

Economic Abuse: What You Need to Know

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Training Objectives

- Define economic abuse
- Learn batterer tactics of economic abuse
- Understand the impact of economic abuse
- Learn how to work with survivors to address the impact of economic abuse

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What is Economic Abuse?



Economic abuse involves behaviors that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.

Adams, A.E., Sullivan, C.M., Bybee, D., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women, 14*, 563-588.

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POWER AND CONTROL

The diagram is a circular wheel with 'POWER AND CONTROL' in the center. It is divided into 12 segments, each representing a tactic of abuse. The segments are: USING ECONOMIC ABUSE, USING MALE PRIVILEGE, USING CHILDREN, MINIMIZING AND BLAMING, USING ISOLATION, USING EMOTIONAL ABUSE, USING INTIMIDATION, USING COERCION AND THREATS, and three unlabeled segments at the top and bottom. A red circle highlights the 'USING ECONOMIC ABUSE' segment.

Power and Control Wheel developed by Domestic Abuse Intervention Programs in Duluth, MN

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HEALTHY

- True partners, communicate openly, negotiate disagreements
- Make financial decisions and goals jointly
- Equal access to money, statements, and spending
- Equal decision making

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ABUSIVE

- Dependence, intimidation, fear
- One partner controls how money is spent
- Withhold money, basic resources
- One partner prevents the other from working
- One partner steals or misuses money or assets of the other



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Tactics of economic abuse fall within three categories

Preventing survivor from acquiring resources

Preventing survivor from using resources

Exploiting resources of the survivor

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Preventing survivor from acquiring resources

- Preventing survivor from obtaining and maintaining employment, education, or job training
- Preventing survivor from acquiring income, income supports, and assets of her own

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Preventing survivor from obtaining and maintaining employment, education, or job training

- Inflicting visible injuries
- Turning off alarm clock
- Refusing to provide childcare
- Stealing car keys, sabotaging her car
- Refusing to give ride, destroying bus passes
- Withholding medication
- Hiding clothes
- Cutting hair
- Threatening or physically restraining
- Saying negative things about her ability to succeed



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Workplace violence and harassment

- Showing up at workplace
- Harassing during workday phone calls
- Harassing or threatening her boss or co-workers
- Lying to boss and co-workers
- Lying about child's health or safety to get her to leave work



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Preventing survivor from acquiring income, income supports, and assets of her own

- Demanding her paycheck
- Interfering with receipt of child public assistance, disability payments, education-based financial aid
- Refusing to put her name on house deed or car titles



- Not allowing to have her own car

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Preventing survivor from using resources

- Controlling resources
- Monitoring how resources are used
- Denying access to money for food
- Giving an allowance or forcing to ask for money
- Hiding jointly earned money



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Preventing survivor from using resources (continued)



- Lying about shared assets
- Withholding info about shared resources
- Falsely claiming children on tax return

- Dictating and monitoring use of transportation
- Disabling car



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Exploiting resources of the survivor

- Stealing money from purse
- Using her checkbook, debit, or credit cards without permission



- Gambling with her money or their shared money

- Demanding she put her money in a joint acct so he can spend freely



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Exploiting resources of the survivor (continued)

- Stealing, damaging, or destroying her property
- Misusing money given by her for paying utilities and rent or mortgage
- Damaging her credit



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REVIEW: Three categories of economic abuse tactics

Preventing survivor from acquiring resources

Preventing survivor from using resources

Exploiting resources of the survivor

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Why should we focus on ECONOMIC ABUSE?

