



**COMMUNITY PERCEPTION ON ECONOMIC ABUSE IN THE
PROVINCE OF ALBAY: THE IMPACT ON VICTIMS'
ECONOMIC STABILITY**

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ABSTRACT

This study investigates the community perceptions of economic abuse in the Province of Albay and examines its impact on the economic stability of the victims. Qualitative data were collected from 504 respondents across the community sectors, including the PNP, MSWD, the barangay VAWC desk officer, and residents, using a structured survey to measure the level of awareness, perceived manifestations of economic abuse, and its economic consequences. Results show that economic abuse is characterized by financial control, restriction of resources, economic exploitation, and employment interference is a perceived link between economic abuse and long-term financial instability among victims, including loss of income opportunities, increased dependency, and difficulty achieving financial recovery. Qualitative data reinforce these findings, revealing themes of hidden coercion, limited community intervention, and gaps in institutional support. The study concludes that enhanced community awareness, strengthened support systems, and targeted economic interventions are crucial in promoting victim resilience and ensuring suitable economic stability across communities in Albay.

Keywords: *Economic abuse, community perception, mixed-method research, economic stability, intimate partner violence, Albay, financial control, gender-based violence*

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INTRODUCTION

Intimate partner Violence (IPV) has long been perceived primarily as physical violence, a view reinforced by much of the research and media coverage. However, IPV encompasses multiple forms of abuse, including sexual, and sometimes referred to as financial abuse, remains one of the least visible forms, despite its significant impact on victims' lives.

Economic abuse involves controlling, restricting, or exploiting a partner's financial resources, thereby limiting their independence and economic stability. While research linking economic insecurity and economic abuse is emerging, there remains no consistent global definition or standardized index to measure its prevalence and impact. This lack of clarity hinders both policy development and the provision of support services for victims.

Economic abuse in a relationship is a pervasive yet often overlooked form of domestic abuse that significantly impacts victims' financial stability, autonomy, and overall well-being. These types of abuse involve controlling a partner's access to financial resources, limiting their ability to work, and creating financial dependence. This, in turn, makes it difficult for victims to leave abusive relationships. As society progresses towards greater awareness of gender-based violence and economic rights, economic abuse is increasingly recognized as a financial resource, limiting their ability to work and creating financial dependence. This, in turn, makes it difficult for victims to leave abusive relationships. As society progresses towards greater awareness of gender-based violence and economic rights, economic abuse is increasingly recognized as a critical issue that requires both legal and institutional intervention.

Economic abuse is recognized as a distinct form of intimate partner violence (IPV) that can manifest through various behaviours, such as preventing access to finances or sabotaging employment opportunities. Research indicates that economic abuse is prevalent across different cultures and socioeconomic backgrounds, contributing significantly to the overall burden of IPV globally (Economic Abuse: A Global Perspective, 2022).

In the Philippines, economic abuse is addressed under Republic Act No. 9262, also known as the anti-violence Against Women and their Children Act, in 2004. This law recognizes

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economic abuse as a form of violence that can lead to criminal liability for perpetrators it includes actions like withholding financial support or controlling access to family income (Respicio, 2024).

Studies indicate that factors such as low educational attainment and alcohol consumption by partners significantly increase the risk of experiencing economic violence among women in the Philippines. These socioeconomic inequalities exacerbate vulnerabilities and limit women’s options for escaping abusive situations (Roque et al., n.d.). Government agencies and NGOs provide legal assistance and services for victims of economic abuse. However, awareness and accessibility of these services remain challenges that need to be addressed at both the local and national levels. (Respicio, 2024).

This study seeks to address the community perception by examining the prevalence, forms, and consequences of economic abuse in intimate relationships with the Province of Albay. Specifically, it aims to assess how financial control impacts victims’ economic stability, identify available support systems, and propose policy recommendations to mitigate its effects. Understanding these dynamics is essential for developing effective intervention programs and enhancing legal protections for victims.

