 2014; Yount et al., 2015; Gibbs et al., 2018).

Overwhelmingly, the prevalence and consequences of domestic violence triggered by economic abuse have widely been explored in developed nations (e.g., Voth Schrag et al., 2020; Davila et al., 2017). However, little is known about this issue in developing countries. Furthermore, domestic violence has always been studied from a myopic perspective. For instance, studies on domestic violence in Malaysia often focused on its prevalence, associated factors, perceptions, consequences, and strategies and interventions against it (Kadir Shahar et al., 2020; Shuib et al., 2013; Othman & Adenan, 2008; Colombini et al., 2011). Additionally, most studies often emphasize the intimate relationship perspective (Antai et al., 2014; Kutin et al., 2017; Davila et al., 2017). But as described by Voth Schrag et al. (2020), economic abuse or domestic violence can universally occur in any forms of relationships including non-intimate partner relationships and across different populations.

This study primarily aims to determine the association between economic abuse and mental distress from the perspective of Malaysian students. The second objective is to explore the role of financial distress in mediating between economic abuse and mental distress. The remaining section of this paper is arranged as follows. Section 2 reviews the study hypotheses. Next, Section 3 describes the methodology. Section 4 discloses the empirical results, and Section 5 contains the study discussion. Lastly, Section 6 concludes the study and contains policy implications.

2. EXPLORING THE RELATIONSHIP OF ECONOMIC ABUSE, FINANCIAL DISTRESS, AND MENTAL DISTRESS

Financial distress is an essential variable in determining the economic well-being of domestic violence survivors; Gleib et al. (2018) describe it as the lack of economic or financial resources to fulfil the family needs as a result of job loss and/or poor income. There are sufficient empirical findings to show that financial distress and economic abuse are positively interconnected. In a

multi-center study by Postmus et al. (2021), victims of economic abuse were approximately 1.6 times more likely to be associated with food insecurity. Voth Schrag et al. (2020) showed that economic abuse among female community college students increased the likelihood of economic hardships. Kutin et al. (2017) found that financial distress was a significant predictor of economic abuse using information from the Australians Bureau of Statistics Personal Safety Survey. Some studies have used poverty as a proxy to measure financial difficulties due to domestic violence (Abramsky et al., 2019; Chen et al., 2005). Financial vulnerability inflicted by economic abuse could further prolong the cycle of violence due to dependency on the abuser for basic economic needs and family support (Werwie et al., 2019). Dependency on the abuser creates additional barriers for a survivor to leave the violent relationship (Kutin et al., 2019; Usta et al., 2013).

According to trauma theory, economic abuse can result in serious mental health issues such as depression, anxiety, post-traumatic stress disorder, suicide ideation, and others (Pico-Alfonso et al., 2006; Davila et al., 2017; Stylianou, 2018; Voth Schrag et al., 2019). For instance, Kanougiya et al. (2021) showed that economic abuse was independently correlated with moderate and severe depression, anxiety, and suicidal ideation. Similarly, a longitudinal analysis by Postmus, Huang et al. (2012) showed that abused maternal mothers experience depression 1.9 times more than non-abused mothers. In South Africa, Gibbs et al. (2018) sought out that survivors of emotional and economic abuse experienced depression and suicidal ideation at 45.3% and 30.0%, respectively. In view of this, there has been adequate evidence to support the inverse relationship between economic abuse and mental well-being.

Several literatures found that the lack of economic support or economic stress has a direct effect on mental health problems. Elbogen et al. (2020) found that cumulative financial stress (such as financial debt, homelessness, and joblessness) was significantly associated with suicide attempts among the United States population. This finding was aligned with the stress-diathesis model, which suggests that a higher level of financial stress in the social environment will increase the likelihood of an individual committing suicide due to stress vulnerability. Likewise, Tsuchiya et al. (2020) examined multiple financial stressors (such as financial worries, food insecurity, and healthcare insecurity) among United States adults and realized that experiencing multiple forms of financial strain was highly associated with serious psychological distress. Asebedo and Wilmarth (2017) found that there was a negative relationship between financial strain and mental well-being, additionally the relationship was mediated by perceived financial stress.

