

Module 1

Understanding Financial Abuse

Chapters

- **Intimate partner violence — 2**
- **Financial abuse — 13**
- **Financial safety planning — 17**
- **Disclosing abuse— 20**

What is intimate partner violence?

Intimate partner violence is a pattern of behaviors used by one person to maintain power and control over another person in a current or former intimate relationship.

The term intimate partner violence (IPV) is often used interchangeably with domestic violence (DV), domestic abuse, and genderbased violence (GBV).

Domestic and genderbased violence are umbrella terms that also include abuse of immediate and extended family members.



Types of abuse

1

Physical abuse includes actions such as:

- Hitting, kicking, punching, grabbing, slapping, shoving.
- Choking/strangulation.
- Sleep deprivation.
- Use, or threatened use, of weapons.
- Throwing objects, destroying property.
- Harming pets.
- Disabling vehicles.
- Locking out of home.
- Denying access to medical treatment, assistive devices, etc.
- Forced use of drugs or alcohol.

2

Emotional abuse includes actions such as:

- Isolation.
- Humiliation.
- Controlling behavior.
- Gaslighting.
- Dehumanizing.
- Creating unpredictability, chaos or confusion.
- Disrupting plans, work, and/or relationships with others.
- Displaying weapons.

3

Verbal abuse includes actions such as:

- Threats.
- Intimidation.
- Insults.
- Name calling.
- Yelling, screaming.
- Making unfounded accusations.

4

Sexual abuse includes actions such as:

- Sexual assault.
- Rape.
- Not asking for or ignoring consent.
- Purposefully transmitting Sexually Transmitted Infections (STIs).
- Pressuring for sex or different types of sex. Forcing to watch porn.
- Nonconsensual dissemination of private sexual images.

Continued next page >>

Types of abuse *continued*

5

Reproductive abuse includes actions such as:

- Coercing a partner to get pregnant.
- Interfering with birth control.
- Forcing or denying an abortion.
- Threatening to get someone else pregnant.
- Intentionally removing or breaking a condom.

6

Spiritual abuse includes actions such as:

- Isolating a partner from their faith community.
- Using religion as a justification for abuse.
- Forcing a partner to do something that goes against their spiritual beliefs.
- Not allowing a partner to do something that goes against their spiritual beliefs.
- Turning a spiritual or religious community against someone.

7

Financial abuse includes actions such as:

- Controlling finances.
- Hiding assets or money.
- Forcing a partner to work or not work.
- Damaging credit.
- Taking out loans in a partner's name without their consent.
- Making sure the partner doesn't have any accounts solely in their name.

8

Digital/Tech abuse includes actions such as:

- Tracking or monitoring tech devices.
- Forcing a partner to share their passwords.

9

Stalking includes actions such as:

- Intimidation.
- Spreading rumors.
- Threats.
- Unwanted gifts.
- Unwanted contact.
- Surveillance-watching and gathering information about the victim.
- Showing up uninvited in places the victim goes.
- Damaging property.
- Disrupting the victim's professional and/or social life.

Types of abuse *continued*

10

Trafficking includes actions such as:

- Forced labor in or outside the home. Domestic servitude-this involves being forced to work in a private home doing things like cooking, cleaning, and childcare.
- Sexual slavery.
- Use of force, fraud, or coercion for the purpose of forcing someone to engage in commercial sex acts (which include but are not limited to pornography and prostitution) or labor services against their will.

11

Legal abuse includes actions such as:

- Making false allegations to get someone arrested.
- Coercing someone to commit a crime.
- Provoking someone into using physical force or verbally threatening violence so that they get arrested.
- Injuring oneself and claiming that the non-abusive partner did it.
- Using connections to get a non-abusive partner charged with a crime.
- Making false child protection reports.

