What Is Financial Abuse?

A comprehensive guide to helping you understand financial abuse

A service of Theresa's Fund

domesticshelters.org

Nearly all survivors who speak out say an abuser also subjected them to financial abuse.

Financial abuse, also sometimes called economic abuse, may start off feeling something like care or concern from a partner. The abuser may not want the survivor to keep going to school to earn a degree because they want them to be at home. The abusive individual misses them. In reality, the abuser often doesn't want the survivor to have the freedom of broader job opportunities.

This toolkit will provide you with these insights and more. Inside you'll find:

- Helpful Articles
- Recommended Books
- Lists
- In-Depth Videos

- Survey Results
- Support Communities
- How to Find Help

Introduction

There are hundreds of articles on DomesticShelters.org covering the many facets of domestic violence. Here are links to those that will help you answer the question, "What is financial abuse?"

What Is Financial Abuse?

A guide to understanding, escaping and recovering from financial abuse.

When Someone Else Controls the Money

Learn these terms and you can recognize financial abuse.

<u>5 Ways to Get Money Matters In</u> <u>Order</u>

As you prepare to leave your abuser, make sure you know where your money is.

Money Means Freedom

Shows survivors how to access funds set aside for survivors.

Does Having Money Keep You Safe from Abusers?

You can probably guess the answer to this one. A Silicon Valley advocate weighs in.

Are You the Victim of Financial Abuse?

Ask yourself these questions.

Finding Your Financial Footing After Abuse

When the abuser controls your money, it can feel impossible to start over.

Am I Being Abused?

A guide to help you identify DV and abuse.

What Type of Money Script Was Passed Down to You? Is what you learned about

money helping or hurting you?

After Abuse, a High-Priced Divorce Is the Next Trauma

Survivors who leave an abusive partner often find themselves nearly bankrupt by divorce.

Finding Financial Independence After Abuse

Free courses teach financial literacy.

How to Stash Cash

There are ways to set aside money in secret.

Tax Time: How Do I Avoid Filing with an Abuser?

For survivors, this annual requirement may be a nightmare.

What Is Domestic Violence?

A guide to helping you understand DV and abuse.

Beyond a Bruise

Would you recognize abuse even if it didn't leave a mark?

Should You Change Your Social Security Number?

A social security attorney explains the pros and cons.

Do You Know Where Your Money Is?

Achieving financial freedom is one step toward starting a new life after abuse.

<u>Gimme Some Credit</u>

8 steps to rebuild your credit after abuse.

Breaking Your Lease Without Breaking the Bank

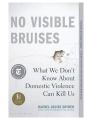
Options for survivors to terminate their lease and move on.

Some Abusers Are Getting

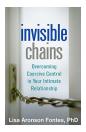
Awarded Alimony How an archaic alimony law further victimizes survivors.

Reading books can be a helpful way to understand if you're a victim of abuse and understand the abuser's behavior.

Here are our recommended reads:



<u>No Visible Bruises: What We Don't Know About Domestic Violence Can Kill Us</u>. In No Visible Bruises, journalist Rachel Louise Snyder gives context for what we don't know we're seeing. She frames this urgent and immersive account of the scale of domestic violence in our country around key stories that explode the common myths-that if things were bad enough, victims would just leave; that a violent person cannot become nonviolent; that shelter is an adequate response; and most insidiously that violence inside the home is a private matter, sealed from the public sphere and disconnected from other forms of violence.

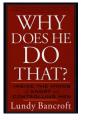


Invisible Chains: Overcoming Coercive Control in Your Intimate Relationship. Showered with attention? It can feel incredibly romantic and can blind you to hints of problems ahead. What happens when attentiveness becomes domination? The desire to control can lead to jealousy, threats, micromanaging, even physical violence. If you are trapped in a web of coercive control, this book provides answers, hope, and a way out

Recommended Books



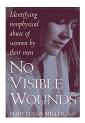
<u>When Love Goes Wrong: What to Do When You Can't Do Anything Right</u> Ann Jones and Susan Schechter bring together their more than fifteen years of experience working with women in abusive relationships to offer an eyeopening new analysis of controlling partners and a wealth of empowering information for women who want to change their lives for the better.



Why Does He Do That?: Inside the Minds of Angry and Controlling Men. In this groundbreaking bestseller, Lundy Bancroft—a counselor who specializes in working with abusive men—uses his knowledge about how abusers think to help women recognize when they are being controlled or devalued, and to find ways to get free of an abusive relationship.



<u>Coercive Control: How Men Entrap Women in Personal Life</u>. One of the most important books ever written on domestic violence, Coercive Control breaks through entrenched views of physical abuse that have ultimately failed to protect women. Evan Stark, founder of one of America's first battered women's shelters, shows how "domestic violence" is neither primarily domestic nor necessarily violent, but a pattern of controlling behaviors more akin to terrorism and hostage-taking.



