

What is Economic Abuse?

Financial or Economic abuse:

- is a systematic pattern of domination
- where abusers use abusive tactics to limit or block women's access to money, employment and financial resources as a means to maintain power and control over women
- is an integrated part of the broader dynamic of abuse.
- is one of the most normalized forms of abuse.
- could happen to any women regardless of their or the abusive partners' financial resources or lack thereof.
- is often an indicator that other forms of abuse will happen later.
- where the abusive tactics escalate over time.
- put their children at risk of harm too. Instead of being passive witnesses of abuse, children are living with conflict and abuse. Children's health risks such as malnutrition, lack of adequate clothing, etc.

*"It just kills you; you feel powerless!
How can you move on when there is **nothing**?"*

• NINA • survivor

Tactics of Economic Abuse take many forms, including:

- Controlling paychecks and bank accounts
- Stealing from her
- Preventing the woman from accessing transportation
- Determining how money is spent
- Deciding where the woman will work
- Preventing the woman from working through isolation tactics
- Outright forbidding the woman to work
- Forcing the woman to work in family business with little or no pay
- Forcing the woman to become pregnant

- Preventing the woman from accessing child care
- Harassing the woman at her workplace to extent that the job is lost
- Controlling property decisions
- Destroying the woman's credit rating by using credit cards, lines of credit, without permission or filing all financial contracts (lease, credit cards, utilities, etc.) in the woman's name and failing to make payments on time or at all
- Forcing women to turn over government benefit payments including child tax benefits
- Using his income for his individual interests while her income is used to maintain the family collective interests
- "Giving" her all the "control" of the financial decision for the family then criticizing her decisions and/or having unrealistic understanding of what things cost
- Forbidding her to attend school or upgrading programs

"He made me quit work," he said. "You can't take care of the home when you go to work! And you don't need to work, I'll provide! I can give you as much as you earn, so you don't go to work."

• **ALEXANDRA** • survivor

Contributing Factors

- Power hierarchy and male-domination are normalized
- Women's economic dependence is normalized, internalized and reinforced by society
- Women are taught that men are more capable of being "in charge" of the money and finances. Thus the belief that he ought to be the financial plan!
- Prevalent inequality results in Women
 - » Receiving lower wages compare to male counterparts
 - » Being employed less in high paying professions
 - » having less opportunity to work full time
 - » Facing more careers interruption to perform unpaid work, eg. Housework and childcare
 - » Being additionally marginalized if they are women of colour, aboriginal, with disabilities, younger or older
 - » The poverty rates for women in general is 20%, for women of colour is 37% and for aboriginal women 43%

"I never knew how much he earns; he said that was none of my business! He would leave me allowances on top of the fridge to buy food and stuff. He would say we don't have money to buy winter boots for my son, but he would buy expensive computer gadgets for himself."

• **RITA** • survivor

Abusive men may use one or both of the following abusive tactics to devastate women financially:

- A) Preventing Women from Owning/ keeping Resources
- B) Preventing women from accessing and using Resources
- C) Exploiting Women's Resources

A) Preventing Women from Owning/ keeping Resources

- Fraud, theft and confiscation of women's assets and other financial resources (credit cards, property, etc.).
- Abandonment of family maintenance and responsibilities by the abusive partners.
- Women were forced to quit their jobs or prevented from getting one:

Some other strategies include:

- Interfering with access to transportation; e.g. taking away her car, not giving woman money for gas, etc.
- Forcing women to quit their job
- Sabotaging their positions by stalking and harassing women while at their work
- Interfering with women's educational pursuits; e.g. not allowing her to go to school, learn English (when English is not her first language)
- Prevent women from advancing their job skills

"He was getting paid alright...but he never paid any bills... I had to cover all our needs with about \$50 a week. I just didn't have enough money to pay bills and buy food. Once I got beaten up because I couldn't pay the bill and our electricity was cut off!"

B) Preventing women from accessing and using Resources

Restricting women's access to financial resources is a serious form of abuse. Lack of access to financial resources prevent women from exiting the abusive relationship or will force them to return to it.

These tactics include, but are not limited to:

- Preventing women from using family assets.
- Monitoring how resources are used; for instance, giving women allowances and were interrogated about the ways in which they spent the money.
- Strictly limit their access to household resources, money, food etc.
- Hide jointly earned money
- Prevent women from having access to joint bank accounts
- Hide and lie about shared assets
- Withhold information about their finances

Also, abusive men often hide family assets, e.g. property purchased outside Canada or under relatives' names. Some abusers restricted women's access to financial resources **forcing her to go on social welfare**. Then the abusers used the social stigma of being on welfare to further humiliate and degrade women.

C) Exploiting Women's Resources

Intentionally use up women's available resources to limit women's options

- Stealing money from women
- Creating undue costs,
- Generating debt by taking away or using up what women once had,
- Bring upon costs to prevent her from reinstating the utilities, replace the items and repair the damage.
- Obtaining credit cards in both partner's names and by using her credit card without her permission
- Forcing women to write cheques

*"He would force me to write cheques for him...
I would just do it, the consequences of not doing it was too much."*

• SARAH • survivor

Also, some women were forced into bankruptcy or were left with the legacy of debt and bad credit. Often years after ending the abusive relationship women are left with the legacy of debt and dealing with the consequences of bad credit scores and bankruptcies.

Impact of Economic Abuse on Women

Women's experiences of financial abuse and the effects of these experiences on their lives are varied and complex. The following are some of the effects women survivors so generously shared with us.

- I) **Physical Impacts:** health risks as a result of stress, malnutrition
 - » These severe stress reactions take a toll on women's physical and psychological health.

- II) **Emotional Impact:** Anxiety, fear, guilt, powerlessness, internalized worthlessness
 - » Some women may adopt survival strategies such as hiding petty cash or non-perishable food whenever possible. Hiding food is more than a surviving mechanism it is a coping mechanism when faced with constant **fear of not having the bare minimum to meet basic needs.**
 - » Women develop feelings of **guilt** for attending to their basic financial and material needs. Even years after the relationship has ended some women feel guilty about spending any money on themselves, a manifestation of **internalized worthlessness.**

- III) **Economic Impact:** Poverty, homelessness, debt, damaged credit record, bankruptcy.

*"Hiding food gave me a sense of security;
I knew I could feed my children if he didn't buy anything"*

• JACKIE •

If you're concerned about your safety and/or you're experiencing economic abuse call us at:



Battered Women's Support Services

OUTSIDE METRO VANCOUVER Toll-free 1.877.687.1868
WITHIN METRO VANCOUVER Phone 604.687.1867
OR EMAIL US AT intake@bwss.org.

For more information

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