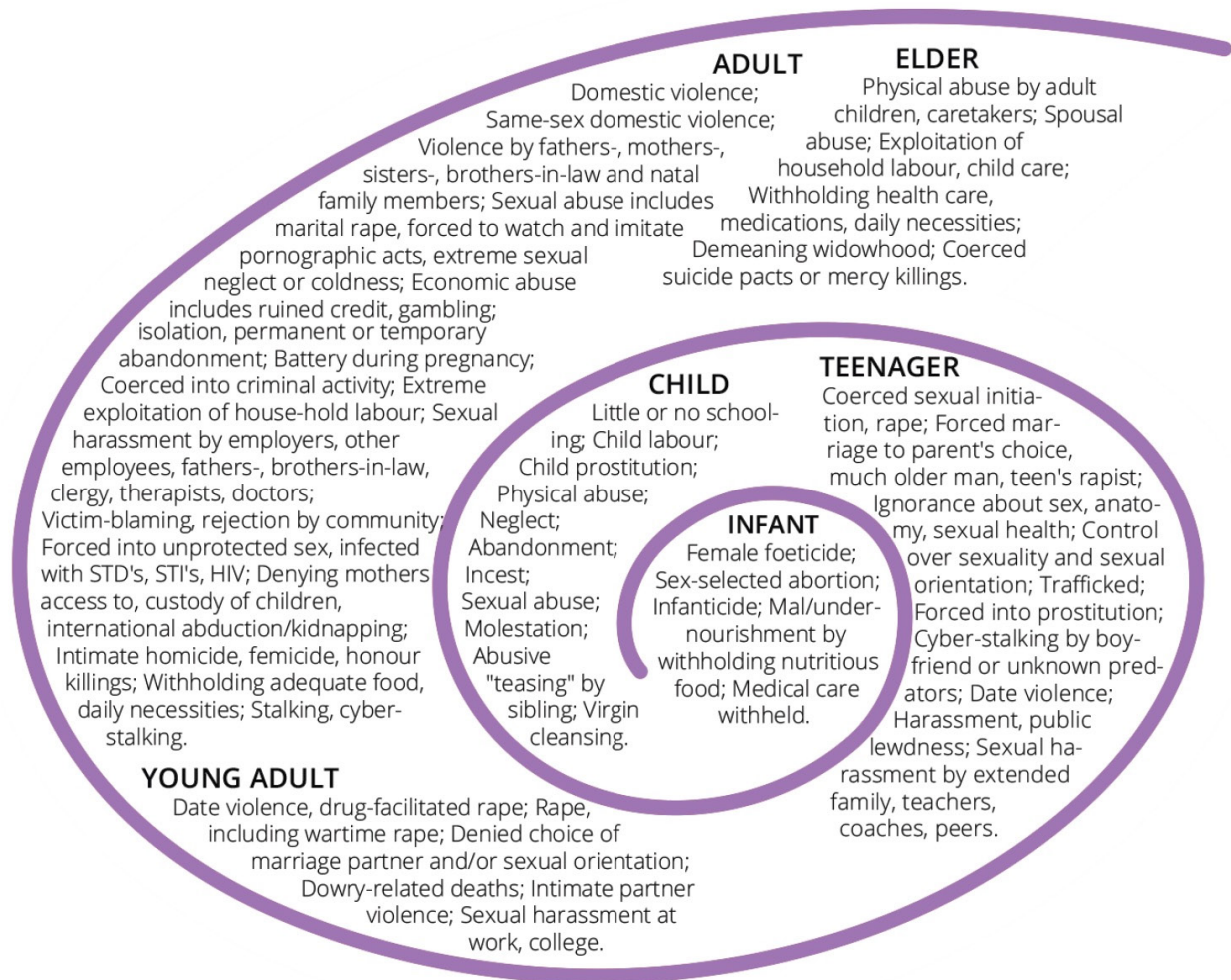
12

Child-related abuse in the context of intimate partner violence includes actions such as:

- Threatening to take kids away.
- Not paying child support.
- Not following child related court orders.
- Not following the parenting plan.
- Trying to turn the child(ren) against the non-abusive parent.
- Physically, sexually, emotionally, and/or verbally abusing the child/ren.

The Lifetime Spiral of Violence

Developed by the Asian Pacific Institute on Gender-Based Violence, the spiral provides a visualization of violence commonly experienced by women and girls over the course of their life.