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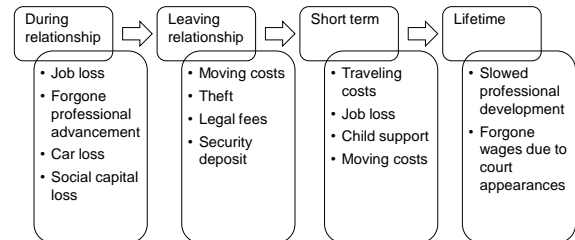
Effects of Economic Abuse

- **Makes her financially dependent on batterer**
—Forces her to choose between staying in an abusive relationship OR facing poverty and/or homelessness
- Affects short-term and long-term economic health
- Affects physical and psychological health

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After Claire moved into David's apartment, he forced her to quit her job, refused to give her access to his car, and began spreading rumors that she was an alcoholic. After she filed for a civil protection order that required David to move out, he showed up at the apartment with professional movers, emptied the apartment, turned off the utilities, cancelled the lease, and moved to another state. He then began filing harassment charges against Claire, requiring her to travel across state lines to appear in court. Each time the charges were dismissed, David would file more. In the meantime, Claire's economic stability was crumbling. She was fired from missing work to go to court. Next, she was fired from a different job for coming to work emotionally distressed. Soon after, David sought and obtained legal and physical custody of their two children, citing Claire's economic and mental instability. Eventually, Claire moved to be closer to her children and regained partial custody. She must now maintain routine contact with David and use the family court system to settle disputes or make changes to the order. Claire will not consider seeking increased access to the children because she does not have the time to parent, maintain a job, and attend to David's harassment through the court system.

Economic Ripple Effect of DV



Sussman, E. & Shoener, S. (2013). The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. *Domestic Violence Report*.

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DV leads to poverty, and poverty leads to increased vulnerability to violence

- Women living in poverty experience DV at twice the rate of women who do not live in poverty.
- More than 70% of women receiving public benefits report abuse by a former partner at some point in their lives.
- More than half of homeless women report having been physically assaulted by an intimate partner.
- In a nationwide survey of domestic violence shelters, 74% of survivors indicated having stayed longer with their abusive partners because of financial reasons.

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Battered women living in poverty

- More risks
- Fewer options
- May not prioritize physical safety
- May remain in contact
- Are affected by consequences for abusive partners

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Safety planning with domestic violence survivors on economic abuse issues

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Safety planning on economic abuse

1. Evaluate confidence level about finances
2. Gather info about assets and liabilities
3. Begin saving money
4. Seek financial independence one step at a time

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1. Evaluate confidence level about finances

- Help survivor to identify and put into perspective the economic abuse that she has experienced
 - Scale of Economic Abuse



- Educate survivor about the effects of economic abuse
- Educate survivor about options

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2. Gather info about assets and liabilities

- Make copies of all financial documents, hers and his
 - Bank statements, bank & credit card statements, loan documents, pay mortgage documents and house deeds, car titles, insurance policies, tax filings, records of business partnerships, documentation of public assistance
- Gather as many originals as is safe to do
 - SS cards, birth certificates, marriage certificate



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2. Gather info about assets and liabilities

- Take photos of property
 - Hers, his, and theirs!



- Store copies in safe place

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3. Begin saving money

- Ideas for gathering up money
 - Save change from purchases, buy items and return them, have raises or bonuses deposited into separate secret acct
- Find a safe place for storing money
- Consider taking 1/2 of all in joint accts when leaving



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4. Seek financial independence one step at a time



- Establish credit history
 - Open a checking account
 - Open other lines of credit
- Take steps to protect cash and assets
 - Change signature authorization on joint accts
 - Change passcodes and pin numbers on ATM cards

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Economic-Related Safety Planning Considerations

- Close or change passwords to all financial accounts (checking, savings, investment, etc.), debit/credit cards and freeze credit reports.
- Change/close email and social media accounts.
- Change direct deposit, emergency contact, retirement and insurance plans, and other data on file at the workplace that might allow offenders to access victims.
- Change the victim's mailing address to a P.O. box or another alternative address to receive bills and other financial statements.