<u>No Visible Wounds: Identifying Non-Physical Abuse of Women by Their Men</u>. An experienced counselor who works with abused women, Mary Susan Miller breaks the silence that surrounds this devastating form of domestic violence. She identifies the many types of nonphysical abuse verbal, emotional, psychological, social, and economic--and explores why this outrageous treatment of women continues unabated in our society.



<u>Getting Free: You Can End Abuse and Take Back Your Life</u>. Getting Free has changed the lives of tens of thousands of women. Written in an accessible style, packed with practical information and answers, special exercises designed to help a woman recognize abuse, and several success stories.



<u>The Price of Safety: Hidden Costs and Unintended Consequences for Women in the Domestic</u> <u>Violence Service System</u>. This book is an account of the resources for survivors of intimate partner violence (IPV) and IPV survivors' experiences with them in three communities in the United States.

Sometimes lists are easier on the mind because they are uncluttered and to-the-point. If you'd rather read a few items vs. articles or books, these lists are for you.

To view all list items at once, click the SEE ALL button located below the list text.

- <u>16 Signs of Financial Abuse</u>
- <u>19 Ways to Start Over Financially</u>
- 50 Barriers to Leaving
- <u>19 Myths About Domestic Violence</u>
- <u>20 Things Abusers Say</u>



Click video thumbnail to watch





In-Depth Videos

A lot of lessons can be taken from people who have been through it before. Check out the following survey results to learn from the experiences of others.

- Which type of abuse did you experience first?
- What's the biggest financial hurdle you've had to overcome after abuse?
- What barrier did you come up against when you thought about leaving your abuser?
- <u>Did you have time to do any of the following before leaving your</u> <u>abuser?</u>
- How has domestic violence most impacted you at work?
- How long did it take after abuse ended to feel like a strong, empowered survivor?

Online forums and chats can help you connect with others who are in or have faced similar situations, and find support and ideas from the survivor community.

<u>AfterSilence.org</u> aims to help victims become survivors and to communicate in the recovery of domestic and sexual violence. It offers an active message board and chat room for rape, sexual assault, sexual abuse, incest and molestation survivors. There are over 31,000 members and about 1,000,000 posts, including recent posts and many useful posts from days and months past.

<u>Pathways to Safety International</u> If you're an American overseas, your situation is different than 99% of your fellow countryman, and this site will be a wonderful resource for you. Among the services is a 24-hour response to emails, as well as international phone options.

<u>DomesticShelters.org Facebook Page</u> offers one of the most active places where domestic violence survivors. You'll find conversation, past experiences and unvarnished stories, and occasionally advice from professionals who have joined in on a topic.

<u>DomesticShelters.org Facebook Group</u> is a private group designed to be a safe space for domestic abuse victims, survivors, advocates and others affected by abuse to support one another through meaningful dialogue and helpful insight.

Fort Refuge is a clever, grassroots site run by survivors for fellow survivors as a safe place to come together and discuss their struggles and victories in healing from various types of abuse. Though the forum and chat do not boast the same numbers as some of the larger organizations, they are one of the more active conversation places on the internet currently. They also add new content to their site regularly.

Love is Respect - National Teen Dating Helpline focuses on teen relationships and can be accessed by phone, text or live chat. It offers real-time, one-on-one support by trained peer advocates who offer information and advocacy to those involved in dating abuse. They also offer support to parents, teachers, clergy, law enforcement, and service providers.

National Domestic Violence Hotline offers confidential, private, one-on-one chats with advocates every day 24/7.

<u>OnYourMind.net</u> is a safe and anonymous place for teens to get information and support from other teens in an online chat room, covering topics such as relationships, school, depression, stress, suicide, parents, cutting, identity and health.

<u>Pandora's Aquarium</u> is an online forum with around 2 million posts and over 70,000 members, and is run by Pandora's Project, which provides information, support and resources to rape and sexual abuse survivors and their friends and family. When accessing hotlines, chats or forums from a computer, tablet, or smartphone, please remember to take the necessary precautions to keep your activities confidential from your abuser. Learn more about how to stay safe online <u>here</u>.

Also, keep in mind that local shelters may offer in-person or virtual support groups. You can find shelters in your area at <u>DomesticShelters.org</u>.

Another way to determine if you're experiencing abuse is to contact a trained domestic violence advocate near you or through a national service.

To search for a domestic violence program staffed with trained advocates, visit <u>DomesticShelters.org</u> and type either your city and state, or ZIP code, into the search bar at the top of the page. A list of organizations and contact numbers near you will be displayed. To reach an advocate, reach out directly by calling the phone number listed. Most are open 24/7.

To speak to an advocate at the National Domestic Violence Hotline, also 24 hours a day, seven days a week, call 800-799-SAFE (7233) or visit <u>thehotline.org</u> to chat online.

It's important to know that your call is confidential and you can choose to remain anonymous when speaking with an advocate. To know what to expect when calling, read <u>this article</u>.