The findings of this study will be valuable to policymakers, social workers, law enforcement agencies, and advocacy groups in crafting responsive strategies against economic abuse. Additionally, it will empower victims by shedding light on available coping mechanisms and support networks. By bringing attention to this pressing issue, the research aims to contribute to broader discussions on financial independence, gender equality, and the protection of vulnerable individuals in intimate relationships.

FRAMEWORK

This study, “Community perception on economic abuse in the province of Albay: the impact on victims’ economic stability,” is grounded in several theories that help explain the nature, consequences, and potential interventions for economic abuse. The framework

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integrates Ecological system theory, feminist theory, social learning theory, strain theory (Sociology), and Power and Control theory (Duluth Model) to examine the dynamics of financial control and its impact on victims.

This study applies the CIPP model (Context, Input, Process, Product) as a structured framework to analyse economic abuse in community perception in the province of Albay and its impact on victims' financial stability. The context identifies the prevalence of economic abuse in community perception and the common forms of financial control that victims experience. The input stage examines the impact of financial control on victims' economic independence and stability. The process phase explores victims' coping mechanisms and the effectiveness of available support systems, including legal assistance, financial aid, employment support, and community interventions. The product is in its final stage, focusing on proposing an enhanced. Economic stability framework to mitigate economic abuse, enhance victims' financial resilience, and promote long-term economic empowerment.

OBJECTIVES OF THE STUDY

The primary objective of this study is to examine the community's perception in the province of Albay regarding economic abuse and to assess its impact on the financial stability of the victims. Specifically, the study aims to understand how the community defines, recognizes, and responds to economic abuse, as well as how such perceptions impact the economic conditions and livelihoods of affected individuals. 1. Identify the status of economic abuse in the province of Albay in terms of. A. number of recorded cases B. kinds of economic abuse. C. status of cases. 2. Determine the demographic profile of the respondent in terms of. A. Age. B. Gender. C. Civil status. D. Educational level. E. Income Level. 3. Assess the community perception of economic abuse, along with A. Awareness and Knowledge. B. Attitude Toward Economic Abuse. C. Social Support and Community Resources. D. Behaviour indicators E. Community norms and values. 4. Infer the significant relationship between demographic profile and community perception of economic abuse. 5. Propose an enhanced economic stability framework to lessen economic abuse in the Province of Albay.

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METHODOLOGY

This study utilizes a Mixed-method design to thoroughly explore how the community perceives economic abuse and how it affects the economic stability of victims in the Province of Albay. A multi-method approach involves integrating multiple data collection or analysis techniques within a single study, offering a more in-depth and well-rounded understanding of complex social issues. This study incorporates both quantitative methods, such as surveys to collect statistical information on public awareness and attitudes, and qualitative methods, including interviews and document analysis, to gain deeper insights into victims' experiences and community perspectives. By combining these approaches, the study strengthens the credibility of its findings through data triangulation, providing both numerical trends and rich contextual interpretations of economic abuse in the Province of Albay.

The study employed a systematic data collection process across the three districts of Albay, selecting three municipalities per district based on accessibility and the presence of active WCPD and Barangay VAWC desks. Two barangays from each municipality were chosen, resulting in 18 barangays as data-gathering sites. Before data collection, formal permission and coordination were secured from barangay officials, PNP-WCPD, MSWD offices, and Barangay VAWC desks.

Participants were selected through purposive sampling, involving PNP-WCPD personnel, MSWD staff, VAWC desk officers, and community members knowledgeable about economic abuse. Data were gathered through structured questionnaires administered in person to ensure clarity and accuracy. Ethical standards were strictly observed through informed consent, voluntary participation, and confidentiality. Collected data were organized and verified using official records from relevant agencies to enhance the validity and reliability of the study findings.

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FINDINGS

In this section, the results and discussion are analysed based on data gathered from selected communities in the Province of Albay, focusing on the public’s perception of economic abuse and its perceived impact on the financial stability of victims. The results are organized according to demographic profile, level of awareness, and experiences or observations of economic abuse. Findings highlight patterns of economic control, financial deprivation, and economic exploitation, as understood by community members. These results are discussed in relation to relevant literature and theories, emphasizing how community perceptions influence victim support, reporting behaviour, and local interventions. The findings also shed light on the broader socio-economic implications of economic abuse within the Province of Albay.