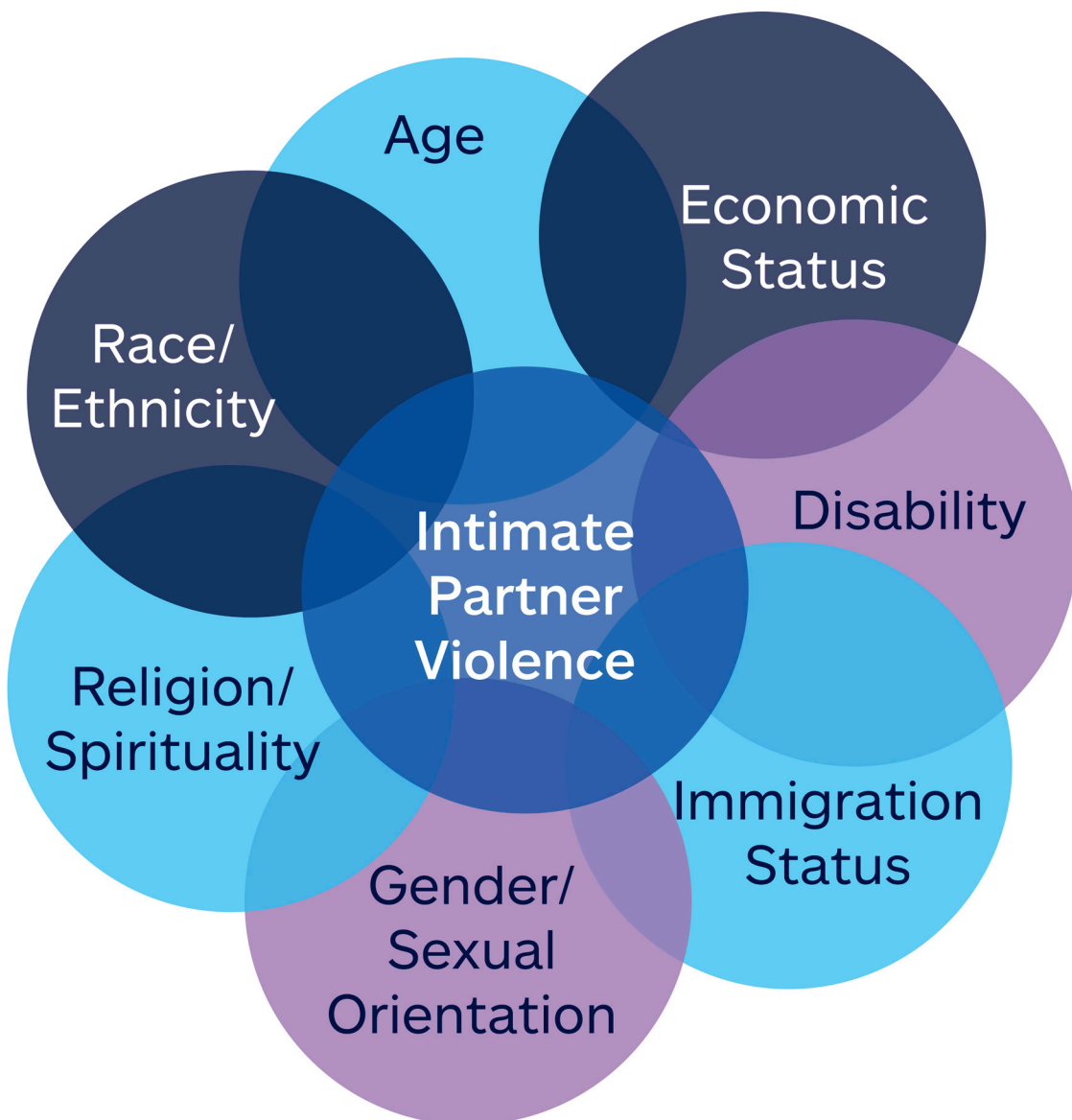
Intimate partner violence occurs in all communities. Marginalized people are disproportionately impacted and face additional barriers to safety.

Many of the existing organizations, systems, supports and processes center the needs of survivors who are White, cisgender, heterosexual, non-disabled, Christian women. When possible, seeking out culturally-specific resources and supports can be helpful.

Across all Identities

Survivors with one or more marginalized identities experience abuse at disproportionate rates and face barriers to safety. Identity impacts the tactics an abusive partner uses, access to helpful services and supports, experiences navigating systems, and the risks and benefits of various choices.

A lack of culturally appropriate, accessible services and supports presents significant barriers to safety—both for accessing community-based services and navigating the civil and criminal legal systems.



Across all Identities



Age

Survivors who are 50+:

- Are more likely than younger people to experience financial exploitation.

