

ECONOMIC ABUSE

WHY IT MATTERS

Domestic violence can create serious obstacles that prevent victims from achieving economic security and self-sufficiency.¹ 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, victims of domestic violence are often forced to choose between staying in an abusive relationship or facing economic hardship and possibly extreme poverty and homelessness.²

WHAT IS ECONOMIC ABUSE?

- Batterers control victims' finances to prevent them from accessing resources, working or maintaining control of earnings, achieving self-sufficiency, and gaining financial independence.³
- The abuser can interfere with or prevent education, job training, and the ability to find and keep a job.
- Lack of income is a common reason victims cite for staying in abusive relationships.⁴

DID YOU KNOW?

- Between 35% and 56% of victims of intimate partner violence are harassed at work by their abusers.⁵
- Over 1.75 million workdays are lost as a result of domestic violence each year.⁶
- Domestic violence results in \$3 to \$5 billion lost annually in absenteeism, decreased productivity, and health and safety costs.⁷
- Between 1/4 and 1/2 of domestic violence victims report that they have lost a job due to domestic violence.⁸
- Economic abuse occurs across all socio-economic levels.⁹
- It is currently estimated the economically abused elderly rate is 1 in 25 cases, suggesting that there may be at least 5 million financially abused elderly victims each year.¹⁰

TYPES OF ECONOMIC ABUSE

Economic abuse can manifest itself in many different ways, and abusers can victimize their partners even after they have left the abusive relationship. Some abusive behaviors include:

- Interfering with the victim's work performance through harassing activities, such as frequent phone calls or unannounced visits.¹¹
- Denying the victim 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.¹²
- Refusing to allow the victim to work or attend school, or engaging in activities that make it impossible for the victim to do so.¹³
- Intentionally withholding necessities such as food, clothing, shelter, personal hygiene products, or medication.¹⁴
- Stealing from the victim, defrauding their money or assets, and/or exploiting the victim's financial resources or property for personal gain.¹⁵
- Requiring justification for any money spent and punishing the victim with physical, sexual or emotional abuse.¹⁶
- Stealing or destroying the victim's personal belongings.¹⁷
- Forbidding a victim from maintaining a personal bank account.¹⁸
- Threatening to out an LGBTQ victim in their workplace.¹⁹
- Refusing to pay the victim court-ordered child or spousal support.²⁰
- Forcing their victim to obtain credit, then ruining the victim's credit rating or future ability to obtain credit.

IF YOU NEED HELP

For more info or to get help, please contact the
National Domestic Violence Hotline at 1-800-799-SAFE.

CURRENT LEGISLATION

The 110th Congress has introduced the Survivors' Empowerment and Economic Security Act (S.1136) in the Senate and its companion bill in the House (H.R. 2395) to improve the economic independence of victims of domestic abuse. These bills would guarantee employment leave and unemployment compensation to victims, provide short-term emergency benefits to victims who need financial assistance, prohibit employers from discriminating against domestic violence victims, and prohibit denial or restriction of insurance coverage to victims because of abuse.²¹ To obtain more information and check the status of these bills, visit www.congress.org.

IF YOU NEED HELP

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*:²²

- 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 over the web 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 (1-800-799-SAFE) or visit the library to find resources on money management and domestic violence.
- 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 Equifax (1-800-685-1111), Experian (1-888-397-3742), and TransUnion (1-800-888-4213) credit bureaus.

To obtain a copy of the **NCADV Hope and Power** financial literacy workbook, please contact the NCADV Main Office at 303-839-1852 or visit our website at www.ncadv.org for other resources.

Designing a financial strategy should be part of an overall comprehensive safety plan. Victims should consult a local domestic violence program for tips on how to develop a general safety plan.

SOURCES

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² *Important Information About Domestic Violence.* Women Helping Battered Women. http://www.whbw.org/important_information_about_domestic_violence.htm.

³ Mouradian, Vera E., PhD. *Abuse in Intimate Relationships : Defining the Multiple Dimensions and Terms.* National Violence Against Women Prevention Research Center. <http://www.musc.edu/vawprevention/research/defining.shtml>.

⁴ *Economic Justice and Domestic Violence.* Family Violence Prevention Fund. <http://endabuse.org/programs/display.php3?DocID=304>.

⁵ *Understanding the Effects of Domestic Violence, Sexual Assault, and Stalking on Housing and the Workplace.* New York: Legal Momentum, 2007. <http://legalmomentum.org/legalmomentum/files/statistics.pdf>

^{6,7} Salamone, Nancy. *Domestic Violence—The Power of Financial Self-Sufficiency.* Turning the Corner. http://www.turningthecorner.org/articles/dv_rhepoweroffinancialselfsufficiency.htm

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

⁹ US Department of Justice Office on Violence Against Women. <http://www.usdoj.gov/ovw/domviolence.htm>

¹⁰ National Center on Elder Abuse. *Fact Sheet: Elder Abuse Prevalence and Incidence.* <http://www.elderabusecenter.org/pdf/publication/FinalStatistics050331.pdf>

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¹⁶ *What is Domestic Violence?* Womenscare Shelter and Domestic Violence Services. <http://www.womenscareshelter.org/violence/abuse.html>.

¹⁷ *Domestic Violence.* Interventions for Support Healing and Awareness. http://www.ifsha.org/dv_content.htm.

^{18, 19, 20} de Benedictus, Tina, Jaelline Jaffe, and Jeanne Segal

²¹ *S. 1136: Survivor's Empowerment and Economic Security Act.* THOMAS Library of Congress.

²² *Hope and Power: For Your Personal Finances.* National Endowment for Financial Education, 2002.



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.