While the consequences of economic abuse have been well documented, the specific relationship between mental health and economic outcomes is still relatively unknown. Currently, only a few studies have investigated the relationship between economic abuse and mental distress with the mediation analysis. One of them is Voth Schrag (2015), which explores the relationships between economic abuse, material hardship, and mental health in intimate partner violence. In this study, depression is partially mediated on the association between economic abuse and material hardships. Voth Schrag et al. (2019) examined the relationship between economic abuse and mental health with economic hardship as a mediator. Empirical findings postulated that the relationship effects were partially mediated by economic hardships.

Despite the importance of economic abuse, there is little evidence that describes the pathways of the association between economic abuse and other economic outcomes that could have influenced the well-being of survivors. To address these gaps, the following hypotheses were tested:

Hypothesis 1: Economic abuse is positively related to financial distress.

Hypothesis 2: Economic abuse is positively related to mental distress.

Hypothesis 3: Financial distress is positively related to mental distress.

Hypothesis 4: The relationship between economic abuse and mental distress is mediated by financial distress.

3. METHODOLOGY

3.1. Participants and Procedure

Data were collected using an online-based questionnaire through SoGoSurvey. All participants were: (1) aged 18 years old and above and (2) Malaysian students. Between 17th June, 2021 and 18th July, 2021, a total sample of 209 Malaysian students were recruited through purposive sampling technique. The data from 83 respondents were excluded due to incomplete information. Hence, responses from 126 participants (60.3%) were included for further analyses. Using the G-power software, the sample size is sufficient to perform the PLS-SEM analysis by considering the effect size, $f^2 = 0.30$, $\alpha = 0.05$, and power = 0.95. To execute the data collection, a survey hyperlink was delivered to the potential respondents and they could complete their questionnaire according to their time preference. All the respondents were informed that this was a volitional and anonymous study.

3.2. Materials

Three validated instrument scales were adapted to measure the key constructs, i.e., (1) economic abuse, (2) financial distress, and (3) mental distress. Besides that, the participants' demographic characteristics was collected using a comprehensive demographic questionnaire such as gender, age, ethnicity, current state of residence, and current residence condition.

3.2.1. Economic Abuse Assessment

The Revised Scale of Economic Abuse (SEA2) (Adams et al., 2019) was adapted to measure economic abuse. There are two subscales in the SEA2, which are (1) economic control (7 items) and (2) economic exploitation (7 items). Participants were required to rate the frequency of their family members who had committed economically abusive behaviors on them in the past 12 months using five-point scales ranging from 1 (never) to 5 (always).

3.2.2. Financial Distress Assessment

The Domestic Violence-Related Financial Issue (DV-FI) was adapted to assess the financial-related issues of an individual after experiencing economic abuse especially on their perceptions toward financial self-efficacy and financial security (Weaver et al., 2009). The 24-items instrument were measured under 5 subscales: (1) financial self-efficacy, (2) financial security and future safety,

(3) perceived financial role, (4) economic abuse, and (5) financial stress and relationship decisions. Each subscale was measured using a 7-point Likert scale.

3.2.3. *Mental Distress Assessment*

The Hopkins Symptoms Checklist Scale (HSCL-25) (Nettelbladt et al., 1993) was adapted to identify the symptoms of anxiety and depression that were commonly experienced by participants in their daily lives. The first 10 items are designed to screen for anxiety symptoms while the remaining 15 items are for depression symptoms. The instrument uses a 4-point Likert scale ranging from 0 (not at all) to 3 (extremely). Participants with a higher mean score indicates that they have a higher level of psychological distress.

