



Wednesday Workshop: Supporting Survivors of Sexual and Domestic Violence

Podcast Transcript

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Financial Abuse and Empowerment

Presented by Marissa, Adult Domestic Violence Advocate, and Jesikah, Life Skills Advocate

Marissa: Hello and welcome to The Women's Center's Wednesday Workshop Podcast, intended for survivors of domestic and sexual violence as a time to learn and grow in order to move beyond their trauma. Each session will feature instruction on a healing topic. This week, our topic is Financial Empowerment. We are your hosts; my name is Marissa and I'm the Adult Domestic Violence Advocate here with The Women's Center.

Jesikah: And I am Jesikah and the Life Skills Advocate here at The Women's Center. I primarily help clients with basic budgeting and all components of their housing search and employment search.

Marissa: Right on. So, before we get into financial empowerment, we think it's important to discuss first what financial abuse is and the barriers that it can create for survivors. Financial abuse is when a partner exerts power and control over financial or economic decisions in the relationship and/or household. Essentially, an abuser will try to control a partner's ability to acquire, use and maintain financial resources. This can be either really subtle or actually kind of overt in the way that it progresses. Abusers might initially try to gain control of finances by framing it as, you know, taking the stress off with a partner, threats of violence and intimidation can be used by an abuser to keep their partner from working or even having access to their own money. Financial abuse is actually quite common; 94 to 99% of domestic violence survivors have also experienced financial abuse in some form, 21 to 60% of survivors lose their jobs due to reasons from financial abuse, and survivors lose a total of 8 million paid workdays per year as a result of their victimization by an intimate partner. This is unfortunately something quite insidious in terms of power and control and how abuse functions.

Jesikah: Whether the abuser is using subtle tactics like manipulation or more obvious tactics such as intimidation, in the end the goal is always the same, and that's to gain power and control in a relationship. Exploiting resources, interfering with your job, and controlling shared assets and resources are three ways your abusers can utilize financial or economic control over a partner. We'll dig into those a little bit more now.

Marissa: [Affirms] So that first point there, exploiting resources, we define that as when a partner uses or controls the money that you have earned or saved.

A few examples of this would look like maybe controlling your use and access to money that you have earned or saved, using your assets for their personal benefit without even asking you, taking your money or your credit cards without permission. This could also look like ruining your credit history by running up limits, not paying bills, perhaps by opening up new accounts in your name that you did not consent to. This may also look like them demanding you give them your paycheck or passwords or credit cards or credit card information. Another example would be intercepting or opening your bank statements, threatening to lie to officials regarding use of your benefits, forcing a partner to write bad checks or file fraudulent tax returns, running up large amounts of debt on joint accounts, hiding assets from a partner and perhaps even stealing a partner's identity or stealing money from you or your family or your friends. So again, these are you know, not an exhaustive list but quite a substantial list of ways that an abuser may try to exploit your resources.

Jesikah: Abusers can also interfere with your job. This can be presented in many ways.

It can be criticizing or minimizing your job or career choice, this could be pressuring you to quit your job, telling you when or where you can or cannot work, which could be limiting you and your hours; limiting your hours, sabotaging your work responsibilities, escalating abuse prior to important interviews or meetings, harassing you at work by calling texting or even stopping by. This could also be preventing you from working by hiding your keys or taking your car.

Marissa: Another example that we mentioned was also controlling resources. This can be defined as when a partner has control over the money in the relationship and you have little to no access to what you need. And again, you know, this can show up quite innocently at first; your abuser might be trying to tell you that they want to take the stress off of you or that you're doing too much, "let me take something on so I can help you." However, in an abusive relationship, that first innocuous behavior will eventually turn into one more reminiscent of power and control.

Some examples of controlling the shared assets and resources look like criticizing your financial decisions, reducing your freedom to plan or budget finances, hiding or taking

funds and putting them in a private account, insisting that you share your income but refusing to share theirs. That might look like them saying, “my money is my money and your money is our money,” that would definitely be an example here. This could also look like controlling how much you have to spend per week, unrealistic limits. Another example could be accounting for the money you spend, they may ask or demand for receipts or change. This could also look like withholding financial information as well, so not sharing with you the passwords or account numbers to joint accounts, placing your paycheck into their bank account and either denying you access or giving you an allowance from the money that you yourself have earned. They may also prevent you from viewing accounts making you on aware of the total amount of money that you have at any given time

This also looks like withholding funds for a partner to obtain basic needs like food, medicine, maybe clothing for a job. They may demand that you ask for permission prior to spending money or they might not allow you to have your own bank account or your own credit card. They may also threaten to cut you off financially if you don't follow your abuser's wishes. Some other examples of this look like evading or refusing to pay child support, or kind of on the other end of that, intentionally dragging out any sort of separation, divorce, or family court proceedings to impact you financially and sort of drain you through the legal system.

Jesikah: So, as Marissa was saying, financial abuse also can coincide with emotional abuse. This can be restricting resources like food, water, groceries, money for that electric bill at the end of the month. Survivors may find themselves returning to abusive partners due to economic reasons or struggling to leave that partner due to the economic barriers. These both have long and short-term effects on survivors.

Marissa: For sure, it's definitely very hard to pick oneself up when starting at a disadvantage like this, which, again, as we always say is (as we constantly sound like a broken record) any form of abuse, including financial abuse is never your fault. And that said it can feel really hard to pick oneself up after this. There might not be the resources you need to move up, you may also have been isolated in conjunction with this. We know that one form of abuse usually isn't the only form that you're experiencing. It can be extremely difficult to get back on one's feet.