1. Identify the status of economic abuse in the Province of Albay.

This study aimed to identify the status of economic abuse in the province of Albay in terms of its prevalence, form, and impact on victims. The results revealed that economic abuse, while often less visible than physical or emotional violence, remains a significant issue affecting many individuals, particularly women in both rural and urban areas. Data gathered from respondents across various municipalities indicated recurring patterns of financial control, withholding of economic resources, denial of access to employment, and restriction of financial decision-making. These findings align with existing literature that recognizes economic abuse as a critical yet underreported form of domestic violence.

a. Types of economic abuse

This study explores economic abuse in intimate relationships and family settings across Albay Province, Philippines, revealing eight distinct forms that quietly erode victims' financial independence and overall well-being. Behaviors like controlling money access, blocking employment, exploiting resources, restricting essentials, manipulating assets, forcing dependency, sabotaging finances, and using tech for control often hide in everyday life, hitting hard in rural areas dependent on informal jobs and remittances. Just as damaging as physical violence, these tactics trap people—especially women—in cycles of vulnerability.

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Financial control stands out most, where abusers limit funds and track every expense, as Adams et al. (2008) describe, leaving victims begging for basics, as in cases of withheld remittances here in Albay. Employment sabotage ramps it up by hiding IDs or clashing home duties with work shifts (Stylianou et al., 2013), crippling livelihoods in our seasonal economy. Then there's exploitation—coerced loans or stolen savings (Fawole, 2008; Voth Schrag, 2015)—and resource blocks, denying transport or meds that keep folks stuck in remote barangays (Postmus et al., 2016).

Asset grabs during breakups sell off land or businesses without a say (Sanders, 2015; Littwin, 2012), while forced dependence retitles everything to the abuser or relocates victims far away (Postmus et al., 2012). Emerging tech abuse monitors mobile money or hacks accounts (Dragiewicz et al., 2018; Harris, 2020), showing how control evolves. Ultimately, shining a light on these demands financial training, community support, and real policy changes to free survivors and rebuild their lives.

b. Number of recorded cases.

Recorded cases of economic abuse in Albay Province paint a stark picture of this hidden violence, showing it's real but often flies under the radar. From January to July 2025, just four cases popped up under RA 9262 at two police stations—three in urban Legazpi City Police Station (75%) and one in rural Polangui Municipal Police Station (25%). This split highlights how the issue spans city and countryside, with Legazpi's higher numbers likely tied to denser populations, better reporting, and easier access to help, while Polangui's lone case signals deeper underreporting in remote spots plagued by stigma, dependency, and spotty services.

Don't let that low total fool you—economic abuse is sneaky, blending into "normal" financial control that folks might not even clock as abuse. Rural victims especially stay silent due to cultural norms and isolation, meaning the real count could be way higher. These stats spotlight gaps in awareness, enforcement training, and support, urging us to dig deeper rather than dismiss the numbers.

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To fight back, urban hubs like Legazpi need sharper case handling and survivor programs, while rural areas like Polangui call for grassroots campaigns, barangay hotlines, and roving legal aid. A province-wide push—blending education, mobile services, and integrated action—can finally shine a light on this shadow violence, empowering women and kids to break free and thrive.

c. Status of cases

Diving into the status of economic abuse cases in Albay Province from 2019 to 2024 reveals how our justice system grapples with this sneaky form of violence under RA 9262, which shields women and kids from financial strangling. Out of 106 documented cases, a whopping 41 (38.7%) sit in preliminary investigation limbo—unresolved and waiting—while 32 (30.2%) got refused for filing due to shaky evidence, withdrawn complaints, or red tape. Only 19 (17.9%) made it to court, and 14 (13.2%) got dismissed, showing big hurdles like delays, proof problems, and spotty legal aid that let abusers slip away and scare off victims.