Survivors who are teens or young adults:

- Experience abuse at high rates.
- Are often impacted by mandatory reporting requirements. Mandatory reporting takes away choice and agency from the survivor often further compounding the impacts of the abuse.

Abusive partners may:

- Threaten to put someone in a nursing home or assisted living facility to establish or maintain power and control.



Economic Status

Survivors may:

- Not have access to financial resources to leave if they want to.

Abusive partners may:

- Force a partner to commit fraud as a means of maintaining power and control.

Economic Status *Continued*

Abusive partners may:

- Make threats around loss of benefits or housing.
- Threaten loss of custody if leaving results in the survivor being homeless.



Disability

Survivors may:

- Face steep barriers with regard to custody. In most states disability can be a grounds for
- termination of parental rights and in all states, disability can be considered when
- determining custody.
- Struggle to find accessible shelter and services.

Abusive partners may:

- Withhold necessary medication from a partner or refusing to help with necessary daily tasks.
- Destroy or deny access to assistive devices.
- Use a disability to shame someone or justify abuse.

Across all Identities *continued*



Immigration Status

Survivors may:

- Be reluctant to report abuse due to concerns about the immigration implications.

Abusive partners may:

- Threaten to report to immigration or to take the children out of the country.
- Allege a false history of prostitution on legal papers.
- Hide or destroy identification or immigration related documentation.



Gender/Sexual Orientation

Survivors may:

- Have difficulty finding services.

Abusive partners may:

- Threaten to out an LGBTQIA partner.
- Say no one will believe you because you are queer.
- Other the victim/survivor.
- Judge or shame you around sex.



Religion/Spirituality

Survivors may:

- Feel pressure to stay in an abusive relationship due to religious beliefs discouraging divorce.

Abusive partners may:

- Use religious/spiritual beliefs to justify abuse.
- Not allow a partner to attend services or practice their faith.
- Use others in a faith community to coerce someone into staying in a relationship.



Race/Ethnicity

Survivors may:

- Not want to report abuse or feel pressured to not report due to not wanting to subject an abusive partner to possible police violence.

Abusive partners may:

- Leverage racist stereotypes and/or tropes to help establish power and control.
- Selectively use aspects of culture to justify abuse.

Across all Identities *continued*

Disproportionate impacts

Intimate partner violence occurs in all communities. Marginalized people are disproportionately impacted and face additional barriers to safety. Many of the existing organizations, systems, supports and processes center the needs of survivors who are White, cisgender, heterosexual, non-disabled, Christian women.

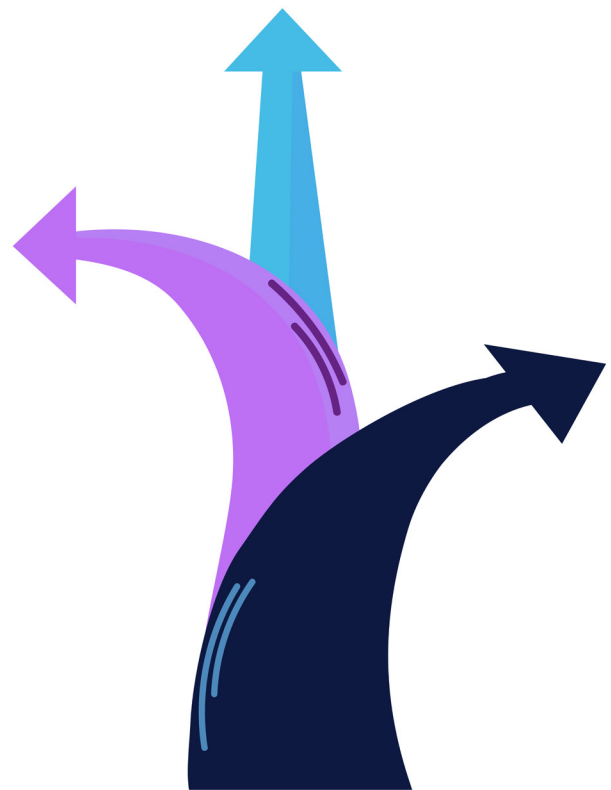
When possible, seeking out culturally-specific resources and supports can be helpful.

There's not a definitive right path

As you work through this course, remember, surviving abuse is not easy and you are the best person to determine what decisions are right for you.

