

Are you experiencing

FINANCIAL ABUSE?

What is
financial abuse?

Financial abuse is a pattern of tactics that abusers use to control and isolate their partners, limit access to resources, and create barriers to safety.



99%

of domestic
violence
survivors
experience
some form
of financial
abuse.

The experience of abuse is different for every survivor. Financial abuse involves controlling access to money and other resources, which may include:



Withholding money or basic living resources



Stealing a partner's identity, money, credit, or property



Controlling how money is spent or not allowing a partner to earn money



Monitoring a partner's spending



Preventing access to resources or information



Shaming partner for their use of money

Most couples have conflict about money and financial decisions. It is possible to have a healthy relationship in which these conflicts can be resolved respectfully, which can look like:



Conflict is navigated respectfully and each partner has equal input



Partners negotiate to form joint goals



Both partners have access to all financial information



Partners do not need to hide spending

Financial abuse often begins subtly and progresses over time. Abuse tactics are used to trap the person in the relationship and create barriers to safety.

It's not always easy to know if you are in a financially abusive relationship. Here are some questions to consider if you may be experiencing financial abuse in your relationship.

Has your partner ever...

Financial Decisions and Access

- ☐ Stolen money from you or your family?
- ☐ Forced you to give them access to your money or financial accounts?
- ☐ Made you feel like you have no right to know details about money or household decisions?
- ☐ Made financial decisions that affect you or your family without your agreement?
- ☐ Prevented you from seeing documents or records related to shared accounts or assets?

Investments and Finances

- ☐ Excluded you from meetings with banks, financial planners, to retirement specialists?
- ☐ Forced you to cash in, sell, or sign over financial assets (including stocks, bonds, and property)?
- ☐ Overused your credit cards or refuse to pay bills?
- ☐ Forced you to make false entries on tax forms or other financial or legal documents?
- ☐ Prevented you from getting or using bank cards or credit cards?
- ☐ Changed passwords or lock you out of personal or shared bank accounts?

Work and School

- ☐ Forbid you to work or attend school or training?
- ☐ Forced you to work in a family business for little or no pay?
- ☐ Refused to work in order to support the family?
- ☐ Interfered with your performance at work (i.e. frequent phone calls, emails, or visits)?
- ☐ Interfered with work attendance (i.e. taking your keys, interfering with transportation, forcing you to take unwanted time off)?

Resources and Information

- ☐ Withheld physical resources from you, such as food, clothes, medicine, or shelter?
- ☐ Taken or interfered with access to public benefits or assistance?
- ☐ Forced you to sign a power of attorney?
- ☐ Deposited your paycheck into an account that you can't access?

Coercion

- ☐ Belittled or shamed you for your use of money?
- ☐ Applied for or obtained loans in your name without your permission?
- ☐ Spent money on themselves while preventing you from doing the same?
- ☐ Given you an allowance?
- ☐ Monitored your spending in a way that caused you worry or distress?
- ☐ Given you presents or paying for things with the expectation of something in return?
- ☐ Used financial circumstances to control you?

If you answered "yes" to any of these scenarios, you may benefit from connecting with an advocate to exploring potential resources and safety planning options.



FIND HELP
odvn.org/find-help/

To find your local domestic violence program, contact ODVN at **1.800.934.9840**, or the National Domestic Violence Hotline at **1.800.799.SAFE** (7233).