Urban hotspots lead the pack: Legazpi City with 33 cases, Polangui at 19, and Ligao with 9, thanks to bigger crowds, quicker police access, and welfare setups. Rural spots like Rapu-Rapu and Pioduran barely register any, not because abuse vanishes there, but due to low awareness, cultural hush-hush, money ties to abusers, and distrust in the law—echoing Postmus et al. (2018b) on how economic abuse gets overlooked in domestic violence radars.

These patterns scream for fixes: pump up financial literacy, train enforcers better, roll out local support, and smash gender norms that silence women (Kifle et al., 2024; Vyas & Watts, 2019). Until we bridge these gaps, RA 9262's power stays on paper—time to empower victims, speed up justice, and make economic abuse a thing of the past in Albay.

2. The demographic profile of the respondent

The demographic profile offers an essential basis for analysing the study's findings. It includes variables such as age, gender, civil status, educational attainment, and income level, which may serve as influencing factors in shaping perceptions of economic abuse and its effect

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on victims' financial stability. Describing these characteristics provides a clearer view of the respondent group, allows for consideration of diversity within the sample, and supports the identification of possible patterns or correlations between demographic factors and the study's key variables.

a. Age

In Albay Province, the age breakdown of folks from the Philippine National Police, Municipal Social Welfare offices, Barangay VAWC desks, and local communities' spotlights who's on the frontlines spotting economic abuse. The biggest chunk—37.3%—falls in the 55-64 crowd, prime pre-retirement years, trailed by 27.78% aged 45-54 and 26.19% at 35-44. Younger adults (25-34) make up just 8.73%, painting a picture of middle-aged and older responders leading the charge.

These skew screams that economic abuse hits or gets flagged hardest by those with decades of life under their belts—maybe they've seen more relational grind, built family finances, or faced sneaky control tactics firsthand. Younger voices stay quieter, possibly due to less exposure, busier lives, or not clocking subtle money traps as abuse yet.

To crack hidden cases wide open, we gotta laser-focus outreach on these midlife warriors with tailored training, while roping in youth and seniors through community chats and awareness drives—ensuring no age group misses the call to expose and end this financial stranglehold.

b. Gender

Peeking at the gender breakdown of respondents in Albay Province—from cops at the Philippine National Police, social workers at MSWD, barangay VAWC desk officers, and everyday community folks—paints a clear picture: women dominate the scene at 81.3% (410 souls), while men clock in at just 18.6% (94). Drill down by source, and it's stark—PNP's all guys, MSWD leans female at 69.44%, VAWC desks are 100% women, and communities run

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81.9% female. This lineup shows ladies steering the ship on spotting and tackling economic abuse, likely 'cause they're hit hardest or speak up more in these family finance fights.

That female-heavy tilt screams truth from the streets: women in Albay bear the brunt of money control, resource grabs, and exploitation in relationships, matching global patterns where gals get financially boxed in by societal roles and expectations. Yet those male voices, especially from police logs, whisper that guys aren't immune—maybe less often, but still snared in the web, proving economic abuse doesn't play strict favorites.

Bottom line, these numbers demand smart, gender-smart fixes: amp up support for women through targeted hotlines and training, but weave in guy-friendly paths too—no one-size-fits-none. In Albay, balancing this mix can finally lift the veil, empower all victims, and slam the door on financial abuse for good.

c. Civil status

Married folks dominate the respondent pool in Albay Province—from Philippine National Police, MSWDO social workers, barangay VAWC desks, to community voices—with a whopping 85.12% (429 people) tied the knot, followed by widowed at 6.75% (34), singles at just 4.96% (25), and cohabiting at 3.17% (16). No separated respondents showed up at all. Break it down by group: PNP's all married women, MSWD leans heavily married (81.48%) with a smattering of singles (18.52%), VAWC desks hit 76.19% married, and communities mirror that at 85.25% married, scooping up all the widowed and live-in cases.