While leaving is often presented as the 'right' or 'necessary' choice, reality is more complicated. Leaving isn't always the right choice and can be very dangerous. You may want the abuse to stop and not want to end the relationship. If you choose to leave, safety planning can help to mitigate the danger.

Wherever you are in your journey and whatever decisions you make, we hope the information in Moving Ahead will be useful to you.



Intimate Partner Violence Statistics

If you want to learn more about the statistics and research regarding intimate partner violence, here are some good starting points.

Almost half of all women (49.4% or 61.7 million) reported any psychological aggression by an intimate partner in their lifetime, which includes expressive aggression (29.4% or 36.7 million) and coercive control and entrapment (46.2% or 57.6 million). About 1 in 5 women and 1 in 15 men have experienced sexual violence by an intimate partner.¹ 14% of women and 5% of men have reported being stalked by an intimate partner.⁷

Race/Ethnicity

According to the Center for Disease Control (CDC), almost two-thirds of non-Hispanic multiracial women (63.8%), more than half of non-Hispanic American Indian or Alaska Native women (57.7%), more than half of non-Hispanic Black women (53.6%), about half of non-Hispanic white women (48.4%), two-fifths of Hispanic women (42.1%), and more than one-quarter of non-Hispanic Asian or Pacific Islander women (27.2%) reported experiencing contact sexual violence, physical violence, and or stalking in their lifetimes.¹

Age

Approximately 1 in 10 individuals ages 70 and older have experienced some form of abuse in the past year.²

Disability

Research indicates Deaf/deaf people report experiencing victimization at higher rates, with studies estimating that around 50 percent of women in the Deaf/deaf community experience domestic violence compared to around 25 percent of women in the general population.^{3,4}

68% of victim service providers report rarely or never serving Deaf survivors. 1 in 10 victim service providers report using children of survivors as interpreters. 23% of service providers report no sign language interpreters in their area.

Over 67% of women with physical and cognitive disabilities experienced physical abuse in their lifetime.⁵ Women with disabilities had a 40% greater risk of violence than women without disabilities.⁶

Continued next page >>

Intimate Partner Violence

Statistics *continued*

Immigration status

Married immigrant women experience higher levels of physical and sexual abuse than unmarried immigrant women, 59.5 percent compared to 49.8 percent, respectively.⁷

Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual (2SLGBTQIA+)

56.3% of lesbian women, 69.3% of bisexual women, and 46.3% of heterosexual women in the U.S. experienced some form of intimate partner violence during their lifetimes.

47.7% of gay men, 46.1% of bisexual men, and 44.1% of heterosexual men in the U.S. experienced some form of intimate partner violence during their lifetimes.⁸

54% of transgender people in the U.S. experienced intimate partner violence in their lifetimes.⁹

Religion/spirituality

In one study on the African American Christian church, one-third of the participants had experienced physical abuse by an intimate partner, and close to one-third (27%) identified as having been physically abusive towards an intimate partner.¹

Religion/spirituality *continued*

One out of five Jewish women are abused by their partners – a rate that is consistent with that of the general population.²

According to estimates by Muslim activists in the United States, approximately ten percent of Muslim women are abused emotionally, psychologically, and/or physically by their husbands.³

Financially abusive relationships

Financial abuse

Financial abuse is a common power and control tactic used by abusive partners. The consequences can be devastating.

The information in this course provides general advice for people who are or have been in an abusive relationship. The process of navigating an abusive situation is different for every survivor. If you need advice specific to your situation, consult a domestic violence advocate, The National Domestic Violence Hotline, a financial advisor, or an attorney.



Healthy financial relationships

Many people are not comfortable talking openly about money or finances. And, it is possible to have a healthy financial relationship.

