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Abstract

This paper furthers understandings of post-separation economic abuse in minoritised British South Asian Muslim post-divorce/separated families. We explore the relational logics of child maintenance payment, and propensities to post-separation economic abuse which are especially egregious for British South Asian Muslim women due interlinked factors: economic marginalisation, feminised poverty, gendered asymmetries in domestic finance, socioculturally distinct forms of economic restrictions, legal non-recognition of certain abuses, structural and institutional racialisation precipitating financial exclusion, and harmful immigration rules. We highlight the potential for child maintenance payment to become a means for perpetuating economic abuse post-separation, the state agency's support to norms of male financial discretion enabling abuse, as well the necessity of the agency in checking economic exploitation where post-separation abuse remains inadequately addressed. We call for further intersectional research into the impact of recent legal developments in this area.

Keywords

Economic abuse, post-separation, child maintenance, British South Asian, Muslim, intersectionality

Introduction

Separation and divorce lay bare that heteropatriarchal families are not only private, affective entities but also sites of production, contribution, welfare provision and consumption. They expose and amplify the economic asymmetries of families, as manifested by high levels of feminized poverty among women and the children of divorce (Mortelmans, 2020). Amongst the many morally-laden, and often acrimonious negotiations that take place over family resources upon separation, child maintenance raises, for parents, the long-standing feminist political economy question of 'who pays for the kids?' (Folbre, 1994). It responds to recent

calls for greater attention to how race, socioeconomic inequality and cultural marginalization intersect in shaping coercive and abusive child maintenance negotiations.

Background and context

The UK's child maintenance framework evolved in a context in which non-resident fathers, their male 'breadwinner' identities undermined by economic restructuring, were seen to be failing to financially support their ex-partners and children. To reduce the numbers of lone parent families supported by state social security, the 1991 Child Support Act aimed to making more fathers pay, and at higher rates (Skinner, 2012). This Act created the Child Support Agency to calculate, collect and enforce payments (*ibid.*: 245). However, compliance rates in the UK remained low even after the establishment of the CSA, leading to numerous policy changes. In 2008, the Child Maintenance and Other Payments Act returned the arrangement of child maintenance to parents, removed the legal requirement that recipients of means-tested benefits use the CSA, and decoupled child maintenance from social security (Skinner, 2013: 234). The 2012 Welfare Reform Act introduced fees for calculation, application, collection and enforcement of child maintenance payment (*ibid.*: 236). Skinner is 'cautiously optimistic' about policy returning decisions to parents, as separated parents may see payment obligations as dependent on affective ties, and therefore be more flexible and responsive (242). However, private arrangements also have considerable downsides: the 'inequitable treatment of children in similar circumstances and an increased risk of the weaker party being coerced or manipulated by the other in negotiations' (*ibid.*: 246).

Sociological research has extensively highlighted the relational logics of child maintenance. Bradshaw et al. (1999) show that non-resident fathers 'work out' their maintenance obligations with reference to normative guidelines such as fairness, deservedness, trust and need, and expect to 'get something back' in return for child maintenance. Smart and May (2004: 358) show that in spite of the gender-neutrality of language of residence and contact, disputes over entitlement to contact typically encompass normatively gendered parenting roles equating maternal responsibility with the main provision of care, and paternal responsibility with financial provisioning. Very often in disputes over contact and residence, 'contributing [financially] to children's upbringing is regarded as proof of a father's love and commitment, without which he is seen to forfeit the benefits of fatherhood' (352). Drawing in classical anthropological theory of gifting as a mode of exchange encompassing the total identities of those involved, Simpson (1998) analyses discrepant constructions on the transfer

of money and material goods between former spouses and their children. Former husbands prefer to ring-fence their offerings as gifts, while former wives ‘want regular, quantified, market-like contributions, not simply because they wish to put social distance between themselves and their ex-spouses but because they are usually coping with more pressing problems of poverty and a much reduced income’ (125). In their Australian study, Natalier and Hewitt (2010) underline the finding that non-residential fathers see maintenance as ‘special money’ and observe that when men seek to control not only the amount of money, but also the type of payment and what constitutes legitimate use, they are ‘using money to define their relationships with mothers in ways that emphasize traditional provider roles’ (503). Natalier and Hewitt (2014) argue that statutory definitions of how child support should be used also reproduce the gender order, and thus that institutions like Australia’s Child Support Agency ‘re-do’ gender at the societal level. Rather than challenging norms of masculine financial discretion, the Child Support Agency merely regulates it, and is complicit in male practices of economic abuse (see Natalier 2018; Natalier et al. 2019).