3.3. *Statistical Analyses*

Structural Equation Modeling (SEM) was utilized to examine the association between economic abuse and mental distress and how their relationship is mediated by financial distress. Guided by SEM, the model is assumed to be tested via two-stage analytical procedures applicable for both reflective and formative constructs (Ramayah et al., 2011). Firstly, the validity and reliability of all constructs were examined, followed by the structural model based on the postulated hypotheses (Ramayah et al., 2017). Then, bootstrapping technique (5,000 resampling) was employed to evaluate the direct and specific indirect path coefficients of the structural model (Hair et al., 2017). SmartPLS 3.0 was employed to perform all statistical analyses under the partial least squares regression framework.

4. RESULTS

4.1. *Descriptive Analyses*

Table 1 displays the demographic characteristics of respondents. The mean age was 23 years old (SD = +/- 0.2); majority were female (68.3%); currently residing in East Malaysia (94.4%); and staying with parents (86.5%).

Table 1: Demographic Characteristics of Respondents (n = 126)

Variables	Frequency (%)	
Gender	Male	40 (31.7)
	Female	86 (68.3)
Ethnicity	Malays	42 (33.3)
	Chinese	50 (39.7)
	Indian	3 (2.4)
	Sabah Indigenous People	11 (8.7)
	Sarawak Indigenous People	20 (15.9)
Education Level	Secondary Education	7 (5.6)
	Tertiary Education	119 (94.4)
Current Residence Region	West Malaysia	59 (46.8)
	East Malaysia	67 (53.2)
Current Living Condition	With Parents	109 (86.5)
	Not with Parents	17 (13.5)

With regards to economic abuse from family members, economic restriction ($M = 1.88$, $SD = 0.86$) was found to be the most commonly experienced form of abuse encountered, followed by economic exploitation ($M = 1.29$, $SD = 0.65$) (Table 2).

Table 2: Perception of Family Economic Abuse among Malaysian Students ($n = 126$)

Subscales/Items	Mean (SD)
Economic Restriction	1.88 (0.86)
Keeps you from having the money you need to buy food, clothes, or other necessities	1.75 (1.36)
Keeps financial information from you	2.26 (1.39)
Decides how you spend money rather than letting you spend it how you see fit	2.21 (1.39)
Makes you ask him/her for money	2.14 (1.41)
Hides money so that you cannot find it	1.39 (0.95)
Demands that you give him/her receipts or change when you spend money	1.71 (1.12)
Keeps you from having a job or going to work	1.70 (1.18)
Economic Exploitation	1.29 (0.65)
Makes you use your money to buy him/her things or pay his/her bills when you do not want to	1.56 (1.07)
Spends his/her money however he/she wants while your money is used for necessities	1.53 (1.09)
Takes out a loan or buys something on credit in your name without your permission	1.21 (0.66)
Makes you take out a loan or buy something on credit when you do not want to	1.23 (0.71)
Puts bills in your name, leaving you to pay them	1.17 (0.59)
Forces or pressures you to give him/her your savings or other assets	1.21 (0.71)
Steals your property	1.15 (0.61)

4.2. Assessment of Measurement Model

The construct validity and reliability of the measurement model was assessed using convergent and discriminant validity. According to Hair et al. (2017) and Mahmud et al. (2017), factor loadings, composite reliability (CR), and the average variance extracted (AVE) are good measurements while Fornell-Lacker criterion and Heterotrait-Monotrait Ratio of Correlations (HTMT) criterion are good for discriminant validity. Convergent validity is achieved if the coefficient of AVE exceeds 0.5 (Urbach et al., 2010), CR is 0.7 and above (Peter, 1979), and Cronbach's Alpha (α) is above 0.7 (Nunnally, 1978). The measures are considered valid and reliable since the $CR > 0.7$, $AVE > 0.5$ and α is greater than 0.7 (Table 3).

