

# Understanding Financial Abuse & Safety Planning

Excerpts from BWSS “Economic Empowerment Strategies for Women”

\*With local and national resources at the end

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## Understanding Financial Abuse

Financial abuse is a common tactic used by abusers to control and isolate women. It can have long term and devastating consequences. Because the experience of abuse is different for every woman, this module addresses what women from varying backgrounds may experience when trying to overcome financial abuse.

The module also provides information to consider before ending a relationship with an abusive partner including strategies to protect your safety. It does not have all the answers, but it is a start.

Also, please note that the information in this curriculum is intended to be general advice for individuals involved in an abusive relationship. However, not everyone's situation is the same. So, if you need specific advice regarding your particular situation, you should contact a support worker, financial adviser or lawyer.

The objectives of this module are:

- Recognize the signs of a financially abusive relationship.
- Recall how to keep safe after ending a financially abusive relationship.
- Explain the financial impact of separation, divorce and child support.
- Describe some of the consequences of disclosing abuse.
- Explain the challenges to maintaining your privacy and changing your identity in regard to financial abuse

## Financially Abusive Relationships

### What is Financial Abuse?

Financial abuse often begins subtly and progresses over time. The aim of financial abuse, as with other forms of abuse, is to gain power and control in a relationship. Financial abuse along with emotional and physical abuse, manipulation, intimidation and threats are all aimed at getting and maintaining control over another person. The purpose is to trap 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
- May justify behaviour as cultural.

Almost all couples have arguments about money. However, in financially healthy relationships, couples successfully negotiate their wants and needs in the following ways:

- Both partners have access to financial statements and information although one partner might manage the day-to-day finances and bill paying,
- Couples identify when they have different values about money and negotiate joint financial goals;
- Couples set plans to meet joint goals and stick to them;
- Couples recognize and respect that decision-making is equal regardless of who earns more income for the family;
- Each partner has access to money on their own without having to ask for permission or hide their spending;
- Financial decisions are made jointly between partners; and
- Both partners have access to money and knowledge about where and how money is spent, and neither partner is deceitful.

These are the elements that appear in happy, productive and loving relationships. A true partnership does not include any facet of financial abuse and includes open dialogue, communication, and agreement to all financial matters.

### What does financial abuse look like?

It's important to know that financial abuse can happen to anyone regardless of their income, education or independent success. Despite great diversity, survivors face similar struggles, challenges and conflicts as they try to care for their families, secure work, find affordable housing and create long-term assets.

To help you determine whether or not you are in a financially abusive relationship, ask yourself these questions. Does your partner:

- Steal money from you or your family and force you to give access to your money or financial accounts?
- Make you feel as though you don't have a right to know any details about money or 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 from working or attending school or training sessions?

- Overuse your credit cards or refuse to pay the bills?
- Force you to file fraudulent tax claims?
- Prevent you from obtaining or using credit cards or bankcards?
- 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 or refuse to work to help support the family?
- Interfere with your performance at work through harassing activities like frequent telephone calls, emails or visits to your workplace?
- Force you to turn over your benefit payments or threaten to report you for “cheating” on your benefits so 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 in order to be able to legally sign documents without your knowledge or consent?

If you find yourself answering yes to one or more of these questions, you may be in a financially abusive relationship. Recognizing this may be very difficult, but there is help available. You are not alone. Please continue reading this resource for strategies that can help you understand and empower you to regain control over your finances.

### Safety Planning

If you determine you are in an abusive relationship, the first call to action is developing a plan that will keep you and your family safe. Remember that Remaining safe is of the utmost importance during this difficult time.

Working with an advocate or victim service worker is also critically important. An advocate can be a professional working at a local women’s centre, family support service, transition house, or immigrant service agency.

### What should you do if you are being financially abused?

#### Step One: Evaluate your personal confidence level regarding finances.

First, work on understanding how your experience of dealing with financial abuse makes you feel about your ability to manage finances. You might not feel confident in your ability to manage your money. However, understand that your abuser probably wanted you to feel this way so that he could maintain his power and control over you and your finances. With education, assistance and support you can become a successful money manager and work toward setting and achieving your own financial goals.

Financial safety planning is critical whether or not you choose to leave an abusive relationship. Although there is no perfect way to ensure your safety, you can take steps to decrease the chances of your abuser harming you or your family.

## Step Two: Gain information about your assets and liabilities.

It is a common strategy for an abusive partner to hide assets and information about bank accounts and debts. Consider safe ways of doing some investigative work to find financial documents and make copies of these documents to hide in a safe place.