An oft-cited definition of economic abuse from Adams et al. (2008: 564) is ‘behaviours that control a person’s ability to acquire, use, or maintain economic resources, thus threatening their economic security and potential for self-sufficiency’. While single incidents may constitute economic abuse, the emphasis is on the ongoing nature of economic abuse as a course of conduct (Sharp-Jeffs 2022; Chowbey and Sharp-Jeffs, 2023). Unlike some other forms of control, economic abuse ‘does not require physical proximity to perpetrate’, meaning that it ‘can start, continue or escalate post-separation, even if the abuser does not know where the victim is’ (Surviving Economic Abuse, 2018: 6). Post-separation abuse, when ‘abusive men attempt to sabotage women’s efforts to rebuild their lives’ (Kelly et al., 2014: 51), has been identified in a broad range of tactics, in which economic, and relatedly legal abuse, and weaponizing children are frequently very prominent (Spearman et al., 2023). Post-separation economic abuse can take multiple forms, including economic sabotage and abuse through the institutions of banking and the courts; however, in keeping with the weaponizing of children, child maintenance is also key (Glinski, 2021; Kaittila et al., 2022; Royal, 2022; Logan and Showalter, 2023; Scott 2023). In England and Wales, there has been some legal momentum around economic abuse, notably Section 76 of the Serious Crime Act 2015, which created the new offence of controlling or coercive behaviour in intimate or familial relationships, including financial abuse; and the Domestic Abuse Act, passed in April 2021, which includes post-separation abuse, enabling petitioners to point to an abuser’s use

of the child maintenance service, as part of a pattern of controlling and coercive behaviour, as evidence for a criminal investigation (Sharp-Jeffs, 2022; Chowbey and Sharp-Jeffs, 2023).

These questions regarding the laws implicated in child maintenance cut to the heart of the feminist contradiction of critiquing the patriarchal state at the same as demanding that the state step in punitively to prevent men from abusing women (Terweil, 2020). The debate about feminist anti-violence collaboration with the carceral state has been taken forward by women of colour feminists cognisant of race-based disproportionalities in mass incarceration (Davis et al., 2022). Indeed, responses to gender-based violence have long been key to Black feminist theorising on intersectionality, as with Crenshaw's (1991) initial illustrations of how gendered experiences intersect with race to shape African-American women's disproportionate vulnerability to domestic and sexual violence. More specifically, Dána-Ain Davis (2006) argues how the state is not a support but a threat to Black women fleeing domestic abuse, as 'racism factors into their hesitancy about reporting their victimization or reaching out to helping institutions' (33) and welfare institutions 'revictimize' women 'after having had the courage to leave their abusers' (34) by means of intense institutional regulation, investigation and surveillance, with a racialised and 'particularly egregious impact on Black women' (180). This paper seeks to contribute to such analyses, by conjoining this debate to recent calls for more thorough intersectional analysis in understanding the financial power dynamics between separating partners (see Natalier, 2018; Meler et al., 2022).

Minoritised British South Asian and British Muslim families – we use the term minoritisation rather than minority, to capture the active processes in producing this category rather than presuming minority status to be inherent – are not the usual focus of public concern in relation to family breakdown in the UK. Rather, the disintegration of Black families has been most focused upon. A recent instance of this was in the 2021 Commission on Racial and Ethnic Disparities, which constructed family breakdown as the fount of all social ills, decrying the 63% of Black Caribbean, 62% of Black Other and 43% of Black African children growing up in lone parent families in England and Wales in 2019. By contrast, the Commission presented British South Asian families as stable, 'deeply family-oriented and intergenerationally cohesive' (42). The problem for South Asians, according to the report, is not family breakdown but insufficient integration, obstructed by women not working, not speaking English, and marriage migration. This governmental racial figuring of minoritized families is problematised by Sita Balani (2023), who argues that British South Asians have

been centrally implicated in the government's *ulterior* concern with the issue of family breakdown: ushering lone mothers into the labour market (91). Further, this impulse is racially differentiated 'within the category of "British Asian"', as government-funded research places Indian families as 'closer to' white British families than their 'old-fashioned' Pakistani and Bangladeshi counterparts (93). Over the last two decades, counter-terrorism and austerity politics have further singled out Muslim women as oppressed by Islam, downtrodden in their families and in need of 'empowerment' and 'raised aspirations' (127).