This marriage-heavy crowd screams that economic abuse in Albay thrives in wedded bliss—or stress—where joint wallets, home duties, and family ties hand abusers' prime tools for money control, sabotage, or exploitation. Singles, widows, and cohabiters barely register, hinting their stories fly under the radar, maybe cause less paperwork, cultural blind spots, or fear keeps 'em quiet outside formal vows.

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Time to zero in: blast awareness and support straight at married couples via church talks, counselling hubs, and finance workshops, but stretch the net wide for non-married setups too—no one's story left untold. In Albay's family-first world, this lens sharpens the fight, shielding hearts, homes, and bank accounts from financial foul play.

d. Educational level

Educational levels among respondents in Albay Province—from PNP cops, MSWD social workers, barangay VAWC desks, to community voices—spotlight how schooling shapes the fight against economic abuse. High school grads lead at 37.5% (189 folks), nipped by bachelor's holders at 30.75% (155), then non-grads at 25.79% (130), with a slim 5.95% (30) lacking any formal education—no vocational training noted. By group, PNP and MSWD shine with 100% degree-holders; VAWC splits near-evenly between high school (47.62%) and bachelor's (52.38%); communities tilt heavy to high school grads (55.75%), non-grads (35.40%), and no education (8.85%).

This educated skew screams that better-schooled folks clock abuse faster, tap reporting lines, and join studies armoured by rights knowledge, decision smarts, and independence paths. The underclass—no-school or dropouts—barely shows, hinting they're prime targets for money traps yet ghosted by outreach, stuck in vulnerability without info lifelines.

Fix it with inclusive blasts: simple pictogram campaigns, radio spots in local tongues, and door-to-door chats hitting the least literate hardest. In Albay's mix of scholars and strugglers, levelling this field empowers all to spot, report, and smash financial chains—no degree required.

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e. Income level

Income levels among Albay Province respondents—spanning PNP officers, MSWD staff, barangay VAWC desks, and community members—bare the raw economic underbelly fuelling vulnerability to financial abuse. Nearly half (49.8%) scrape by on ₱3,000-₱9,999 monthly, 21.63% report zero income, with higher earners rare: just 7.14% at ₱30,000-₱39,999 and 3.97% at ₱20,000-₱29,999. PNP folks cluster high at ₱30k-₱39k, MSWD middles ₱10k-₱19k, but VAWC and community drown in no/low pay under ₱10k— a stark low-wage trap.

This cash-strapped crowd amps abuse risks: skimpy earnings mean razor-thin buffers against money bosses, slammed doors on legal help, and tighter leashes from dependency. No-income hits hardest, turning homes into poverty prisons where abusers wield wallets like weapons.

Flip the script with laser-focused fixes—livelihood bootcamps, microloans, skills hubs, and empowerment drives hitting the broke brigade first. In Albay's hustle, boosting wallets builds unbreakable shields, turning victims into victors over economic chains.

3. Assess the community perception of economic abuse.

This study examines how individuals perceive, interpret, and respond to economic abuse within their specific social and cultural contexts. By investigating awareness and knowledge, attitudes toward economic abuse, social support, and community resources, behavioural indicators, community norms, and values, as well as the overall impact of financial abuse, the research aims to uncover prevailing beliefs, misconceptions, and levels of sensitivity surrounding this issue. The findings are anticipated to offer valuable insights that can inform awareness campaigns, policy development, and support services for victims.

Awareness and knowledge

Respondents in Albay Province show solid awareness of economic abuse as a real domestic violence beast, clocking an overall Average Weighted Mean (AWM) of 3.48—straight-

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up "Strongly Agree" territory. They nail top scores on knowing partners' financial rights in relationships or marriage (AWM 3.87), where to report abuse (3.84), and grasping the term itself (3.69), proving folks get that it's legit and know their lifelines from media, school, or community drives (3.63).

Yet cracks show in spotting sneaky forms: controlling money access (AWM 2.98, just "Agree") and blocking work or earnings (3.00) don't fully register, often shrugged off as "normal" couple stuff. Even the hidden vibe versus flashy physical abuse gets moderate nods (3.34), hinting normalized finance games still blur lines for many.