If possible, make photocopies of information about his income, such as any pay stubs, tax returns, company records and ledgers, bank accounts, investments, and RRSPs. Possible safe places include opening a safety deposit box to store documents for safekeeping without telling your partner or storing copies at a friend or family member's house.

It's also important to have copies of other critical documents stored in a safe place, such as Social Insurance numbers (SIN) (for yourself, children and your partner), your marriage certificate, birth certificates and CareCard numbers, bank statements and credit card statements.

Documentation regarding joint property can also be very helpful, particularly if you decide to leave the relationship. Photographs can often be more helpful than extensive lists, so consider taking photographs of any joint property. Take pictures that help to confirm the property was at your residence by including children, family or friends in the photographs.

## Step Three: Begin saving money immediately.

Another common control tactic used by abusers is to not allow the victim to have any money on their own. Consider finding a way to save some cash for yourself for emergencies or if you need to escape the relationship on short notice. This can be a challenge, but it is something many survivors have been able to accomplish by using all their resources.

One strategy is to save change from purchases and save it in a safe place or secret bank account. Another possibility is having raises or bonuses from work deposited directly into an account that your abusive partner is unaware of (make sure to have bank statements sent to a special PO Box or safe address). Be creative and utilize your strengths and resources to ensure cash flow for yourself and your children.

Also, consider taking at least half of the money in your joint checking and saving accounts immediately upon leaving. However, remember that abusers frequently increase in their efforts at power and control if the partner is leaving.

Many women survivors of violence who have had to flee their home report being surprised to discover their partner immediately drained any joint bank accounts. This tactic is a purposefully attempt to get women to return and can be a very powerful method of regaining control. Taking at least half of the money is a way of protecting yourself and ensuring that you have the means

to take care of yourself and your children. If you are hesitant to do this, remember that you can always deposit it back. Taking care of yourself and any children is top priority.

#### Step Four: Seek financial independence, one step at a time.

Consider opening your own checking account and applying for a credit card. Having a personal checking account and one credit card in your name ensures that you have your own personal credit history. Also, remember to change the signature authority on any joint accounts so that both of you must sign for any transaction to occur. One way to do this is by setting up your bank account in the following way: “Jane Doe and John Doe”, rather “Jane Doe or John Doe”.

These are only four basic steps to help prepare you to leave your abuser.

Again, we highly recommended seeking the help of an advocate for additional guidance and instruction as you prepare for personal and financial independence.

In addition to these four basic steps, as well as seeking help from an advocate, you may also want to consider filing for a protection order. This is especially important if you have experienced threats or feel that you are in danger.

## SAFETY PLANNING TIPS

- Be careful as you gather documents and store the information in a safe place. Abusive partners may set traps in files to detect if someone has accessed them.
- Consult a domestic violence advocate and an attorney. Good legal and safety advice is essential.
- Avoid mediation when at all possible due to safety risks.
- Establish a safety plan if you’re required to attend a meeting where your partner will be present. Include plans for before, during and after the meeting.
- Change or put additional passwords or PIN codes on your utility and credit card accounts to prevent your partner from illegally accessing or changing your accounts.

In addition to the strategies previously shared, there are other things to keep in mind while seeking independence from your abuser. Some of these issues are outlined below:

### Home and Shelter Concerns

- Consider limiting your housing search to private property owners rather than larger property-management firms, if you’re concerned that your abuser may use a credit report to locate you while you’re in hiding.
- Private property owners often use proof of credit history provided at the time of application rather than checking with a credit bureau. Larger property management firms often use a credit bureau.

- Supply a copy of your credit report for housing applications instead of having a potential landlord check your credit report to avoid an abuser from discovering your new address.
- Protect your contact information from being shared by finding a roommate who will agree to have the utilities listed in her name.

### Technology Concerns

- Find out how much of your personal information is available on the Internet. Use free and fee-based websites such as [www.google.com](http://www.google.com) or [www.whitepages.com](http://www.whitepages.com) to search for your phone number and address.
- Be cautious about completing any applications online or using the Internet to communicate with your landlord or mortgage company.
- Information sent over the Internet can be intercepted or monitored. To protect your privacy, fax the information or send it by mail.
- Set up a news alert on [www.google.com](http://www.google.com) that will notify you whenever your name, address or phone number are published on the Internet. Google archives about four billion Web pages!
- Contact a victim service worker or an advocate to learn more about technology safety and privacy strategies.

