

- Admit to your partner what you are afraid of or worried about and focus on what would make you feel better. Examples include: 1) sharing the burden, 2) transparency with information about the problem, 3) encouragement when things are tough, 4) or getting outside help.
- Since there will never be a day without relationship problems or financial stress, don't wait for that. Connect now. Remember what brings you joy in your relationship and make time to do those things, whether it's taking a walk, working on a project together, time spent alone together, or time shared with family.
- Talk about money. When you are ready to be honest with yourself and each other, have the conversation – it can be difficult but it is worth it for your mental health and the health of your relationship. Keep emotions separate and don't put blame on one another. Look at the numbers and accept your share of the responsibility whether that is spending, being under-employed, procrastinating payments, etc. Get help, read about healthy financial habits (like taking this course!), and work together to make a change gradually over time.¹¹¹

Financial Abuse

What is Financial Abuse?

Financial abuse, or economic abuse, involves controlling a person's ability to acquire, use, and keep financial resources. Economic abuse is very common in abusive relationships and is often the first sign of domestic abuse and violence. Financial abuse may be accompanied by other types of abuse in a relationship, or it may stand alone as a form of control and manipulation.

Financial abuse can include preventing the survivor from working, restricting or stealing money, and manipulation and intimidation of the person being abused. The goal of the abuser is to gain and maintain power and control in the relationship.

Financial abuse is a powerful way of trapping someone in an abusive relationship. Survivors often cite economic insecurity for themselves or their children as a reason for not escaping an abusive relationship sooner.

¹¹¹ Ann Smith. "Blaming Money for Relationship Woes?" *Psychology Today*, January 28 2010.
<https://www.psychologytoday.com/us/blog/healthy-connections/201001/blaming-money-relationship-woes>

Warning Signs of Financial Abuse:

- Your name is not on the household checking account or on joint purchases like car loans, mortgages, cell phone plans, or apartment leases.
- Your partner is trying to control your use of, or access to, money you earned or saved.
- Your partner is using your money, assets, or credit cards without permission.
- Your partner requires you to bail them out of financial crises.
- Your partner demands you give them your paycheck, credit card, and account passwords.
- Your partner criticizes your job, pressures you to quit, or harasses you at work.
- You cannot buy the things you need (medications, feminine hygiene products, necessary toiletries), while your partner always seems to have what they need.
- Your partner spends your Social Security money. This is illegal. Your Social Security check is intended for **your use only**.
- Shared credit cards are always maxed out. If your partner never allows you to pay down the credit card, this may be a way of keeping you in the relationship by limiting your options to move out.
- You are not allowed any money for your own recreational use. Your partner has money to be spent on fun and you do not.
- You are not allowed to purchase a car, even with your own money. This keeps you isolated, away from family and friends, and reduces your independence.
- You are discouraged from seeking career or job opportunities that can earn you more money. This is to keep you financially dependent on your partner.
- You must account for every penny you spend.
- Your partner criticizes the financial decisions you make.
- Your partner controls *all* of the household finances¹¹²

If you suspect you are being abused financially, reach out to someone – a friend, family member, co-worker, counselor or other expert. If you don't feel that you have someone in your life you can trust with this kind of information, you can contact a local domestic abuse hotline or the National Domestic Violence Hotline at 1-800-799-SAFE (7233).¹¹³

¹¹² Sherri Gordon. "How to Identify Financial Abuse in a Relationship" *VeryWell Mind*, May 6, 2020. <https://www.verywellmind.com/financial-abuse-4155224>

¹¹³ Original material from Peerlink National Technical Assistance Center.

Resources for Getting Out of an Abusive Relationship:

- For more information on financial abuse, visit: <https://nnedv.org/content/about-financial-abuse/>
- For information on financial questions when leaving an abusive relationship, visit: <https://www.womenslaw.org/about-abuse/forms-abuse/financial-abuse/financial-matters-when-leaving-abusive-relationship>
- For FAQs about financial abuse, and additional information on planning ways out of an abusive relationship, visit: <https://www.womenshealth.gov/relationships-and-safety/other-types/financial-abuse>
- For how get out of a financially abusive relationship and repair your financial situation, visit: <https://www.joinonelove.org/learn/keep-these-5-resources-on-financial-abuse-bookmarked/>
- For help and support, visit The National Domestic Violence Support Hotline: <https://www.thehotline.org/>
- For information on safety planning, visit: <https://www.bwss.org/resources/economic-empowerment-strategies-for-women/understanding-financial-abuse-safety-planning/>
- For a guide on how to recognize financial abuse and how survivors of domestic violence can rebuild their finances, visit: <https://vawnet.org/material/hope-power-your-personal-finances-rebuilding-guide-following-domestic-violence>
- To find shelters and advocacy organizations in Oregon, visit: <https://www.ocadsv.org/find-help>
- In Portland, Oregon, Raphael House has survivor-led, peer-support services for domestic abuse survivors who are also experiencing addiction. For more information on their programs, services, and resources, visit: <https://raphaelhouse.com/supportive-services/>
<https://raphaelhouse.com/get-help/>
- In Portland, Oregon, Bradley Angle is another safe space for any survivor of domestic violence, providing a 24 crisis line, emergency shelters, support groups, and more. For more information, visit: <https://bradleyangle.org/get-help/emergency-services/>