What is economic abuse?

**Economic Abuse**
An abuser’s distinct tactics to control a partner’s ability to acquire, access, and maintain economic resources, to hinder her economic self-sufficiency, and to damage her economic self-efficacy.

**Intimate Partner Violence (IPV)**
A pattern of coercive behaviors within a relationship, whereby one person uses tactics of power and control over the other person, over a period of time.

### Economic Control
- Partner demanding to know how money was spent
- Partner making important financial decisions without prior discussion
- Keeping financial information from her
- Making her ask for more money
- Demanding her to give receipts and/or change after spending money

### Employment Sabotage
- Partner keeps her from going to work
- Partner demands she quits her job
- Partner threatens her to make her leave work
- Beats her up if she said she needed to get a job
- Showing up at her work to harass/embarrass her to jeopardize her job

### Economic Exploitation
- Paying bills late/not paying bills that were in her name
- Spending money needed for rent or bills
- Build up debt under her name (i.e. by using her credit card)
- Excessive gambling
- Purposefully ruining her credit score with the intent of keeping her solely dependent on him

**References**
What is the impact of economic abuse?

Economic abuse impacts all levels including individual, family, and community. When the abuser has control over finances, he traps her in the relationship, making it more difficult for her to leave.

**Individual Impact**

Economic abuse decreases the psychological well-being of the victim.

Mothers who experience economic abuse are 1.9 times more likely to experience depression than those who have not. Economic abuse is more predictive of depression over time than physical and psychological abuse. Having a partner control access to money or preventing independence through work or school may leave a lasting impact on women’s mental health, especially when experienced over time.

**Family Impact**

Within the family, economic abuse permeates each relationship.

According to the spill-over hypothesis, hostility and conflict in one family system (i.e. the parental unit) negatively influences other family systems (i.e. the parent-child unit). Mothers who experience economic abuse are less likely to engage in parent-child activities and they are 1.5 times more likely to use spanking than mothers who did not experience such abuse.6

**Community and Societal Impact**

Economic abuse impacts women’s and society’s economic well-being.

The costs of IPV against women in 1995 exceeded $5.8 billion and included nearly $4.1 billion in the costs of medical and mental health care and nearly $1.8 billion in the costs of lost productivity. Survivors lose nearly 8 million days of paid work—the equivalent of more than 32,000 full-time jobs—and almost 5.6 million days of household productivity each year. IPV is a primary cause of homelessness among women, which is a major barrier to their workforce participation.

References

**Action Plan for Practitioners and Advocates**

**Identify**

**Scale of Economic Abuse (SEA-12)**

Utilized in the screening of economic abuse victims, the SEA-12 identifies the frequency of economic abuse experienced in relationships. This scale is comprised of three categories:

- **Economic Control** (5 items)
- **Employment Sabotage** (4 items)
- **Economic Exploitation** (3 items).

**Advocate**

**Practitioners should utilize best practices to economically empower survivors.**

Educating survivors about economic abuse tactics including those that are controlling, exploitive, or employment sabotage activities should be part of economic advocacy efforts. Providing information on economic abuse and promoting economic justice will provide survivors with a greater understanding of how abusers control them economically.

**Intervene**

**Financial Education Programs**

These programs provide financial education to increase knowledge about financial management skills. Topics covered include: money and power, developing a cost-of-living plan, building and repairing credit, banking and investing, oppression and economic abuse, economic abuse and relationships, financial fundamentals, creating long-term financial success, and strategies for immigrants/refugees.

**Asset Building Programs**

The use of these programs is one of the most effective ways to build economic security and safety from abuse. These programs are based on the asset-based theory, which states that having assets stimulates and facilitates the development of human capital and thereby indirectly contributes to the economic empowerment of impoverished people.

**What is Economic Empowerment?**

Economic empowerment comes from gaining independence over one’s own financial capital. Increasing assets and income, as well as acquiring knowledge and the ability to control one’s own financial capital, can enhance economic empowerment.

“Advocates should be prepared to offer financial tools and strategies in an effort to increase survivors’ economic self-sufficiency.”

“It is critical to understand the factors that increase abusers’ risk of perpetration and to identify pathways that lead to perpetration in order to design appropriate intervention strategies to address these issues.”

References:


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