Our focus here, on British South Asian Muslim post-divorce/separated families, speaks illuminatingly to racialised governmental concerns and to intersectional analysis. Indeed, the 2019 Labour Force Survey data cited on p.41 of the Commission on Racial and Ethnic Disparities documents how, at 14% and 12% respectively, the proportions of British Pakistani and British Bangladeshi children growing up in lone parent families is not far off the 19% of white British children (the proportion for British Indian children is 6%). Though the need for economic maintenance in these British South Asian Muslim post-divorce/separated families is occluded in the UK's racial regime, the contradictions of the wider social policy context to these families' lives makes for many ways in which post-separation economic abuse via child maintenance payment appears especially onerous. British South Asian Muslim women are economically marginalised and have high levels of feminised poverty (Nandi and Platt 2010). Adding to long-standing observations of stark gendered asymmetries in control over domestic finance among British South Asians (Bhopal, 1999), more recent scholarship has identified pervasive and distinct forms of economic abuse (Chowbey 2017; Anitha 2019); a recent national survey suggests that 'Asian' women experience economic abuse at twice the rate of white women (29% vs 13%) (Surviving Economic Abuse, 2024: 5). This may be facilitated by ethnically-segmented labour markets in which British Pakistani and Bangladeshi Muslim men are highly likely to be self-employed or paid in cash (Platt and Warwick 2020). The contradictory social policy context to these families further includes legal non-recognition of particular forms of post-separation domestic abuse (Thiara and Gill 2012: 20-22 cf. Thiara and Gill, 2010; Mirza, 2017), structural and institutional racialisation precipitating financial exclusion from banking services and from formal labour markets, especially for migrant women for whom immigrant status and English proficiency impede financial inclusion (Chowbey 2020); and the 'harmful' regulation of transnational marriages (Mirza 2016).

The rest of the paper proceeds as follows. Following the introduction to the research methods, we describe the patterns and rationales given for child maintenance payment, leaning on wider sociological scholarship on child maintenance in white Anglo families and often showing parallels in the relational logics undergirding payment. We then demonstrate how the UK's child maintenance framework has the propensity to enable post-separation economic abuse, in ways which appear pronounced for British South Asian Muslim women.

Research setting and methods

This paper combines the analyses of two research projects. KQ conducted a wider study of marriage breakdown among British South Asian families, particularly Pakistani Muslims (Qureshi, 2016). PC conducted a wider study on British South Asian women's experiences of domestic finance and economic abuse (Chowbey 2020). KQ conducted fieldwork in 2012-14 in historically working class neighbourhoods of East London and Peterborough. The study entailed interviews with 74 participants undergoing marital breakdown, separated or divorced. 34 were separated or divorced parents, who are the focus of this paper; two thirds of the participants were women, and a third men. PC conducted fieldwork across 2013-16 in four cities in Northern England, with 27 Pakistani Muslim women, 21 still married and 6, separated or divorced. KQ is a non-migrant white English woman in a multi-racial family who has learnt Urdu well enough to carry out a minority of interviews in Urdu. Both researchers' positionality was complex. Participants saw KQ's multi-racial family and language skills as grounds for potential connection, but her class and educational habitus, and provenance in a white English family made participants seek to explicitly explain aspects of their situation that they saw as culturally-specific. Participants sought to tutor her in reading the ways of South Asian families – including scrutinising her domestic finance arrangements. PC is a first-generation migrant of Indian Hindu origin who interviewed routinely in Urdu, in accordance with participants' preference. PC connected with participants via their shared experiences as South Asian mothers raising children in the UK. PC's educational status generated trust, while her religious affiliation made for a form of difference. She sometimes also found herself challenged to reconsider aspects of her own experiences.

Despite their different foci, and the distinct biographies of the two researchers, the two projects share three important features. First is that both researchers recruited participants to their study using principles of theoretical sampling so as to ensure that there would be sufficient variation to enable analysis along key axes of difference: age (the majority of

divorced/separated parents were in their 30s-40s, just a few in their 20s or 50s+), employment status (half were working and half were not), family composition (three quarters were in nuclear families, and a quarter in extended families), and migration generation and transnationalism (just over two thirds were in transnational marriages).

