

# NATIONAL COALITION AGAINST DOMESTIC VIOLENCE

## ECONOMIC ABUSE

### WHY IT MATTERS

Domestic violence can create serious obstacles that prevent victims, especially women and mothers, from achieving safety and self-sufficiency.<sup>1</sup> Domestic violence can interfere with education, job training, and the ability to find a well-paying job. By controlling and limiting the victim's access to financial resources, a batterer ensures that the victim will be financially limited if he/she chooses to leave the relationship. As a result, survivors of domestic violence are often forced to choose between staying in an abusive relationship or facing economic hardship and possibly extreme poverty.<sup>2</sup> Lack of income is one of the most common reasons for why victims stay in abusive relationships.<sup>3</sup>

### WHAT IS ECONOMIC ABUSE?

- Economic or financial abuse is often categorized as a subset of emotional abuse since it involves many of the same factors and affects victims in similar ways.
- Financial abuse is often characterized by actions used to prevent the victim from accessing resources, maintaining self-sufficiency and/or imposing material dependence of the victim on the abuser.<sup>4</sup>
- Economic abuse occurs across all socio-economic levels.<sup>5</sup>
- A significant proportion of survivors attribute their lack of finances as a major deciding factor when returning to an abusive relationship.<sup>6</sup>

### DID YOU KNOW?

Domestic violence often affects victims in the workplace, thus exacerbating the difficulty of maintaining economic self-sufficiency.

- 74% of working abused women are harassed by their abusive partners on the job, 54% miss at least 3 full days of work a month, 56% are late for work on at least 60 days, and 28% leave work early on at least 60 days.<sup>7</sup>
- Between 1/4 and 1/2 of domestic violence victims report that they have lost a job due, at least in part, to domestic violence.<sup>8</sup>
- Almost 50% of sexual assault survivors lose their jobs or are forced to quit in the aftermath of the crime.<sup>9</sup>
- Over 40% of American workers have no paid time off work to attend to their medical, court, or other domestic violence related needs.<sup>10</sup>

### TYPES OF ECONOMIC ABUSE

Economic abuse can manifest itself in many different ways. Some abusive behaviors include:

- Making monetary or investment decisions without the knowledge or consent of the victim.<sup>11</sup>
- Withholding or spending money exclusively on oneself, leaving little money for bills, food, or shelter<sup>12</sup>
- Refusing to allow the victim to work or attend school, or engaging in activities that make it impossible for the victim to do so.<sup>13</sup>
- Interfering with the victim's work performance through harassing activities, such as frequent phone calls or unannounced visits.<sup>14</sup>
- Denying the victim's access to money, or the means of obtaining it, to the point that he/she is entirely dependent on the abuser for food, clothing and shelter.<sup>15</sup>
- Stealing from a partner or defrauding their money or assets.<sup>16</sup>
- Requiring justification for any money spent.<sup>17</sup>
- Giving the victim an allowance too small to achieve the responsibilities demanded.<sup>18</sup>
- Exploiting the intimate partner's financial resources or property for personal gain.<sup>19</sup>
- Stealing or destroying the victim's personal belongings.<sup>20</sup>
- Making the victim to ask for money.<sup>21</sup>
- Intentionally withholding necessities such as food, clothing, shelter, personal hygiene products, or medication.<sup>22</sup>

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Every Home A Safe Home

The Public Policy Office of the National Coalition Against Domestic Violence

(NCADV) is a national leader in the effort to create and influence Federal legislation that positively affects the lives of domestic violence victims and children. We work closely with advocates at the local, state and national level to identify the issues facing domestic violence victims, their children and the people who serve them and to develop a legislative agenda to address these issues. NCADV welcomes you to join us in our effort to end domestic violence.

## IF YOU NEED HELP

If you or someone you know is in an abusive relationship, please contact the  
**National Domestic Violence Hotline at 1-800-799-SAFE.**

If you are in an abusive relationship and are interested in taking steps towards financial self-sufficiency, please read the following tips adapted from *NCADV Hope and Power: For Your Personal Finances*.<sup>23</sup>  
\*Designing a financial strategy should be part of an overall comprehensive safety plan. Victims should consult a local domestic violence program or the NCADV website for tips on how to develop an general safety plan.

