

WHAT IS ECONOMIC ABUSE?

When an abuser takes control of or limits access to shared or individual assets or limits the current or future earning potential of the victim as a strategy of power and control, that is *economic abuse*. In economic abuse the abuser separates the victim from their own resources, rights and choices, isolating the victim financially and creating a forced dependency for the victim and other family members.

ECONOMIC ABUSE TAKES MANY FORMS: WHY IT MATTERS:

Employment-related abuse: when the abuser prevents a victim from earning money. Examples include:

- Preventing victim from attending a job
- Demanding that the victim quits his or her job
- Preventing the victim from looking for jobs or attending job interviews
- Harassing the victim at work

Coerced debt: when an abuser forces non-consensual, credit-related transactions. Examples include:

- Applying for credit cards, obtaining loans, or opening accounts in a victim's name without their knowledge or consent
- Forcing the victim to obtain loans
- Forcing the victim to sign financial documents
- Use of threats or physical force to convince victims to make credit-related transactions
- Refinancing a home mortgage or car loan without a victim's knowledge

Other forms of economic abuse involve the abuser *preventing a victim from accessing existing funds*.

Examples include:

- Deciding when or how the victim can access or use cash, bank accounts, or credit cards
- Forcing a victim to give the abuser money, ATM cards, or credit cards
- Demanding that the lease or mortgage or assets be in the abuser's name
- Using victim's checkbook, ATM card, or credit cards without the victim's knowledge

Victims of domestic violence may be unable to leave an abusive partner or may be forced to return to an abusive partner for economic reasons.

Victims of coerced debt may face massive barriers to economic self-sufficiency, including struggling to find a job or even obtaining a place to live after leaving an abuser due to debt and its detrimental effects on their personal credit scores.

DID YOU KNOW?

- Between 94-99% of domestic violence survivors have also experienced economic abuse.ⁱ
- Between 21-60% of victims of domestic violence lose their jobs due to reasons stemming from the abuse.ⁱⁱ
- Victims of domestic violence lose a total of 8 million days of paid work each year.ⁱⁱⁱ
- Between 2005 and 2006, 130,000 stalking victims were asked to leave their jobs as a result of their victimization.^{iv}

If you need help:

Call The National Domestic Violence Hotline 1-800-799-SAFE (7233)
Or, online go to DomesticShelters.org

WHAT TO DO IF YOUR PARTNER IS ABUSING YOU FINANCIALLY:

- First: seek help from a trained domestic violence advocate.
- Avoid using credit and debit cards that can enable an abuser track your whereabouts.
- Keep your personal and financial records in a safe location. Leave copies with a trusted friend, relative, or in a bank safety deposit box to which your abuser does not have access.
- Compile an emergency evacuation box with copies of your family's important records and documents.
- Keep copies of car and house keys, extra money, and emergency phone numbers in a safe place.
- If you use the internet to explore domestic violence issues or research how to regain financial independence, make sure your abuser cannot trace your activities.
- Take a financial inventory, listing assets and liabilities.
- If your partner controls the money, look for ways to find out more information about his/her income, financial property, real property, and debts.
- If you are considering leaving your abuser, calculate what it would cost you to live on your own, and consider starting to set aside your own money in a safe place, even if it is just a few dollars.
- Obtain a copy of your credit report from any of the three major credit bureaus, review the information, and report any fraud, disputed claims, or identity theft. Under FACTA (The Fair and Accurate Credit Transactions Act) you can obtain a free copy of your credit report every 12 months.

If you think your partner is abusing you financially, seek assistance by calling the National Domestic Violence Hotline at 1-800-799-SAFE (7233). Trained advocates are available 24/7 to provide you with the help and support you deserve.

Sources:

¹Postmus, J., Plummer S., McMahon, S., Murshid, N., & Kim, M. (2012). Understanding economic abuse in the lives of survivors. *Journal of Interpersonal Violence*, 27(3), 411-430.

²Rothman, E., Hathaway, J., Stidsen, A., & de Vries, H. (2007). How employment helps female victims of intimate partner abuse: A qualitative study. *Journal of Occupational Health Psychology*, 12(2), 136-143.

³National Center for Injury Prevention and Control (2003). *Costs of intimate partner violence against women in the United States*. Retrieved from <http://www.cdc.gov/violenceprevention/pdf/IPVBook-a.pdf>.

⁴Baum, K., Catalano, S., Rand, M., & Rose, K. (2009). *Stalking victimization in the United States*. Retrieved from <http://www.justice.gov/sites/default/files/ovw/legacy/2012/08/15/bjs-stalking-rpt.pdf>.

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