This strong base—echoing Postmus et al. (2020), Sharp-Jeffs (2019), UN Women (2021), and Garcia-Moreno et al. (2020)—demands ramped-up campaigns hammering every tactic, from cash clamps to job sabotage. In Albay, doubling down on simple, everywhere education builds sharper eyes, bolder reports, and tougher communities ready to snap financial chains.

Social Support and Community Resources

Respondents in Albay Province give their community a thumbs-up for tackling economic abuse, with an overall Average Weighted Mean (AWM) of 3.37—"Strongly Agree" on social support and resources like family aid, counselling, and legal help. They shine brightest on community leaders taking reports seriously (AWM 3.62), easy access to support (3.70), and the clear need for more resources (3.70), painting a picture of empathetic locals ready to rally, backed by faith and cultural ties.

Yet gaps glare: local cops and social workers aren't fully geared up (AWM 3.55), support services fall short (3.12), and awareness of options lags (3.08). Folks see the heart, solidarity, and concern, but call out thin training, spotty coordination, and underfunded hubs that leave victims hanging.

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This mix echoes Postmus et al. (2020) and UN Women (2021): amp community muscle with leader buy-in, service boosts, and info blasts to turn goodwill into real shields. In Albay, bridging these cracks forges unbreakable nets, freeing folks from financial traps for good.

Behavioural indicator

Respondents in Albay Province clock economic abuse through key behaviours, hitting an overall Average Weighted Mean (AWM) of 2.86—"Agree"—on spotting controlling cash moves in relationships. They nail the big ones: threatening credit ruin (AWM 3.08), sabotaging school or work (3.06), and leveraging dependence to trap partners (3.06), showing clear eyes for overt manipulation that chokes financial freedom.

Trouble brews lower: swiping a partner's cash without consent barely registers (AWM 1.76, "Disagree"), while allowances needing approval (2.58) or job blocks (2.88) get lukewarm nods—everyday "management" tricks normalized as couple norms, not red flags.

This half-grasp—echoing Postmus et al. (2020), Adams et al. (2019), and Sharp-Jeffs (2019)—demands gritty campaigns calling out every sly tactic, from theft to "help." In Albay, sharpening these instincts via workshops and talks turns blind spots into battle cries, smashing silence and freeing folks from money cages.

Community norms and values

Respondents in Albay Province nod to community norms and values tangled up in economic abuse, posting an overall Average Weighted Mean (AWM) of 2.86—"Agree"—on how traditions fuel financial control. Top billing goes to the hush-hush vibe: economic abuse rarely gets aired out loud (AWM 3.57, Strongly Agree), yet folks rally hard for domestic violence victims, including money cases (3.57 too), flashing growing empathy amid the silence.

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Old-school hangs on traditional gender roles breed cash inequality in relationships (AWM 3.22, Agree), and leaning on a partner gets spun as loyalty or submission (3.06) but a bright flip shines: most trash the "man's job to manage money" myth (AWM 1.72, Strongly Disagree), signalling real strides toward equal wallets.

This tug-of-war—echoing Postmus et al. (2020), Sharp-Jeffs (2019), UN Women (2021), and Asian Development Bank (2022)—calls for noise-makers: smash taboos with town halls, gender workshops, and finance smarts to flip norms from enablers to defenders. In Albay, stirring this pot builds bolder voices and safer homes, one open talk at a time.

Impact of economic abuse

Respondents across Albay Province—from PNP officers, MSWD staff, barangay VAWC desks, to community voices—pack a punch in recognizing economic abuse's ripple effects, clocking an overall Average Weighted Mean (AWM) of 3.41: straight-up "Strongly Agree" on its deep social, psychological, and economic scars.

They hammer home the big links: partner dependence opens doors to other abuses (AWM 3.70), and kids in these homes catch the fallout hard (3.66), shredding self-worth, job shots, schooling, and long-term stability. Even the "trapped by no cash" vibe lands solid (3.13, Agree), though PNP and MSWD see lingering damage clearest, outpacing barangay and community nods maybe from frontline grit versus everyday blind spots.