- Keep your personal and financial records in a safe location. Leave copies with a trusted friend, relative or in a bank safety deposit box.
- Compile an Emergency Evacuation box with copies of your family's important records and documents.
- Keep copies of car and house keys in your wallet, along with extra money and emergency phone numbers.
- If you use the internet to explore domestic violence issues or for regaining financial independence, make sure your abuser cannot trace your activities. Be cautious about giving out personal information and think about having mail or emails sent to a friend or to your workplace.
- Take a financial inventory.
- If your partner controls the money, look for ways to find out more about his/her income, financial property, real property and debts.
- If you are thinking about leaving your relationship, find out what it would cost you to live on your own, and consider starting to set aside your own money, even if it's just a few dollars, and keep it safe.
- Find help by contacting the National Domestic Violence Hotline or visit the library to find resources on money management and domestic violence.

To obtain a copy of the **NCADV Hope and Power** financial literacy workbook, please contact the NCADV Main Office at 303-839-1852 or by visiting our website at [www.ncadv.org](http://www.ncadv.org) for other resources.

- 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. You can obtain a copy of your credit report online or over the phone by contacting the 3 bureaus below.
- Equifax (1-800-685-1111), Experian (1-888-397-3742), TransUnion (1-800-888-4213).

## SOURCES

<sup>1</sup> *Testimony of the Family Violence Prevention Fund on Welfare Reform and Marriage Promotion Initiatives: Submitted to the House Ways and Means Committee February 24, 2005.* Family Violence Prevention Fund. <http://endabuse.org/programs/publicpolicy/files/MarriageTestimony.pdf>.

<sup>2</sup> *Important Information About Domestic Violence.* Women Helping Battered Women. [http://www.whbw.org/important\\_information\\_about\\_domestic\\_violence.htm](http://www.whbw.org/important_information_about_domestic_violence.htm).

<sup>3</sup> *Economic Justice and Domestic Violence.* Family Violence Prevention Fund. <http://endabuse.org/programs/display.php3?DocID=304>.

<sup>4</sup> Mouradian, Vera E., PhD. *Abuse in Intimate Relationships : Defining the Multiple Dimensions and Terms.* National Violence Against Women Prevention Research Center. <http://www.nvaw.org/research/defining.shtml>.

<sup>5</sup> *Woman Abuse Protocols: What is Woman Abuse?* The Coalition for Woman Abuse Policy in Prince Edward Island. <http://www.isn.net/ciapei/womanabuse/policy4.htm>.

<sup>6,7</sup> Salamone, Nancy. *Domestic Violence—The Power of Financial Self-Sufficiency.* Turning the Corner. [http://www.turningthecorner.org/articles/dv\\_rhepoweroffinancialselfsufficiency.htm](http://www.turningthecorner.org/articles/dv_rhepoweroffinancialselfsufficiency.htm).

<sup>8-10</sup> *Violence Against Women Act 2005: Title VII—Economic Security.* National Taskforce to End Sexual and Domestic Violence Against Women. <http://endabuse.org/vawa/factsheets/EconomicSecurity.pdf>.

<sup>11-15</sup> Mouradian, Vera E., PhD. *Abuse in Intimate Relationships : Defining the Multiple Dimensions and Terms.*

<sup>16</sup> de Benedictus, Tina, Ph.D., Jaelline Jaffe, Ph.D., and Jeanne Segal, Ph.D. *Domestic Violence and Abuse: Types, Signs, Symptoms, Causes, and Effects.* Helpguide. [http://www.helpguide.org/mental/domestic\\_violence\\_abuse\\_types\\_signs\\_symptoms\\_causes\\_effects.htm#economic](http://www.helpguide.org/mental/domestic_violence_abuse_types_signs_symptoms_causes_effects.htm#economic).

<sup>17</sup> *What is Domestic Violence?* Womenscare Shelter and Domestic Violence Services. <http://www.womenscareshelter.org/violence/abuse.html>.

<sup>18</sup> *What is Domestic Violence?: Economic Abuse.* United Way of Central New Mexico. <http://www.uwcnm.org/information/domesticviolence.pdf>.

<sup>19</sup> de Benedictus, Tina, Ph.D., Jaelline Jaffe, Ph.D., and Jeanne Segal, Ph.D. *Domestic Violence and Abuse: Types, Signs, Symptoms, Causes, and Effects.*

<sup>20</sup> *Domestic Violence.* Interventions for Support Healing and Awareness. [http://www.ifsha.org/dv\\_content.htm](http://www.ifsha.org/dv_content.htm).

<sup>21</sup> *What is Domestic Violence?* The Clark County Prosecuting Attorney. <http://www.clarkprosecutor.org/html/domviol/what.htm>.

<sup>22</sup> *Domestic Violence: Any Family, Any Age.* <http://www.fcadv.org/elders.html>.

<sup>23</sup> *Hope and Power: For Your Personal Finances.* National Endowment for Financial Education, 2002.