A second feature is that we both recruited participants on the basis of residential fieldwork, rather than via organisations. This was because we felt that too much of the research about marital breakdown had been conducted with women accessing support in extreme situations, and wanted their research to reflect a wider spectrum of marital predicaments. In spite of attempting to organise the studies in such a way that cases of violence would not be over-represented, however, both studies documented pervasive abuse, and specifically economic abuse. In KQ's study, two thirds of the divorce narratives were about problems of financial hardship or accusations of out-and-out financial selfishness. Similarly, in PC's study, out of 27 women interviewed, 13 women described behaviours which were later categorised as economic abuse, and all 6 separated or divorced women identified economic abusive behaviours post-separation. The third relevant feature of both projects, then, is the inductive approach to our focus on child maintenance and economic abuse post-separation.

For our analysis, we did not fix the terms of economic abuse in advance and rather, we assumed that it is the *meanings* of a couple's financial arrangements, rather than the arrangements themselves, that underlie conflict over finance. Smart (2007: 177) argues similarly, that 'how couples themselves speak about the way in which money is organized should be treated as the most significant indicator of meaning'. In terms of drawing out our focus within this paper, we first analysed our data using line-by-line coding, and then undertook focused coding which facilitated the emergence of categories or themes. In KQ's study: 'I'd say "Come on, let's just buy a house together", and that's why I could see that he weren't giving me that 100 per cent commitment', was first coded as 'commitment' and then given a focused category of 'taking financial responsibility', before being organised under the theme 'economic abuse'. In PC's study: "He kept checking online and he goes: 'Why you bought this?'" was first coded as 'scrutinising bills', then given a focused category of 'control of finances', before being organised under the theme 'preventing the use of resources'. To co-author this paper, we went through an intensive reading of one another's work.

In what follows, we analyse the interviews under two main sections: a.) Patterns and relational logics of child maintenance, b.) Child maintenance as economically abusive.

Patterns and relational logics of child maintenance payment

In keeping with the gendered patterns in child residence in the UK, in the majority of KQ's 34 separated/divorced parents – 26 cases – the children were with the mother as residential parent; in 3 cases the children were with the father; and in 5 cases the children were split between the mother and the father. In terms of the broader parenting arrangements, in 10 cases, the father was cut off from the children after the divorce, with the remaining 24 cases involving shared parenting, 17 of which were said to have come about through mutual decisions among the separated parties rather than been directed by the courts. In terms of child maintenance payments, the spread included 19 cases in which the non-resident parent was paying no child maintenance – including all 10 of the cases where the father had been completely cut off from the children; 7 cases where child maintenance was being paid through the state agency, of which 3 were paying the flat rate of then £5 per week then designated to non-resident parents on low income; and 8 cases where a financial payment was taking place out of the orbit of the state agency. Similarly, in PC's study, all of the 6 separated/divorced women were the resident parents, 3 had contact between the ex-husband and the children, and none received any child maintenance. Whilst the policy framework governing child maintenance payment has moved further towards privatized arrangements since the 2012 Welfare Reform Act, it is notable that most of the study participants were already either not receiving child maintenance, or already in a privatised arrangement.

The relational logics of child maintenance payment reflected the particular class, racialised and migration context to the study participants' marriages. The domestic economies of the participants' marriages had been marked by considerable gendered asymmetries. Two thirds of the women participants had been dependent upon their husbands for money during their marriages, in keeping with broader statistics on the low employment rates of Pakistani and Bangladeshi Muslim women (Nandi and Platt 2010). Undoubtedly, women played a major economic role through their reproductive labour, as well as informal paid work, but their limited involvement in wage economies made them financially reliant on their husbands.

As a corollary, the model of the husband that was idealized was of one who took 'responsibility' and expressed 'commitment' for his family through financial provisioning

(Qureshi 2016: 73-6). The expectation was that husbands should be running the household and that any wife's income was for additional expenditures. Whenever women were running the main household expenses – notably, these were all UK-born women in transnational marriages – this was an enormous source of discontent, as with 43-year old UK-born Rani's first marriage to a migrant cousin who remitted much of his income to Pakistan: 'This is not what I want for the rest of my life, asking him to give me the grocery money and waiting for two weeks. I am not having this anymore! I've got my money for the month, but what's his contribution?'. Rani's words affirm the providerly masculinity that was locally hegemonic and insisted upon, to which the failure to live up to created discontent. Women often upheld this as the Islamic model for the marital division of labour: 'in Islam the husband is the breadwinner'. So did men, to argue that women should be more patient with their husbands if they were unable to fulfil all their needs: 'you've got to remember Islamically, they say if the guy hasn't got an apple to give you, then you're supposed to just get on with it'.