### Workplace Safety

- Consider providing a photograph of your abuser to your employer's security personnel and reception.
- Make arrangements with security to be escorted to and from the parking lot or to public transportation.
- Provide company security personnel and your supervisor with a copy of your protection order.
- Screen your telephone calls.
- Consider changing your work schedule and travel patterns to and from work.
- Save threatening e-mails, voice mails, letters and gifts. If you choose to use the legal system, this evidence will be helpful. If you have a protection order, document your experience to help prove that your partner or ex-partner is violating that order.

### Safety Planning and Legal Options

*There are legal steps you can take to protect your safety.*

#### Protection Orders

A protection order is a court order signed by a judge that prohibits an abuser from contacting, threatening, stalking or harassing. There are different names for these orders. They may also be referred to as "protective orders", "restraining orders" or "protection from abuse orders." A protection order can remove your abuser from your home; prohibit your abuser from coming to your home or place of work, or contacting you by phone or email.

## **Before you separate:**

If you are not married and thinking about ending a relationship with your partner, you may discover that you aren't covered by laws that pertain to married couples.

- Make an inventory of items that each partner brought into the relationship. Be sure to gather any documents or receipts you can use to prove ownership.
- Document joint financial matters, including loans, insurance policies, retirement plans and debt.
- Discuss how you will distribute jointly owned property, if you separate.
- If you rent property, determine whose name is on the lease. Whoever is named on the lease is legally responsible for the rent payments.
- Are you or your partner named as a beneficiary on one another's life insurance policy or retirement account? If your living arrangement ends, remember to remove your partner's name as beneficiary. Also, be aware that your name may also be removed as your partner's beneficiary.

## **Resources in Oregon:**

Oregon Crime Victims Compensation Program

To apply: <https://www.doj.state.or.us/crime-victims/victims-resources/victims-services/compensation-for-victims-of-crime/>

Temporary Assistance for Domestic Violence Survivors

For temporary financial assistance:

<https://www.oregon.gov/dhs/ABUSE/DOMESTIC/pages/tadvs.aspx>

Legal resources:

<https://www.courts.oregon.gov/programs/family/domestic-violence/Pages/default.aspx>

## **List of Resources and Hotlines:**

NATIONAL CRISIS ORGANIZATIONS AND ASSISTANCE:

The National Domestic Violence Hotline

1-800-799-7233 (SAFE)

[www.ndvh.org](http://www.ndvh.org)

National Dating Abuse Helpline

1-866-331-9474

[www.loveisrespect.org](http://www.loveisrespect.org)

National Child Abuse Hotline/Childhelp

1-800-4-A-CHILD (1-800-422-4453)

[www.childhelp.org](http://www.childhelp.org)

National Sexual Assault Hotline

1-800-656-4673 (HOPE)

[www.rainn.org](http://www.rainn.org)

National Suicide Prevention Lifeline

1-800-273-8255 (TALK)

[www.suicidepreventionlifeline.org](http://www.suicidepreventionlifeline.org)

National Center for Victims of Crime

1-202-467-8700

[www.victims of crime.org](http://www.victims of crime.org)

National Human Trafficking Resource Center/Polaris Project

Call: 1-888-373-7888 | Text: HELP to BeFree (233733)

[www.polarisproject.org](http://www.polarisproject.org)

National Network for Immigrant and Refugee Rights

1-510-465-1984

[www.nnirr.org](http://www.nnirr.org)

National Coalition for the Homeless

1-202-737-6444

[www.nationalhomeless.org](http://www.nationalhomeless.org)

National Resource Center on Domestic Violence

1-800-537-2238

[www.nrcdv.org](http://www.nrcdv.org) and [www.vawnet.org](http://www.vawnet.org)

Futures Without Violence: The National Health Resource Center on Domestic Violence

1-888-792-2873

[www.futureswithoutviolence.org](http://www.futureswithoutviolence.org)

National Center on Domestic Violence, Trauma & Mental Health

1-312-726-7020 ext. 2011

[www.nationalcenterdvtraumamh.org](http://www.nationalcenterdvtraumamh.org)

National Runaway Safeline

1-800-RUNAWAY or 1-800-786-2929

[www.1800runaway.org](http://www.1800runaway.org)

## CHILDREN

Childhelp USA/National Child Abuse Hotline

1-800-422-4453

[www.childhelpusa.org](http://www.childhelpusa.org)

Children's Defense Fund

202-628-8787

[www.childrensdefense.org](http://www.childrensdefense.org)

Child Welfare League of America

202-638-2952

[www.cwla.org](http://www.cwla.org)

National Council on Juvenile and Family Court Judges

Child Protection and Custody/Resource Center on Domestic Violence

1-800-527-3233

[www.ncjfcj.org](http://www.ncjfcj.org)

