

Economic Abuse Fact Sheet

- Domestic violence survivors are subjected to physical, sexual and verbal abuse, but many also face economic abuse. It's a tactic commonly used by abusers to prevent their victims from leaving harmful situations by blocking access to money or other financial resources.
- Economic abuse takes on many forms from taking and controlling a victim's paychecks, not allowing a victim to work, or purposely destroying a partner's credit.
- Examples of economic abuse tactics include:
 - Not allowing a partner from earning money or attending school
 - Withholding money, basic living resources, medication or food from a partner
 - Taking money, credit card or property from a partner without their permission
 - Racking up debt without a partner's knowledge or purposely ruining a partner's credit score
 - Being forced by a partner to hand over paychecks
 - Cancelling insurance or credit cards without the partner's knowledge
 - Harassing a partner at work to negatively impact a job
- Domestic violence victims frequently cite income, employment and financial stability as the strongest, most immediate deterrents to leaving abusive situations. Leaving a home, income, benefits and economic security are struggles that all victims of domestic violence must overcome, regardless of their education, job skills and personal earning potential, to live safer and more secure lives.
- According to the National Coalition Against Domestic Violence, evidence has shown that women with financial skills have an increased chance of leaving an abusive situation and sustaining themselves and their families on a long-term basis.
- Because the path to economic empowerment often requires time searching for jobs, finding affordable housing and childcare options, repairing credit damaged by abusive partners, and dealing with the day-to-day challenges of taking care of a family, it is not surprising that most survivors of domestic violence need assistance to become economically secure.

Signs of Economic Abuse

The following questions are meant to help determine whether you, or someone you love, may be a victim of economic abuse.

Does your partner:

- Steal money from you or your family?
- Force you to give him or her access to your accounts?
- Make you feel as though you don't have a right to know any details about money or household resources?

- Make financial or investment decisions that affect you or the family without consulting or reaching agreement with you?
- Refuse to include you in important meetings with banks, financial planners or retirement specialists?
- Prevent or forbid you to work or attend school or skill–training sessions?
- Overuse your credit cards or refuse to pay the bills (thus ruining your credit)?
- Force you to file fraudulent tax claims?
- Prevent you from owning or using credit cards or bank cards?
- Withhold physical resources including food, clothes, necessary medications or shelter from you?
- Force you to work in a family business for little or no pay?
- Refuse to work to help support the family?
- Interfere with work performance through harassing and monitoring activities like frequent telephone calls or visits to your workplace?
- Force you to turn over your benefit payments?
- Threaten to report you for “cheating” on your benefits so that your benefits will be cut off, even if you aren’t cheating?
- Force you to cash in, sell or sign over any financial assets or inheritance you own (e.g., bonds, stock or property)?
- Force you to agree to power-of-attorney so he can sign legal documents without your knowledge?

If you are a domestic violence survivor or need assistance as a result of an abusive relationship, help is available 24 hours a day by calling the National Domestic Violence Hotline telephone number at 1-800-799-SAFE (7233).

The Allstate Foundation Economics Against Abuse Program

- To spread awareness of domestic and economic abuse and empower survivors to lead financially independent lives, in 2005 The Allstate Foundation created the Economics Against Abuse Program in partnership with the National Network to End Domestic Violence (NNEDV).
- The Economics Against Abuse Program focuses on building financial independence for domestic violence survivors by providing knowledge, skills and opportunities the resources, to become financial independent including:
 - Education and Job Training Assistance Fund that provides up to \$1,000 grants directly to domestic violence survivors
 - Financial Empowerment Curriculum designed for domestic violence survivors to achieve economic empowerment, as well as educate and train advocates and volunteers to effectively teach financial literacy
 - “Tell a Gal P.A.L.” program to raise awareness and change attitudes about domestic violence through word-of-mouth efforts