In keeping with these locally dominant constructions of providerly masculinities, non-resident fathers felt entitled to child contact if there was a child maintenance arrangement in place. UK-born, 49 year old Rabia received her ex-husband's application for child contact just weeks after applying for child maintenance, after a complete absence from their lives for six months. She interpreted this as an act of retaliation for her involvement of the state agency. Following on the same relational logics, resident mothers justified denying their ex-husbands child contact if they had not financially provided for their children either during the marriage or subsequently. Afshan, a 34-year old UK-born woman with two daughters under the age of five, commented 'I shouldn't even call him their father. He's not been a father, he's not paying child maintenance'. This rationale is broadly in keeping with wider sociological descriptions of the 'moral calculus' (Smart and May, 2004) of separating parents which equate fatherly parental responsibilities with financial provisioning. The principle of reciprocity between non-payment of child maintenance and the denial of child contact was implicated in all of the cases in the study in which the father had been completely cut off from the children after the divorce/separation. In some cases, reciprocity seemed to be stated very explicitly and used as a negotiation point for child contact or child maintenance. Afzal, a migrant man from Pakistan, complained of feeling held to ransom for seeing his children. 'I can do anything for my children'. She said "really, you can do anything for them". I said yes. She continued "I can see you really love you them. So, then make a deal... If you have such a love in your heart for your kids then would you arrange a £1000 to give it to me on the first

day of the month”’. Afzal described his feelings leading him to consult with a cousin, who ridiculed him for having paid his ex-wife and in cash. As a result, he ceased the payments. Simpson (1998) also describes situations of men withdrawing from child maintenance and child contact because they dislike this sense of ‘renting’ their children.

As tallied above, the tendencies in the studies were for child maintenance either not to be paid at all, or to be paid informally, outside of the orbit of the formal agency. The rationales for negotiating child maintenance payments privately were broadly in keeping with wider claims about how this may reduce conflict and allow for flexibility (see Skinner 2013). These aspects are shown by those cases where resident parents were also strongly motivated to negotiate child maintenance privately. Shumaila, a 25-year old Pakistani marriage migrant, received £50 a week from her former husband for their seven year old daughter, with whom she was then living in a women’s refuge. She had explored the possibility of claiming child maintenance formally with the refuge workers, but since her husband was self-employed she had discovered the maximum he would be formally due to pay would be £22 a week, ‘so there’s no point even in trying’. So long as the arrangement was informal, Shumaila found her ex-husband responsive to occasional requests for additional contributions; ‘if she needs some clothes I can say to him to put some more, otherwise he would not give, and I would have to make do with whatever I’m getting’. The same responsiveness of informal payments to need was described by 43-year old UK-born Uzma, who was in a second marriage. When her second husband left the marital home, Uzma told her first ex-husband that she was in ‘hard times’, upon which he increased his payment for their daughter by £300 per month.

From the non-resident parents’ perspective, a reason for their preference for informal payments was their resentment of the invisibility of their contributions when these were formally routed through the child maintenance agency. Mr Ahmed, a divorced migrant man in his late 50s, explained his payment of the minimum flat rate as a rejection of the mode of child maintenance, rather than a failure to live up to his financial responsibilities towards his six children. Mr Ahmed was incapacitated from work due to ill health and lived on a low level of income-replacement benefits. Mr Ahmed’s interview suggests he may still have had additional access to income he did not report to the state agency (‘the child maintenance, I don’t tell’) and further, that this was not because he wished to renege on his financial responsibilities (‘I’m not supposed to pay... but still I’m paying’) but because he did not want to channel his payments through his ex-wife – a woman he alleged to be financially

secure ('she's working'). Rather, he wished to give money directly to his children, as he expressed in his story of when one of his daughters requested £10 for her birthday and he borrowed money from a friend to give her a much larger gift. Azra, a migrant woman in her mid-40s, had been judged liable for the minimum flat rate for each of the elder daughters, who had chosen to live with their father whilst the youngest remained with her. She expressed her distaste for child maintenance, saying 'if you give the children money in hand, like as a birthday gift, they are so happy – but not this way, no'. Again this is concordant with descriptions of white Anglo families (Simpson, 1998; Natalier and Hewitt, 2010).

Having now described the relational logics undergirding child maintenance payments, we turn to the further potential for coercion and manipulation of child maintenance.

Post-separation economic abuse via child maintenance

Many of the women interviewed described child maintenance negotiations as a continuation of earlier patterns of economic abuse during their marriages. As UK-born Afsana put it, 'he didn't provide when he was with me, so I didn't expect him to provide when he was not with me'. Economic abuse via child maintenance occurred through multiple forms.