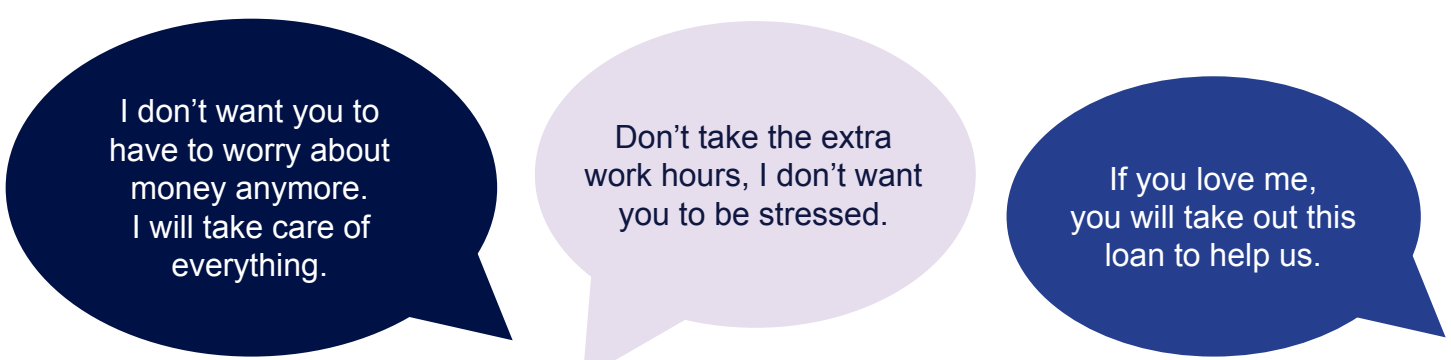
Healthy financial relationships are about compromise and equality. They are based on open communication and work towards agreement in all financial matters. In a healthy financial relationship, money is not a source of inequality or power imbalance.

Keys to financial harmony

- Both partners have access to all financial information.
- Together, they develop joint financial goals.
- Both partners understand and respect that decision
- making is equal regardless of differences in income.
- Both partners have access to their money. No need to ask permission or hide day-to-day spending.
- Large or long-term financial decisions are made jointly
- Both partners are honest and talk about their relationship to money and things that influence their financial decisions.
- Both partners know where and how their money is spent.

Changes over time

At first, financial abuse may seem like the abusive person is trying to take care of the other partner. It can sound like:



I don't want you to have to worry about money anymore. I will take care of everything.

Don't take the extra work hours, I don't want you to be stressed.

If you love me, you will take out this loan to help us.

Healthy financial relationships do not include one partner losing access to resources, information, and/or the ability to choose how their time and money are spent. Manipulation and shaming are also not part of a healthy financial relationship.

Financial abuse

- Financial abuse is one of the most powerful tactics used to keep survivors trapped in an abusive relationship.
- Financial abuse is one tactic used by abusers to control victims by preventing access to money or other financial resources.
- Like all tactics, financial abuse often begins subtly and progresses over time.
- Financial abuse — like other forms of abuse — aims to gain power and control.
- Financial abuse can happen to anyone. It's not based on income, education, or level of independence.
- Like other forms of abuse, financial abuse can involve other family members aiding the abusive partner.

Financial abuse includes

Financial abuse works by controlling access to money and other resources. It can include and is not limited to:

- Controlling how money is spent.
- Withholding money or “giving an allowance”.
- Using cultural expectations to justify control of money.
- Forcing a partner to be financially responsible for everything so they cannot save.
- Refusing to talk about money.
- Withholding basic living resources, medication, or food.
- Not allowing a partner to work or earn money.
- Stealing a partner's identity money, credit, or property.
- Sabotaging a partner's education, employment and/or credit.

Questions to ask yourself

It's not always easy to know if you are in a financially abusive relationship. Here is a list of questions to ask yourself. Does your partner:

- Steal money from you or your family? Force you to give them access to your money or financial accounts?
- Make you feel as though you don't have a right to know any details about money? About household decisions?
- Make financial or investment decisions that affect you or your family without consulting or reaching agreement with you?
- Refuse to include you in important meetings with banks, financial planners, or retirement specialists?
- Forbid you to work? Or to attend school or training sessions?
- Overuse your credit cards? Refuse to pay the bills?
- Force you to file false tax claims or other legal/financial documents?
- Prevent you from obtaining or using credit cards or debit cards?
- Withhold physical resources from you? These could include food, clothes, medications or shelter.
- Force you to work in a family business for little or no pay?
- Refuse to work to help support the family?
- Interfere with your performance at work? This could include frequent telephone calls, emails, or visits to your workplace.
- Force you to turn over your benefit or public assistance payments? Threaten to falsely report you for "cheating" on your benefits so they will be cut off?
- Force you to cash in, sell, or sign over any financial assets or inheritance you own? This could include bonds, stock, or property.
- Force you to agree to a power of attorney? This would enable your partner to legally sign documents without your knowledge or consent.