Table 3: Measurement Model Assessment

Constructs	Cronbach's Alpha ($\alpha > 0.7$)	Composite Reliability ($CR > 0.7$)	AVE (> 0.5)
Economic Abuse	0.92	0.93	0.50
Financial Distress	0.90	0.94	0.51
Mental Distress	0.96	0.96	0.52

Table 4 depicts the results for discriminant validity using the Fornell-Lacker criterion. It was found that the square root of AVE for every construct variable is greater than its correlation with other construct variables. Thus, the discriminant validity of all constructs was achieved. The HTMT ratios of correlation is another technique used to measure the discriminant validity. Henseler et al. (2015) suggested that discriminant validity was achieved when the value of HTMT is less than 0.90. By using HTMT criterion, Table 5 demonstrated that discriminant validity was established.

Table 4: Fornell-Lacker Criterion

Constructs	Mental Distress	Economic Abuse	Financial Distress
Mental Distress	0.72	-	-
Economic Abuse	0.35	0.71	-
Financial Distress	0.37	0.38	0.71

Table 5: HTMT Criterion

Constructs	Mental Distress	Economic Abuse	Financial Distress
Mental Distress	-	-	-
Economic Abuse	0.35	-	-
Financial Distress	0.41	0.43	-

4.3. Assessment of Structural Model

By employing the bootstrapping method, the path coefficient of all hypotheses testing was examined (Table 6) while the extracted structural model was shown (Figure 1). Based on the findings, all hypotheses were significant at t -value > 1.96 and p -value < 0.05 which indicates that all hypotheses are supported.

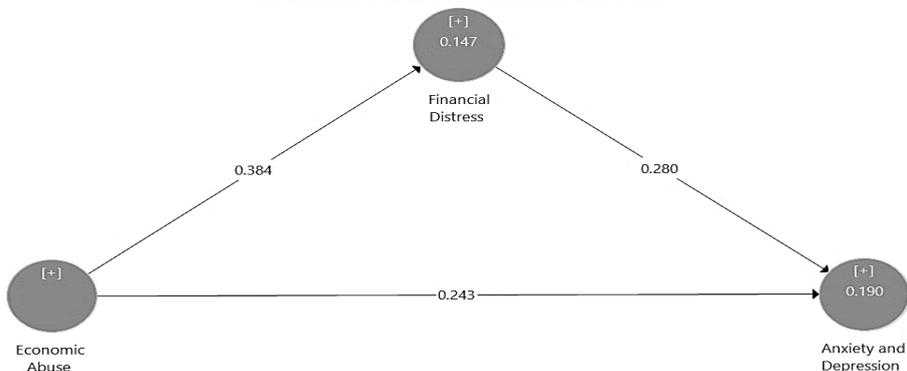
First, economic abuse is shown to be positively in relation with mental distress (H1: $\beta = 0.24, t = 2.59, p < 0.05$). Second, economic abuse is positively related with financial distress (H2: $\beta = 0.38, t = 5.45, p < 0.05$). Third, financial distress is positively related to mental distress (H3: $\beta = 0.28, t = 2.35, p < 0.05$). Lastly, financial distress has a significant mediation impact between economic abuse and mental distress (H4: $\beta = 0.11, t = 2.02, p < 0.05$).

Table 6: Hypotheses Testing Results from Structural Model

Hypotheses	Relationships	Std. β	SD	t -value	Decision
H1	EA -> MD	0.24	0.09	2.59*	Supported
H2	EA -> FD	0.38	0.07	5.45*	Supported
H3	FD -> MD	0.28	0.12	2.35*	Supported
H4	EA -> FD -> MD	0.11	0.05	2.02*	Supported

Notes: Economic abuse, EA; Mental distress, MD; Financial distress, FD; * $p < 0.05$.

Figure 1: Mediation Model for the Impact of Financial Distress on Economic Abuse and Mental Distress.