In the short term, financial abuse might start to impact your employment. Employers might wonder why there are some pretty significant gaps in your resume or forcing you to leave that job or showing up or making it so that you are terminated from that job. Safety planning can also get a little bit complicated sometimes when trying to leave the abuser, again if they're the ones in total control of finances. Unfortunately, it can be kind of expensive at first to really start the exit plan for relationship especially when there aren't any other external supports. It may be harder to find safe and affordable housing

and you may be lacking some food, clothing or transportation to really break free from that abuse.

In the long term, again, employment history is going to be impacted as well as possibly a credit history too, if your abuser was essentially stealing your identity or using your name or your social security number for fraudulent means. You may run into legal issues, either based on some of that identity fraud or, again, if the abuser is trying to drag out some family court proceedings or separation or divorce proceedings. That can be really, really draining not only emotionally, but of course financially as well. And we know that for folks who are experiencing poverty, that's a cycle that's already difficult to get out of and adding abuse on top of that only adds additional barriers.

Jesikah: Many times, survivors that have experienced financial or economic abuse may feel isolated from support systems or resources in their area due to becoming financially dependent on their abusers. It can be difficult to see a safe escape or to leave a relationship or even access these resources due to the dependence on the abuser. So, the question is, where do we go from here? The answer is financial empowerment and independence.

Marissa: So some steps to take in the more immediate sense—a little bit of safety planning—can look like avoiding using credit or debit cards that can enable an abuser to track your location either through a statement, or I know a lot of banks have apps that'll show you your purchases in real time. That could inadvertently tip off an abuser in regard to where your location is, so that might look like maybe just taking out some cash and utilizing cash for the time being. It can also help to keep personal and financial records in a safe location. This might look like keeping copies with a friend or a family member that you trust, or that may look like getting a safety deposit box. If you have questions on this and you're looking to reach out to an advocate, we can of course tailor safety planning to your specific situation and your specific needs.

Another step to take that might be helpful would be to compile an emergency box with copies of yours and you know, perhaps your kiddo's important records and documents so you have them. That's a good one to lead with; unfortunately, when abusers sort of catch wind that you're starting to leave, they, of course and obviously don't like that very much and they may start by hiding or destroying some of those essential documents that you might not be able to get copies of otherwise. So, one of the things that I try to emphasize first in a safety plan is making sure you've got the access to those original documents and that they're in a safe location.

Something else that can help in the safety plan as well is to keep copies of car and house keys, some extra money and maybe some phone numbers in a safe place. I would handwrite these phone numbers down, sometimes keeping them in a cell phone if your battery doesn't have a charge and you need to utilize a phone at a business or a friend's

phone, you are going to want those phone numbers readily available. Something else to take consideration of too is being aware of your internet history and usage because that can be trackable as well. A lot of domestic violence agencies have a quick escape button at the top of their page (we do on our website), and to make sure if an abuser is walking past you can quick get to Google or the weather and just, you know, essentially hide the fact that you are looking for ways to get out because again, that could escalate some violence and abuse. If you know how to delete your search history, that would be a good step to take as well. Again, any questions for your specific situation, I would encourage you to reach out to your local domestic violence agency.

Another step, lastly, is to sort of take a financial inventory, list out some of your assets and liabilities. If you are having to proceed with a divorce, you will have to eventually list out your financials for the court. Getting this in order at the forefront can be helpful, can reduce some of that stress later on, and then you know where you're starting with as you move forward in financial independence and empowerment.

Jesikah: if you're still in a relationship and are thinking about leaving, I would consider talking to an advocate or a counselor to help safety plan around a way to leave. Some of the things that advocates can help you safety plan around are budgeting for your current and your future living expenses. They can help navigate the internet to look into finding stable housing or subsidized housing in your area. And to help build that financial stability for yourself, we can work on creating resumes and online applications, practicing interviewing skills, even just talking to an advocate about other community resources can really be beneficial.

Marissa: Yes, it is absolutely beneficial to reach out to an advocate if you are local to the Waukesha or Greater Milwaukee area here in Wisconsin, Jesikah can get you started with some of those things, or any advocate on the hotline as well can get you connected to some of these resources. I will be attaching a list of other local resources (again to the Waukesha and Greater Milwaukee area). Some of those are Family Service of Waukesha and their consumer credit counseling. La Casa de Esperanza offers some education on financial stability, as well as some of their own resources and referrals. There's this excellent resource called the Women's Financial Wellness Center based out of Pewaukee, and I believe they also have some podcasts as well about furthering financial empowerment so that might be a very cool resource to check out if you are interested in podcasts. If you've made it this far, I'm sure you're quite interested in podcasts, right? Otherwise, on this list of resources are some additional reading materials about financial abuse, financial education, and finally financial independence as well.

We will also be linking some information about Jesikah's program here as the Life Skills Advocate, as well as a video that she had put together on job searching. Feel free to check out those resources available on our website. Thank you so much for joining us to

learn more about Financial Empowerment. Our next session will be about Restraining Orders and Safety with our Advocacy Program Coordinator, Fio. If you would like to talk to an advocate about your own experience, please call our 24-hour hotline at 262.542.3828. Learn more about The Women's Center at www.twcwaukesha.org.

Thank you, and be well.