A reminder

This is hard and it's **NOT** your fault. **You did not cause the abuse.**

Remember to take care of yourself as you complete this course. You can complete this course in any order, can pause at any point and can revisit information as many times as you want.

Financial safety planning

Safety is the goal

If you are in an abusive relationship, safety planning is critical. Domestic violence advocates are experts at safety planning and can help you work through the strategies in this course.

If you need to find an advocate, the National Domestic Violence Hotline is available 24/7 at 1-800-799-7233, by texting “START” to 88788, or via online chat. They can help with safety planning and provide connections to local advocates.

You are the expert on your life

Many survivors experience abuse tactics that are designed to make you question your judgment, competence, and/or sense of reality.

Even if it doesn't feel like it, you have made many choices that have helped you survive. You know your situation best and know what options and strategies will (and won't) work for you. This course and other resources can help provide you with knowledge to make the most informed decisions possible.

What should you do?

Whether or not you choose to leave your relationship, financial safety planning can improve your options. Do you feel able to manage your finances? If you don't, understand that your abuser probably wanted you to feel this way. This was a way to maintain power and control over you.

Gaining confidence is in reach. With information, assistance, and support, you can set and work towards financial goals.

What should you do? *continued*

Step 1:

Gather information about your finances

It is common for abusive partners to hide information about assets, bank accounts, and liabilities (debts). Consider looking for financial documents including:

- Identity documents (social security numbers, marriage and birth certificates, immigration documents).
- Copies of bank and credit card statements.
- Copies of any benefits (public assistance, retirement) or insurance coverage (medical, auto, life, etc.).
- Property records related to homes, cars, furniture, valuables.

Step 2:

Store the information safely

If it is safe to do so, make copies of the records you find and hide them in a safe place. Consider also including a list and/or pictures of the things you own together (furniture, keepsakes, valuables, etc.).

One possible hiding place is a safety deposit box at a bank or credit union. You can rent one for a small fee without telling your partner. You can also store copies at a friend's or family member's house. You could use an email account such as ProtonMail or storage service such as Dropbox to keep digital copies if that is a safe option for you. Or you can hide the documents somewhere else that is safe for you.

Step 3:

Save money privately

Consider finding a way to save cash that your partner does not know about. This could be used for emergencies or if you need to flee. Some possible ideas:

- Save change from cash purchases.
- Open a bank account your partner is unaware of. Have bank statements sent to a safe mailing address or a private email account.
- Have gifts or raises from work that your partner is unaware of deposited into the bank account your partner is unaware of.
- Open a Paypal account your partner is unaware of and store funds there-be sure the account isn't connected to a shared bank account.
- If you leave, consider taking at least half the money in any joint accounts with you. Many victims have been surprised to learn their partner drained their joint bank accounts when they leave. This can be a very powerful method of regaining control. Taking at least half of the money is a way of protecting yourself.

Continued next page >>

What should you do? *continued*

Withdrawing money from a joint account can provide you the means to take care of yourself and your children. If you remove funds from a joint account, it's important to keep receipts and track how the funds were spent. This is in case a judge or court asks you to show how the money was used. This is especially true when children are involved. If you are hesitant to withdraw money, remember that you can always return it. Let taking care of yourself and any children be your top priority.

Continue seeking financial independence

Consider applying for a credit card solely in your name. If you don't have a non-joint checking account, consider privately opening one. Having a personal checking account and at least one credit card in your name will help build your individual credit history. See Module 4 to learn more about how credit works.



Disclosing abuse

No easy answers

It can be helpful, harmful, empowering, difficult, and more to talk about the abuse you have experienced.

Sometimes you will have complete control over if and what you share and sometimes you might not.

It can be helpful to talk through the pros/cons of disclosing abuse with an advocate. Advocates can also help you safety plan around disclosure. Safety plans can include plans for how you will take care of yourself after disclosures of the abuse.

Complicated choices



Disclosing abuse

Every situation is different. Sometimes it may be best to not disclose current or past abuse. At times, disclosure results in:

- People who respond insensitively and blame you.
- Discrimination in employment, housing, and access to services.
- Loss or reduction in public assistance.
- Referral to state child protection agencies.