5. DISCUSSION

Findings showed that variables “keeps away financial information,” “decides the spending behaviors,” or “makes individual ask for money” were the most significant forms of economic abuse tactics, implying that students tend to experience economic restriction from their family members.

Conceivably, students’ mental health may be impacted, specifically anxiety and depression, after being economically abused by their family members. This outcome complements previous studies which show that economic abuse significantly increased the risk of mental illness (Antai et al., 2014; Stylianou, 2018; Voth Schrag et al., 2019). In contrast, Davila et al. (2017) found that mental distress was not significantly predicted by economic abuse after considering sociodemographic variables and the forms of domestic violence. The deterioration of survivors’ well-being could also be affected by other negative implications (e.g., financial strain) caused by economic abuse (Bauer et al., 2000; Hass et al., 2000). Interestingly, financial distress was found to have had positive impact on mental health. Richardson et al. (2017) found similar outcomes as financial difficulties have significant impact on mental health among British students. Similarly, the increase of financial distress among African American women was significantly associated with depression symptoms (Starkey et al., 2012).

While economic abuse has direct effect on mental health, this study also found a significant indirect impact of financial distress on economic abuse and mental distress. Similarly, Voth Schrag et al. (2019) examined the consequences of economic abuse using economic hardship as a mediator among the non-seeking help population. Their result revealed that economic hardship partially mediated the relationship between economic abuse and mental health. However, Voth Schrag (2015) found that the relationship between economic abuse and material hardship was partially mediated by depression. As pointed out by Voth Schrag (2015), economic abuse has a long-lasting economic impact on survivors while depression only contributes a small portion on the effect.

Based on the current evidence, it suggests that student’s financial well-being is an important issue that requires special attention, especially from socio-economically disadvantaged families. This is because, financial strain can cause students to become more dependent on their families, which will increase the risk of being further abused. With that, financial educational programs should be part of interventions in addressing economic abuse based on student perspective. For instance, students should have the knowledge and skills of financial management. Such program, in return, will increase their level of financial literacy. With adequate financial knowledge, students can become more financially independent, and thus, minimizing the risks of being further abused. As Postmus, Stylianou et al. (2016) said, economic educational program empowers an individual’s economic self-sufficiency alongside building up their capacity to concur with the abusive environment.

While these findings have provided many useful insights, there are several limitations that should be taken into consideration. First, the mediation model was structured based on the assumption of existing theories and past findings, in addition cross-sectional mode was employed. Consequently, the reciprocal relationships of the model were hardly controlled. Therefore, future studies may consider extending into longitudinal study to further assess the changes of these relationships at different time frames. Besides that, the targeted respondent of the present study was limited since

all respondents were students who are financially reliant on their parents. This could generate several significant biased results especially on economic abuse and mental health. Although there is possibility that parents could abuse their children, in many circumstances parents monitor their children spending behavior so that their children will be more financially responsible. At this stage, the intensity or motivation behind the act of economic abuse from family members were unclear. As Whitbeck et al. (1997) said, the family's economic condition may affect the parenting styles, which in turn may affect the self-efficacy of children. Therefore, additional research is needed to have a deeper understanding on the key determinants (e.g., socioeconomic family background, working condition of parents) that may have contributed to economic abuse. Furthermore, future studies could observe diverse group of samples.

6. CONCLUSION

The present study provides additional insights to the literature specifically on the consequences of economic abuse from non-intimate relationship perspective. For instance, research has demonstrated that there is a mediation effects of financial distress on the association between economic abuse and mental distress among Malaysian students. In other words, impacts triggered from economic abuse in addition with financial distress could be further detrimental to the psychological well-being of students. In these respects, practitioners are urged to incorporate with government agencies to assist the victims navigate by providing a comprehensive economic empowerment program. With such programs, it could assist students to become more financially independent to prevent further risk of being abused. Furthermore, these essential programs enable to rebuild the confidence level of students in order to browse through all unwanted traumatic events.

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