

Are You the Victim of Financial Abuse? Ask yourself these questions

When people think of abuse, what comes to mind is usually physical abuse, followed by sexual, emotional or psychological abuse. Financial, or economic, abuse is another way batterers control their partners to keep them in a relationship. It's a very powerful form of abuse that, like other types of abuse, often begins subtly and progresses over time.

In the beginning, a partner might make taking care of joint finances seem like an act of kindness, offering to take the burden off the other partner's shoulders. But over time, the abuser takes more and more control, allowing the survivor less and less access to money, thereby making him or her increasingly more financially dependent on the abuser. "Financial abuse is often neglected in the assessment of domestic violence," says Sherry Hamby, Ph.D., author of *Battered Women's Protective Strategies: Stronger Than You Know*. "But it is a really huge issue. There are a lot of ways batterers can affect abuse."

So how do you know if you're the victim of financial abuse? Ask yourself if your partner does any of the following.

- Forbid you from working?
- Sabotage employment opportunities?
- Control how money is spent?
- Deny you direct access to bank accounts?
- Give you an "allowance"?
- Force you to write bad checks or file fraudulent tax returns?
- Run up large debts on joint accounts without your permission?
- Force you to work in the family business without pay?
- Refuse to pay bills for accounts that are in your name in order to ruin your credit?
- Force you to turn over paychecks or public benefits checks?
- Force you to account for all money you spend by showing receipts?
- Apply for credit accounts using your name and personal information?
- Withhold money for basic necessities like food, clothing, medication and housing?
- Spend money on himself or herself but not allow you to do the same?
- Give you presents or pay for things and expect something in return?
- Force you to work while he or she does not and yet still controls all the money?

If you answered yes to any of these questions, you may be a victim of financial abuse. To talk to an advocate 24/7, who can help you with advice and next steps, call [The National Domestic Violence Hotline](https://www.thehotline.org/) at 800-799-SAFE. Also, consider watching this series of [12 videos on topics such as surviving financial abuse, learning financial basics and budgeting your money](#).