

# **Understanding Financial Abuse:**

A Summary of Resources for Victims of Domestic Violence

Financial abuse is a common tactic used by batterers to control and isolate their partner and it can have farreaching and devastating consequences.

Financial abuse often begins subtly and progresses over time. As with other forms of abuse and tactics, such as emotional and physical abuse, manipulation, intimidation, and threats; these behaviors are all aimed at getting and maintaining control over another person and often traps them in the relationship.

Financial abuse is a tactic used to control relationships by preventing access to money or other financial resources. It might include:

- Controlling how money is spent
- Withholding money or "giving an allowance"
- Withholding basic living resources, medication or food
- Not allowing their partner to work or earn money
- Stealing their partner's identity, money, credit or property

It's important to know that financial abuse can happen to anyone regardless of their income, education or independent success.

## What To Do If You Are Experiencing Financial Abuse

A more detailed explanation of the following can be found in NNEDV's Economic Justice Module, please see the link at the bottom of the page to review that.

- 1. Know that the abuse is not your fault. This behavior is purposeful and although it may impact your confidence to manage finances, it definitely does not mean that you can't be financially independent.
- 2. Gain information about your assets and finances as much as possible.
- 3. Talk with a domestic violence advocate about your options for resources and safety.
  - a. An advocate will be able to explain your safety planning options for your individual situation, whether you are living with the abuser or attempting to leave the person Order of Protection, for example, may be a recourse for safety that also addresses the financial tactics.

## **Orders of Protection**

While an order of protection (a.k.a. protective order, restraining order or protection from abuse order) can bar an abusive partner from a victim's home and work, it can also provide economic reliefs, such as:

- Child support
- Spousal support
- Mortgage, rent and bill payment
- Temporary possession of property

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Adapted in part from the Moving Ahead Through Financial Management Curriculum. For more information, please see <a href="http://nnedv.org/resources/ejresources/ejcurriculum.html">http://nnedv.org/resources/ejresources/ejcurriculum.html</a>



#### • Restitution for:

- medical expenses
- o property damage
- lost wages
- attorney fees

Orders of protection can be an important tool for safety, but they do not ensure safety or access to economic resources and may not be the right choice for everyone. Trained advocates can help sort through the pros and cons of obtaining an order. To find an advocacy in your community, contact the National Domestic Violence Hotline at <a href="https://www.thehotline.org">www.thehotline.org</a> or 1-800-799-SAFE (7233). For more information about the order of protection laws in your state go to <a href="https://www.womenslaw.org">www.womenslaw.org</a>.

### **More Information**

For more information, including tips on identifying financial abuse and safety planning, please visit NNEDV's Economic Justice Curriculum Module on Financial Abuse:

http://nnedv.org/downloads/EconJust/Curriculum English 2010/PC Module One June2010 FINAL.pdf