The weaponizing of child maintenance was common. UK-born Nafisa, in her late 30s, described how her ex-husband blamed her in front of their children, since she had applied for child maintenance. 'He's telling the kids that "can you just get it from their mum, the money that they've taken away from me". He's sort-of brainwashing them against me'. Other women described bullying about how they were spending the money, as with Shumaila, whose ex-husband gave £50 a week but insisted that she use a debit card to monitor her spending: 'He tells me to buy everything on the card so that he could monitor what I was spending it on and see if I was spending on her, or on useless things. I refused. You know all I get is my £70 a week [in welfare benefits] and out of that I have to buy everything.... Just recently, I did what he said out of *majboori* (necessity, desperation) and he was surprised to be proven that yes, all this money was being spent on [the daughter]. I think he does not realize what it takes to bring up a child, £50 is nothing to bring up a seven year old girl'. Natalier and Hewitt's (2010) argument about gendered power over money undergirds the tensions we have described between child support as a gift and child support as entitlement, with disputes about former partners' misuse of child support buttressing fathering identities referenced to male financial autonomy and decision-making authority over money.

Sometimes women also experienced the purchase of untimely or inappropriate gifts as a perpetuation of former partners' controlling presence in their lives, a way of needling them post-separation. Naila's ex-husband provided occasional gifts for the children but, in a move she considered deliberate, bought their teenage daughters clothing she considered indecent. 'He gets clothes for the children when he wishes, he gets them clothes which are improper (*ulte pulte*) and the children accept them out of fear. You can see out here, I've got a pile which I have to dump. He gets them unwanted things which they don't need'.

The predominant form of post-separation economic abuse was economic restriction. Iman, a UK-born woman in her 40s, had lived separately from her Pakistan-born husband for more than a decade following a turbulent marriage punctuated by bitter conflicts over his non-provision of financial maintenance. After Iman's husband left the marital home and remarried, Iman found it more convenient to negotiate child maintenance payments privately with her husband than involve the child maintenance agency. Iman was frustrated at how, using these informal means of payment, he continued to wheedle his way out of his financial commitments using similar tactics to those that had dogged their marriage: 'if [my son] rings him Monday, he goes and puts money in on Friday. So, he's really clever in that way, what he'll do, he'll go and put the money in Friday, so the Friday money counts for next week. So that week's money I've paid, I've paid for dinner money already, I raised the money for Friday, and the Friday money carries on Monday, so Monday he can't ring him and say, "Give me money for this week" because he's already put the money in on Friday'.

Hiding income from the child maintenance agency was a very common, and seemingly the most aggravating form of economic restriction. Even in the policy context during which the earlier fieldwork was undertaken, where the agency was not a fee-paid service and hence more accessible than now, it was experienced as unresponsive. Afsana complained: 'I did send them a letter, and then I think they said they couldn't find him. And I gave them the address of his brother, because I knew that he was living at his brother's... I don't think they followed it through as well as they should have done'. Despite Chowbey (2017) and Anitha (2019)'s findings about economic restriction of women from transnational assets as a distinctive form of economic abuse in British South Asian marriages, women experienced the state agency as disinterested in transnational assets. UK-born Kiran, in her early 30s, had endured a lack of financial contribution from her migrant husband during the marriage, as well as expropriation of her child benefits. She described her husband's concealment of his

assets in Pakistan as driving her to despair. Despite her repeated efforts to get the child support agency to investigate her claims, they were unwilling and unable to verify his foreign income. ‘They fucking don’t catch him! I’ve reported him, I’ve even given the telephone numbers and addresses in the properties which are in Pakistan in his mother’s name. I’ve even given them that. But they’re fucking useless. “Excuse me. We know that you’re upset. We are trying to do our job. It just takes a bit of time.” I go, “How long does it need?”’.

