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Financial abuse

Financial abuse happens when an abuser takes control of finances to prevent the other person from leaving and to maintain power in a relationship. An abuser may take control of all the money, withhold it, and conceal financial information from the victim. Financial abuse happens often in physically abusive relationships. Financial abuse can also happen in elder abuse when a relative, friend, or caregiver steals money from an older person.

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What is financial abuse?

Financial abuse happens when an abuser has control over finances in a relationship and withholds money from the victim. Often, a woman does not leave an abusive relationship because she fears she will not be able to provide for herself or her children. Financial abuse can make the victim feel as if she can't leave. This fear is often the main reason women don't leave an abusive relationship.¹

Financial abuse of older adults is also common. Read more about [elder abuse](#).

How can I tell if I am being financially abused?

Often, financial abuse is subtle and gradual, so it may be hard to recognize. Your partner may act as though taking over the finances is a way to make life easier for you, as if he or she is doing you a favor. Your partner might explain that giving you a set amount of money will help keep your family on track financially. But slowly, the “allowance” becomes smaller and smaller, and before you know it, you are asking for money and being refused.

Some of the common ways that financial abuse happens includes:

- Urging you to or demanding that you quit your job or preventing you from working
- Stalking or harassing you at work
- Refusing to give you access to bank accounts and hiding or keeping assets from you
- Giving you a set amount of money to spend and no more
- Constantly questioning purchases you make and demanding to see receipts
- Making financial decisions without consulting you
- Stealing your identity or filing fraudulent tax returns with your name attached to them
- Selling property that was yours
- Filing false insurance claims with your name on them
- Not paying child support so you can't afford rent, food, and other needed items
- Forcing you to open lines of credit

What steps can I take to protect myself from financial abuse?

If the abuser has access to your credit cards, bank accounts, or Social Security number, they may try to open accounts in your name or deliberately try to ruin your credit in order to make it harder for you to leave the relationship. But you can take steps to protect yourself and your money, whether you stay in the relationship or leave.

- **Keep your personal information safe.** Call your credit card company and bank and ask them to change your PIN or access codes. Change your passwords on your

- personal computer or phone, including passwords you use to log into your bank or credit card accounts. Do not give the passwords to anyone else.
- **Don't co-sign a loan or another financial contract with an abuser.** If the abusive partner doesn't make payments on time or at all, you may be held responsible for the debt.
 - **Know the laws in your state before getting married.** Laws are different in different states about how debt, money, and other assets are handled, legally, between married partners. In some states, any money earned, or debts incurred, during marriage belong to both spouses. If you're worried about a partner taking your money or hurting your credit, do not get married. Marriage is a legally binding contract between two people. If you're worried about keeping financial independence after marriage, talk to a lawyer before getting married.
 - **Get a free credit report.** A credit report can tell you if any accounts were opened using your name and Social Security number. Federal law says that you can get a free copy of your credit report every 12 months. Using your Social Security number, you can get your free credit report through the website [annualcreditreport.com](https://www.annualcreditreport.com) or by calling 1-877-322-8228.
 - **Protect your credit.** If your credit report shows activity that you don't recognize, you can report it to one of three credit bureaus (Equifax, Experian, or TransUnion). The credit bureau will start an investigation. You can ask the credit bureaus to freeze your credit so that no one can open new accounts or loans in your name. You can also request the credit bureau to issue a "fraud alert" in your name. A fraud alert makes it harder for someone to open an account in your name.
 - **Save your money.** If you can do so safely, begin to save any money you can and put it in a place the abuser cannot get to. You might hide cash or items you can later sell, or you might open a bank account the abuser doesn't know about. If you open a new account, be aware that mail associated with the account might come to your address.
 - **Plan for a future job.** You may worry that you don't have enough education or job experience to get a good job without a partner. Child care or transportation might be a concern. Local domestic violence shelters can connect you to local resources to help with child care, transportation, health care, and job training. Many shelters can help you find work while you get new housing, food assistance, and other support in place.
 - **Know your job rights.** If you have a job, know that many states have laws that protect your right to take time off to go to court for violence and abuse issues. Many states also have laws to protect you against discrimination on the job if you have experienced domestic violence or sexual assault. The Women's Legal Defense and Education Fund has a [list of state laws](#) that may help you.

What do I need to know about money when I'm ready to leave?

When you are getting ready to [leave an abusive relationship](#), money issues may seem overwhelming. But you can take steps to care for yourself and your children. Gather important documents for you and your children, such as birth certificates and Social Security cards. You might also try to get copies of health insurance cards and bank statements. These will increase your independence, and they will help with your case if you have divorce or child custody hearings.

In case the abuser has opened credit cards in your name or other types of illegal financial activity, you should get a copy of your credit report.

You may not have time to gather much information before you go. That's OK. Collect what you can. The highest priority is getting out of the abusive relationship as safely as possible.

Learn more and see a safety packing list to help you prepare to [leave an abusive relationship](#).

How can I financially recover from financial abuse?

Make a plan to leave the abuser . Once you are away from that person, you can take steps to repair your credit and become financially independent.

- **Protect your credit.** By freezing your credit accounts or having a credit bureau issue a fraud alert, you can make it harder for someone to open accounts in your name.
- **Talk to a financial expert.** You can get free financial education and advice about dealing with debt, a mortgage, or credit issues from the nonprofit [National Foundation for Credit Counseling](#). An expert can help you make a step-by-step plan to repair your credit and rebuild your finances.
- **Use available resources.** Most states have assistance programs to help survivors of domestic violence. Find the resources offered in your state at the [National Coalition Against Domestic Violence](#).
- **Know your job rights.** Many states have laws that protect your right to take time off from a job to go to court for violence and abuse issues. Many states also have laws to protect you against discrimination on the job if you have experienced domestic violence or sexual assault. The Women's Legal Defense and Education Fund has a [list of state laws](#) that may help you.

Did we answer your question about financial abuse?

For more information about financial abuse, call the OWH Helpline at 1-800-994-9662 or check out the following resources from other organizations:

- [About Financial Abuse](#) — Fact sheet from the National Network to End Domestic Violence.
- [Financial Abuse](#) — Facts about and help for financial abuse from WomensLaw.org.
- [Hope & Power for Your Personal Finances: A Rebuilding Guide Following Domestic Violence](#) — Free guide from the National Endowment for Financial Education and Intuit.

Sources

1. National Network to End Domestic Violence. (2016). [About Financial Abuse](#).

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Escape

Click the escape button above to immediately leave this site if your abuser may see you reading it.

Warning

Anyone with access to your phone or computer can check which websites you visit. It's not possible to clear your Internet history completely from your computer or phone. It may be safer to use a public computer, such as at a library, or a friend's phone. If you have been abused or are afraid of someone, contact a [hotline](#) at **800-799-SAFE (800-799-7233)**, or learn more ways to [get help](#).

A FACT SHEET FROM THE
OFFICE ON WOMEN'S HEALTH