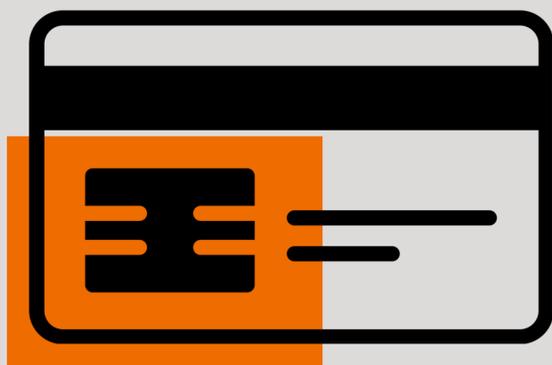


**FAMILY VIOLENCE LAW CENTER
POLICY DEPARTMENT**



A SERIES ON ECONOMIC ABUSE



**PART 1:
UNDERSTANDING ECONOMIC ABUSE**

NISHARA GUNASEKARA, HOUSING AND GENDER JUSTICE ADVOCATE

TUNISIA OWENS, POLICY AND ADVOCACY MANAGER



MARCH 2021

Ariane* typed in the password to her bank account, like she did every Sunday morning before shopping for groceries. She noticed that her account balance was unusually low. There were three transactions she did not recognize. Panicked, Ariane told her abusive partner that there is fraudulent activity with her credit card. Ariane's partner said there was no fraudulent activity, but that he had used her card to buy "stuff for the house" when he forgot his wallet. In the following days, Ariane's abuser began to show hostile signs of **economic abuse** such as hiding her car keys so that Ariane would be late for work and demanding receipts for any money she spent. After confronting him about his behavior, a violent episode broke out, which led Ariane to leave her abuser. Weeks later, she was confronted with one last blow. Reviewing her bank account before her Sunday grocery run, Ariane saw that it had been overdrawn, by thousands of dollars. She knew it was her abusive ex-partner. Suddenly blocked by him on every communication outlet, Ariane was now unable to go grocery shopping and in severe debt.

Silent Violence

Economic abuse is the control and destruction of a person's sources of financial and economic security, oftentimes with the aim of reasserting one's own power and control over another. It is present in 99% of intimate partner violence (IPV) cases, yet is the least understood form of abuse. This is likely because economic abuse operates in disguise and secrecy. What starts off as an innocent joint bank account can turn into an all-access pass to a survivor's life savings. Similarly, what begins as personal budgeting can snowball into extreme micromanaging of another's finances.

Aggressions that may not immediately strike us as abusive can very well be economic abuse. At its core, economic abuse seeks to isolate victims from economic opportunities to foster greater financial dependency on the abuser. This makes leaving the abuser more difficult because the cost of survival seems unsurvivable. These costs can include the financial and emotional costs of finding a new apartment, securing gainful employment, taking care of children, and recovering from an abusive relationship). Goals of safety-planning and recovery become out of reach because overriding feelings of economic insecurity start to take precedence over safety.

Types of Economic Abuse

Economic abuse appears in many different forms, but can be categorized as follows:

- **Financial Control** describes an abuser's controlling behavior when it comes to money. Examples include:
 - Requiring receipts for any money spent, even if the money did not belong to the abuser
 - Demanding or stealing any portion of a survivor's income for the abuser's own use
 - Hiding and refusing to share details of shared bank accounts
 - Stealing or withholding public benefits checks (unemployment assistance, food stamps, disability insurance, etc.)

*Name changed for privacy reasons.

- **Economic Exploitation** describes an abuser's destructive behavior aimed at making the survivor appear less financially credible. Examples include:
 - Accumulating debt under the survivor's name and credit information
 - Lying about paying bills (rent, utility, car payments, childcare, etc.)
 - Acting purposefully to get a survivor evicted from their home, resulting in damaged rental history (destroying property, conducting illegal activities, repeatedly disturbing neighbors, etc.)
- **Employment/education Sabotage** describes an abuser's manipulative behavior to undermine or destroy a survivor's opportunities for economic advancement like schooling and employment. Examples include:
 - Stealing or withholding tuition money for school
 - Harassing a survivor at school or work
 - Hiding car keys to prevent a survivor from getting to school or work on time
 - Intentionally damaging work or school assignments

The examples listed are not comprehensive, but illustrate the range of economically abusive behaviors. More severe forms like damaged credit or stolen life-savings can take years to recover from. Even worse, damaged credit or stolen life-savings can lock survivors out from critical resources like housing and financial services. Housing, financial services, and employment typically require people to have favorable credit scores and monetary savings to even access these resources.