This neglect to investigate transnational resources is complemented by the evasion of domestic employment resources because of the economic niche of British Pakistani and Bangladeshi Muslim men in self-employment (Platt and Warwick 2020). Kulsoom, a 46-year old migrant woman from Pakistan, complained bitterly of her former husband hiding his income from the state agency. She narrated how ‘they say, they don’t trace him then to whom to claim. They don’t know where he lives and to whom he gives his address, there is no proof. I am not getting anything from him. He never got caught, I gave them so many times his car registration numbers [for the taxi he drove for a living], I had mentioned them a cab office and also the number of the car. All that I’ve given them, what more can I give? I am ready to give them his photo!’. The same was the case for Rabia, whose ex-husband applied formally for child contact after she had involved the child maintenance agency. The agency determined that he should be responsible for the minimum flat payment. Rabia was enraged, railing that it was ‘impossible that he was earning only £100 a week. Could someone who’s earning only £100 go to Pakistan and spend a whole month there? Could someone who’s earning only £100 run a car and pay the petrol?’. She complained, ‘couldn’t they place someone there outside the place where he works? They would see that he goes there five days a week’. The agency informed her that they didn’t have the resources to be able to investigate his working circumstances to that extent. If she wanted to appeal against their decision, she could; only she would have to prove the case herself. Ultimately, Rabia could not do this.

Economic restriction may further entail harassment and abuse from extended family members as well as from the former partner (see Thiara and Gill, 2010; Mirza, 2017). This makes British South Asian women domestic violence survivors more likely to experience ongoing abuse for longer periods after separation (Thiara and Gill, 2012: 20-22). We interviewed women whose ex-husband’s kin exerted pressure on them not to use the formal agency for child maintenance claims – a particular concern for migrant Pakistani women often in arranged close-kin marriage, where extended family often mediated both the marriage and its

breakdown (Qureshi, 2016: 101-24). Nafisa's involvement of the state agency, rather than the extended family angered her ex-husband. 'He's really angry about that at the moment because he doesn't want to pay up. He's like, manipulating me and the kids... He thinks that I should have involved all the people of the *biradari* (extended family) and then got it that sort-of way'. Similarly, Uzma described her former mother-in-law needling her over Uzma's requests for child maintenance at the child contact sessions decreed by the courts.

Finally, prevalent financial exclusion from banking services and formal labour markets, especially for migrant women (Chowbey, 2020), also impacts upon the enablement of post-separation economic abuse. Fozia, a 32-year old Pakistani marriage migrant, had never had an NI number, child benefit or bank account until these were arranged for her by a social worker at the women's refuge she turned to after fleeing from abuse with her children: 'all that, happened with the support of my social worker. I did not have even the children's birth certificate, she brought all those duplicate copies. Then I applied for NI number then child benefit and child tax credit on my name, and after that I opened my bank account, which was very important'. When she was awarded child maintenance as part of the court process, this 'got him even more furious, that now I'm getting maintenance for both of the children'.

The consequence of such continued practices of economic restriction post-separation was that many women informants described consciously quelling their expectations for child maintenance as a means of self-protection. Hoping for their former spouses to be reasonable felt like misdirected time and energies, so better to not expect anything and get on with their life and struggle to survive on the resources they could muster independently. Naheed, a migrant woman in her mid-40s, had at one point pursued the possibility of child maintenance, but when her ex-husband hid his income from the child maintenance agency she gave up. 'There was no point [pursuing the matter] cause he wasn't willing. He was saying "you've got enough money, so that's your responsibility, don't ask me any money"'. For Kulsoom, a migrant from Pakistan with an extensive history of domestic abuse, the injustice of her ex-husband's manipulation of the state agency could not be addressed until she felt better protected from the risk of continued physical abuse and intimidation: violent threats by phone, following her in his car when she went to pick up the children from school, grabbing her. Eventually she took out a court injunction against him: 'I called the police. If he wants to meet his kids then he has to go through court. Since then I have not let my kids go privately

to see their father. Five years have passed... He wants to meet them, but how? Not through the courts. Not through supporting them or paying maintenance money, no...’.

Kulsoom’s case illustrates how the failure to protect minoritized women survivors by means of legal safeguards, mental health provision and entitlement to welfare services (Thiara and Gill, 2010) may impede them in addressing economic abuse in child maintenance negotiations. UK-born 42 year old Hora moved with her children to a new city ‘because the stalking and the harassment had escalated’, ‘because I didn’t want him to know where I lived any more. And he was now using his new wife to harass me. And the police were just, I think the police were really lazy. They just didn’t want to do the paperwork, in their head it was just like “oh two women, let them get on with it”’. Despite her many vulnerabilities and despite the uncertainty of ever being able to access this money, Hora was still attempting to challenge her ex-husband through the child support agency: ‘because of the stalking I couldn’t even work myself from home, because I got diagnosed as being depressed. And it was really hard, there was no motivation, I just felt really helpless. There was so much going on. And even now there’s child support issues, child support isn’t paid, and this has been going through the system since 2011.... there are too many appeal procedures, and he is using every single loophole...’. Regardless of the bad hand dealt to her, Hora fought on.