Center for Judicial Excellence

[info@centerforjudicialexcellence.org](mailto:info@centerforjudicialexcellence.org)

[www.centerforjudicialexcellence.org](http://www.centerforjudicialexcellence.org)

## TEENS

Love is respect

Hotline: 1-866-331-9474

[www.loveisrespect.org](http://www.loveisrespect.org)

Break the Cycle

202-824-0707

[www.breakthecycle.org](http://www.breakthecycle.org)

[College Campus Safety Guide](#)

## DIFFERENTLY ABLED

Domestic Violence Initiative

(303) 839-5510/ (877) 839-5510

[www.dviforwomen.org](http://www.dviforwomen.org)

Deaf Abused Women's Network (DAWN)

Email: Hotline@deafdawn.org

VP: 202-559-5366

[www.deafdawn.org](http://www.deafdawn.org)

## WOMEN OF COLOR

Women of Color Network

1-800-537-2238

[www.wocninc.org](http://www.wocninc.org)

INCITE! Women of Color Against Violence  
incite.natl@gmail.com  
[www.incite-national.org](http://www.incite-national.org)

#### LATINA/LATINO

Casa de Esperanza  
Linea de crisis 24-horas/24-hour crisis line  
1-651-772-1611  
[www.casadeesperanza.org](http://www.casadeesperanza.org)

National Latin@ Network for Healthy Families and Communities  
1-651-646-5553  
[www.nationllatinonetwork.org](http://www.nationallatinonetwork.org)

#### IMMIGRANT

The National Immigrant Women's Advocacy Project  
(202) 274-4457  
<http://www.niwap.org/>

#### INDIGENOUS WOMEN

National Indigenous Women's Resource Center  
855-649-7299  
[www.niwrc.org](http://www.niwrc.org)

#### ASIAN/PACIFIC ISLANDER

Asian and Pacific Islander Institute on Domestic Violence  
1-415-954-9988  
[www.apiidv.org](http://www.apiidv.org)  
Committee Against Anti-Asian Violence (CAAAV)  
1-212- 473-6485  
[www.caaav.org](http://www.caaav.org)  
Manavi  
1-732-435-1414  
[www.manavi.org](http://www.manavi.org)

#### AFRICAN-AMERICAN

The Black Church and Domestic Violence Institute  
1-770-909-0715  
[www.bcdvi.org](http://www.bcdvi.org)

LESBIAN, BI-SEXUAL, GAY, TRANSGENDER, GENDER NON-CONFORMING

The Audre Lorde Project

1-178-596-0342

[www.alp.org](http://www.alp.org)

LAMBDA GLBT Community Services

1-206-350-4283

<http://www.qrd.org/qrd/www/orgs/avproject/main.htm>

National Gay and Lesbian Task Force

1-202-393-5177

[www.ngltf.org](http://www.ngltf.org)

Northwest Network of Bisexual, Trans, Lesbian & Gay Survivors of Abuse

1-206-568-7777

[www.nwnetwork.org](http://www.nwnetwork.org)

Trans Lifeline

877-565-8860

[www.translifeline.org](http://www.translifeline.org)

## ABUSE IN LATER LIFE

National Clearinghouse on Abuse in Later Life

1-608-255-0539

[www.ncall.us](http://www.ncall.us)

National Center for Elder Abuse

1-855-500-3537

[www.aginginplace.org](http://www.aginginplace.org)

## MEN

National Organization for Men Against Sexism (NOMAS)

1-720-466-3882

[www.nomas.org](http://www.nomas.org)

A Call to Men

1-917-922-6738

[www.acalltomen.org](http://www.acalltomen.org)

Men Stopping Violence

1-866-717-9317

[www.menstoppingviolence.org](http://www.menstoppingviolence.org)

## LEGAL

Battered Women's Justice Project  
1-800-903-0111  
[www.bwjp.org](http://www.bwjp.org)

Legal Momentum  
1-212-925-6635  
[www.legalmomentum.org](http://www.legalmomentum.org)

Womenslaw.org  
[www.womenslaw.org](http://www.womenslaw.org)

National Clearinghouse for the Defense of Battered Women  
1-800-903-0111 x 3  
[www.ncdbw.org](http://www.ncdbw.org)

Legal Network for Gender Equity  
[nwlc.org/join-the-legal-network/](http://nwlc.org/join-the-legal-network/)

Domestic Violence Legal Empowerment and Appeals Project  
[www.dvleap.org](http://www.dvleap.org)