As mentioned earlier, economic abuse can operate in disguise and secrecy. It is not uncommon for survivors to go months or years without knowing they are being economically abused. However, sooner or later, the survivor is confronted with the economic damage caused by their abusers and forced to pick up the pieces. This was the case for one of our clients, Mari.*

A Hidden Cost

In a recent case, Mari reached out to the Family Violence Law Center (FVLC) to obtain a restraining order and move-out order against her abusive partner. Despite being physically safe, Mari was still victim to his abuse. Facing thousands of dollars in back rent, Mari learned that her abusive partner lied about paying rent in the past and that she was now responsible for picking up the tab. With children and no job, Mari was suddenly facing eviction.

The abuser's lies and refusal to pay down the debt he created is a clear example of economic abuse. Forcing survivors to incur debt is a common way abusers assert their power and control over others. The repercussions of debt can outlast any abusive relationship, permanently impacting the survivor's economic stability and leaving them vulnerable to future abuse and poverty. Often reinforced by promises of repayment, acts of kindness, or threats of violence, economic abuse follows a similar cyclical pattern to most other forms of abuse. Fortunately, the FVLC was able to assist with Mari's back rent; however, the repercussions of economic abuse are not always so quickly remedied.



*Name changed for privacy reasons.

Feeding Insecurities

Behaviors like those of Mari's abusive partner serve to corrode a person's sense of financial independence and economic security. Without a strong sense of either, a person's worst fears of starvation, homelessness, or even losing their children can take over. When survival apart from the abuser starts to feel uncertain, decisions often become hyper-focused on survival, and survival alone. Typically, abusers know this of their victims and target these insecurities. Oftentimes, **the goal** of economically abusive partners **is to create unbearable insecurity in the victim's life** so that life *with* the abuser appears more secure.

Economic Abuse at the Margins

Like all forms of intimate partner violence, financial abuse does not discriminate against race, class, or gender, but its impacts result in disproportionately more harmful outcomes for marginalized people. Given that we know financial abuse is found in 99% of IPV cases and:

- Black and American Indian/Alaskan Native women experience IPV at significantly increased rates compared to other racial groups
- An inverse relationship exists between class and experienced IPV, meaning as one's socioeconomic status increases there is an accompanying decrease in experienced violence
- People identifying as LGBTQ+ also experience IPV at alarmingly higher rates than the general population

We can reasonably assume that these same groups face an increased risk of economic abuse as well. This is important to note because black and brown women, lower-income, and those who identify as LGBTQIA+ are already more likely to experience systemic barriers to stabilizing resources like housing and employment. The impacts of systemic barriers compounded by the destabilizing effects of economic abuse means that marginalized groups likely face even more devastating and lasting repercussions from economic abuse than other non-marginalized groups.

The Bigger Picture

Economic abuse is an insidious form of violence that can isolate and harm victims as deeply as any other form. It chips away at survivors' well-being and jeopardizes their safety, independence, and control.

This is not just a "personal matter," but a societal and economic one. When we continue to let survivors who are disproportionately part of marginalized communities be economically disenfranchised through abuse, **our communities suffer**. Families grow up in insecurity, workplaces lose productivity, and public health is threatened. Addressing financial abuse is a complicated task, but it begins with acknowledging the conditions under which they thrive.

What's Next

This overview concludes the first part of the Family Violence Law Center's series on economic abuse. As part of our initiative to raise awareness on this under discussed issue, we will be using this mixed-media series to uncover the individual and systemic implications of economic abuse. In Part two, we will dig deeper into financial abuse and its connection to economic (in)/security.

Glossary

- **Economic security:** the condition of having a stable network of resources to meet one's financial and economic needs in the short and long-term.
- **Financial independence:** the status of having sufficient income to meet one's financial and economic needs without depending on anyone else.
- **Safety-planning:** the act of brainstorming ways to stay safe in the face of harm, escape harm, and reduce the risk of future harm.
- **Intimate Partner Violence:** harm (physical, emotional, verbal, financial, etc.) inflicted by one partner (spouse, romantic partner, family member, etc.) against another.
- **Economic Opportunities:** circumstances that determine one's economic security (i.e. housing, credit, employment, education, monetary savings, etc.)
- **Stabilizing Resources:** mechanisms that aim to transition individuals out of crisis mode (i.e. on the brink of homelessness, living paycheck to paycheck, taking out loans to repay loans, etc.).

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