Concluding discussion

This paper has added to sociological understandings of the relational logics of child maintenance payment, describing how women experienced child maintenance as a continuation of the conventional male breadwinning model ascribing financial autonomy to the patriarch. While there are many commonalities with descriptions from earlier sociological work with white Anglo families, which has rooted child maintenance negotiations within broad sociocultural norms of gendered parenting duties – most notably the ‘moral calculus’ (Smart and May, 2004) equating access with child maintenance, and non-resident parents’ views about maintenance as ‘special money’ (Natalier and Hewitt, 2010 cf. Simpson 1998) – here we also trace the contours of specific norms of providerly masculinity shaped by class positioning, racialised and cultural, religious constructions of what it means to be a husband or a wife, and specifically what it means to be a migrant or non-migrant spouse.

These relational logics may entail cooperative negotiations but also propensities for economic coercion and abuse. A second contribution of the paper, then, is to understandings of post-

separation economic abuse, speaking to extant work in social policy and gender studies. We reiterate the insight that child maintenance can be a means of extending patterns of economic abuse beyond the breakdown of a marriage. Moreover, we propose that post-separation economic abuse via child maintenance may be especially onerous for British South Asian Muslim women. We track how child maintenance may be a means of post-separation abuse, weaponized to blame and bully mothers who request it, and undermined or evaded through practices of economic restriction. Notably, we saw how women experienced the state child maintenance agency as unresponsive, especially so in relation to the investigation of transnational assets or income from self-employment or in cash. Recalling Natalier's (2018) analyses of single mothers' interactions with the Australian state child support agency as gendered micro-aggressions, our research participants' frustrated narratives suggest how women experienced raced as well as gendered micro-aggressions in trying to negotiate child maintenance via the state agency. The role of the state agency in permitting, and not adequately defending women from economic abuse (Natalier, 2018; Natalier et al., 2019) appears all the more egregious due to the high levels of feminised poverty and economic marginalisation among British South Asian Muslim women (Nandi and Platt 2010), as well as gendered asymmetry in domestic finance arrangements during marriage (Bhopal 1999), which meant that resident mothers were considerably needy economically, and unable to, or penalised by discounting their ex-partner's income as a potential source of financial support. Economic restriction may further entail the misapprehension of the gender inequalities of minoritised British South Asian families, namely the involvement of former affinal kin (Thiara and Gill, 2010; Mirza, 2017), structural and institutional racialisation precipitating financial exclusion (Chowbey, 2020), and 'harmful' immigration rules (Mirza, 2016).

Whilst the economic needs of the now significant percentages of British Pakistani and British Bangladeshi children now growing up in lone parent families are occluded by the UK's racial regime (Balani, 2023), the contradictions of the wider social policy context to these families' lives – which together too often fail to protect them – make the negotiation of child maintenance especially difficult. Amid these interlinked threats, we saw glimpses of women's agency in post-separation relations, and emerging self-empowerment in attempting to secure economic maintenance. However, this was a constrained form of agency in which they were impeded by failures to protect them. These nuances may be brought to bear on the feminist contradiction over the patriarchal state and the necessity of centring the experiences of women of colour within this debate. Returning to Dána-Ain Davis's (2006) study on the

USA, in the context of our study we do not see state agencies controlling Black women through especially intense institutional regulation, but through protecting male norms of financial autonomy and discretion. Intense control and regulation are not then the only means of revictimization and rather, a state agency that is inaccessible, absent or unresponsive to minoritized women, not to mention evolving towards an increasingly laissez-faire and privatized policy framework, will do the job just as well. Would be in women's interests for the state to step in more punitively with their former partners? Recalling the recent developments in England and Wales via the 2015 Serious Crime Act and 2021 Domestic Abuse Act, to what extent will criminalisation serve women's economic and psychic interests post-separation? Given the location of British South Asian Muslim women at the intersections of structural and interpersonal violence, could the prevention of abuse be as well served by investing in racial and economic justice in the first place – without which it is impossible to dismantle the structures that hold us dependent on the family and its power asymmetries (Davis et al., 2022)? Because all these questions require further inquiry, we close with a call for further scholarship on collective responses to post-separation economic abuse informed by intersectionality, enabling a 'rethinking of punishment, justice, and citizenship in their gendered and racialized complexity' (Terweil, 2020: 436).

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