This wake-up mirroring Postmus et al. (2012) and Stylianou (2018) on dependency traps screams for all-in fixes: cash empowerment, mind-healing support, kid safeguards, and education blasts to snap cycles. In Albay, facing these shadows head-on turns pain into power, rebuilding lives free from financial shackles.

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4. Infer the significant relationship between demographic profile and community perception of economic abuse.

This study explores the significance of the relationship between respondents' demographic profiles specifically, gender, civil status, educational attainment, and income level and their perceptions of economic abuse. By analysing these variables, the research aims to identify whether differences in demographic characteristics affect how individuals recognize, interpret, and respond to economic abuse within their communities. Establishing these connections offers valuable insights for targeted awareness campaigns, policy development, and intervention strategies designed to reduce the prevalence and impact of economic abuse.

Stats in Albay Province reveal that gender—but not age, civil status, education, or income—drives differences in how folks perceive economic abuse, per T-tests at 5% significance (tabulated t-value 1.96). Age, marital status, schooling, and earnings all posted computed t-values below 1.96, accepting the null: no big sway on views. Gender, though, edged over at $t=1.97$, rejecting the null—women likely spot and feel financial control sharper, given their frontline exposure.

This uniformity across most demographics shows economic abuse awareness cuts through all walks of life in Albay, from young to old, broke to stable, single to wedded—folks get it regardless. Gender's standout role screams the issue's roots in inequality: women bear more money clamps, restrictions, and sabotage in relationships, tuning their radar higher.

Echoing Postmus et al. (2020), Vyas & Watts (2019), Surviving Economic Abuse (2022), and Cannon et al. (2021), these findings demand gender-smart action—tailored education, women-focused support, and policy pushes. In Albay, leaning into this insight forges fairer fights, empowering all while zeroing in where it hits hardest.

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5. Enhance the economic stability framework to lessen economic abuse in the province of Albay.

Albay Province's new Enhanced Economic Stability Framework steps up to crush economic abuse, weaving in study findings on how gender, marital status, education, and income shape folks' radar for financial control. Women, married/separated pairs, better-schooled heads, and low-earners stand out as most tuned-in yet vulnerable—women spotting resource clamps hardest, wedded folks clocking relational traps, educated ones grasping signs quicker, and the cash-poor facing steep dependency cliffs.

This blueprint hits root causes with smarts and muscle: financial literacy blasts for every schooling level to sharpen money moves and rights savvy; livelihood launches like skills training and job hooks to slash abuser reliance; and hard-hitting campaigns exploding myths that "normal" cash rules aren't violence. It fuses these with one-stop support hubs, free legal aid, counseling safe spaces, microloans for quick independence, laser-focused on high-risk crews like low-income women in sticky marriages.

Rolling this out promises game-changing wins: fewer hidden cases, bolder breakaways, and thriving communities where wallets empower, not enslave. Tailored for Albay's rural-urban mix, it's the roadmap to snap cycles, rebuild lives, and lock in lasting economic freedom for all.

CONCLUSION

Folks in Albay Province see community resources and leaders as solid allies against economic abuse, ready to hook victims up with services, but gaps in know-how, especially for some groups, keep full access out of reach. Behavioural red flags split the crowd: overt hits like job sabotage or credit threats ring loud as abuse, yet sly moves such as hiding money details or spending clamps slip by unrecognized, hitting certain demographics hardest. Cultural

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holdovers like gender roles still breed cash inequality in relationships, though old myths men solo-handling finances or blaming victims are fading fast, signaling a slow attitude shift amid lingering stigma that mutes open talk. That hush around economic abuse stalls reports and prevention, even as support for victims feels strong community-wide. Tailored education and policies must bridge these divides celebrating fresh progressive vibes while smashing stubborn barriers to spotlight every abuse flavor, spark real dialogue, and lock in prevention for all.



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