Domestic violence advocates can provide confidential guidance and help you to understand the consequences and long-term implications of disclosing abuse.

Questions to ask before disclosing

Disclosing abuse:

Trust your instincts. Sometimes disclosure is necessary and sometimes it is better to not disclose. Each time, consider:

- What are the short and long-term consequences of disclosing? Of not disclosing?
- Are there ways I can mitigate potential negative consequences?
- What choice is most likely to be the safest for me?

Disclosing to community organizations:

- Are they mandated reporters who are required by law to report neglect or abuse?
- What are their policies for disclosing cases of domestic violence?
- Why do they need the information?
- Where are the records kept, and who has access to them?
- How will the information be used?
- What will happen if you don't disclose?

Disclosing to an employer:

- What is the company's confidentiality policy?
- Do they have an employee assistance program?
- What are your legal rights?
- Do you have the right to time off work?
- Does your employer have a partnership with a domestic violence program?
- What are the state's unemployment insurance policies? If you have to leave your job due to domestic violence, will you qualify for benefits?

Endnotes

Leemis R.W., Friar N., Khatiwada S., Chen M.S., Kresnow M., Smith S.G., Caslin, S., & Basile, K.C. (2022). The National Intimate Partner and Sexual Violence Survey: 2016/2017 Report on Intimate Partner Violence. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention.

¹ Chen, J., Khatiwada, S., Chen, M. S., Smith, S. G., Leemis, R. W., Friar, N., Basile, K. C., and Kresnow, M. (2023). The National Intimate Partner and Sexual Violence Survey (NISVS) 2016/2017: Report on Victimization by Sexual Identity. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention.

² Rosay, A.B., and Mulford, C.F. January 2017. "Prevalence Estimates and Correlates of Elder Abuse in the United States: The National Intimate Partner and Sexual Violence Survey." *Journal of Elder Abuse & Neglect* 29(1): 1–14.

³ Anderson, M. L., & Leigh, I. W. (2011). Intimate partner violence against deaf female college students. *Violence Against Women*, 17(7), 822-834.

⁴ Pollard, Robert Q., Erika Sutter, and Catherine Cerulli. 2014. "Intimate Partner Violence Reported by Two Samples of Deaf Adults via a Computerized American Sign Language Survey." *Journal of Interpersonal Violence* 29 (5): 948—65. <https://dx.doi.org/10.1177%2F0886260513505703>.

⁵ Plummer Sara-Beth, Findley, Patricia A. Women With Disabilities' Experience With Physical and Sexual Abuse: Review of the Literature and Implications for the Field. *Trauma, Violence & Abuse*, Sage Journals. November 8, 2011.

⁶ Brownridge, Douglas. (2006) Partner Violence Against Women With Disabilities: Prevalence, Risk, and Explanations. *Violence Against Women*. (12)9.

⁷ Mary Dutton et al., Characteristics of Help-Seeking Behaviors, Resources, and Services Needs of Battered Immigrant Latinas: Legal and Policy Implications, 7 *Geo. J. on Poverty L. and Pol'y* 245 (2000).

⁸ Chen, J., Khatiwada, S., Chen, M. S., Smith, S. G., Leemis, R. W., Friar, N., Basile, K. C., and Kresnow, M. (2023). The National Intimate Partner and Sexual Violence Survey (NISVS) 2016/2017: Report on Victimization by Sexual Identity. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention.

⁹ James, S. E., Brown, C., & Wilson, I. (2017). 2015 U.S. Transgender Survey: Report on the Experiences of Black Respondents. Washington, DC and Dallas, TX: National Center for Transgender Equality, Black Trans Advocacy, & National Black Justice Coalition.

¹ Bent-Goodley, T. B. & Dunson, N. (2008). Developing a faith-based response to domestic violence in the Black church (Monograph). Developed for the 2008 White House Conference on Faith Based and Community Initiatives, United States Department of Health and Human Services, Washington, DC.

² Domestic Abuse Does Not Discriminate. Hadassah: Women's Zionist Organization of America, Inc. http://www.hadassah.com/education/content/vio_woman_domestic.html

³ [Faizi, N. (2001). Domestic violence in Muslim communities. *Texas Journal of Women and the Law*, 10, 209-230.