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Economic-Related Safety Planning Considerations

- Work with victims and their employer to:
 - Change the victim's shift or workspace.
 - Change work phone numbers and email.
 - Establish a code word to call for help.
- Work with victims and their schools and childcare providers to:
 - Notify the school and the provider of legal agreements and risks with the victim's approval.
 - Remove the offender from classes or change the victim's classes or campus job.

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Specific safety planning strategies

- Temporary protective orders
- Crime victims compensation

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The role of law enforcement and prosecutors in addressing economic security of survivors

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Why Consider Victim Economic Security?

- The safety of victims of domestic violence is inextricably linked to their economic security.
- More likely to cooperate with the investigation, the prosecution, and give honest testimony if their basic needs are met.
- Can help judges and juries understand why victims stay with an abuser, delay reporting an assault, and recant or contradict previous statements.
- Victims are *less likely to return to an abuser*.
- Economic evidence and arrests for economic crimes can improve an officer's ability to hold offenders accountable by increasing the success of court actions.

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Investigation and interview questions

- Does the offender currently have any of your property? (phone, ID, credit cards, keys, etc.) → Retrieve prior to arrest/ booking.
- Did the offender destroy anything you need for immediate safety, to get to work/school, or to pay bills?
- Has the offender taken any of your money, including paychecks?
- What out-of-pocket costs have you incurred? (bills, relocation, emergency contraception, security equipment, etc.)

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Investigation and interview questions

- Does the offender have keys to your home, work or car?
- Do you have access to your bank account and other finances? Does the offender?
- Have you been intimidated or threatened financially?
- Are there any documents you need to collect and keep safe? (visas, passport, social security card, etc.)
- Does the offender know the passwords to your computers, accounts or phone?





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Investigation and interview questions

- Have you had to take security measures or change your routine?
 - What costs were associated?
 - Did it affect your housing, school or job?
- Has the offender forced you to commit any economic crimes?
- Is the offender in a position of power over your job, school, scholarship, or housing?
- Will anything prevent you from cooperating with the investigation or calling in the future?





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Red Flags of Economic Issues at the Scene of the Crime

-  Is the victim hesitant to let officers in the home?
-  Is the victim hesitant to have the offender arrested?
-  Did the offender take or have the only car or house keys?
-  Does the offender have the only credit card or is the only one with access to shared bank accounts?

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Red Flags of Economic Issues at the Scene of the Crime

-  Does the victim have nowhere else to go?
-  Is the offender translating for a limited English proficiency victim?
-  Is the offender hesitant or unwilling to turn over a laptop or cell phone?
-  Did the victim delay reporting the assault because of school or work-based concerns?

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Economic-related evidence collection

- Photographs of injuries and property damage
- Lists and prices of damaged or stolen items
- Medical history and cost as a result of the violence (may be ongoing)
- Documentation of missed work or school as a result of the violence (may be ongoing)
- Financial documents showing costs of the violence (bills, bank statements, invoices, credit reports, receipts, canceled checks, etc.)
- Documentation of economic abuse or coerced economic crimes

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Chargeable economic-related crimes

- Assault and/or Battery
- Breaking and Entering
- Destruction of Property/
Property Damage/
Destruction of Evidence
- Electronic Surveillance or
Cyberstalking
- Forgery
- Fraud
- Harassment
- Identity Theft
- Reckless or Negligent Injury
- Strangulation
- Theft/Robbery/Larceny
- Trespassing
- Wiretapping
- Witness intimidation or
threats

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Economic issues to consider

- Taxes
- Housing
- Childcare
- Debt & Credit
- Employment
- Criminal Records Barriers
- Banking & Financial Services

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Taxes

- **Tax credits can mean \$\$\$ for survivors**
 - Earned Income Tax Credit, Child Tax Credit, Child and Dependent Care Tax Credit
- **Tax filing assistance**
 - VITA, TCE, and Free File programs - www.irs.gov
- **Beware of refund anticipation loans**
- **Options for survivors with tax issues**
 - Identity theft
 - Children claimed by perp
 - Joint returns forged or signed under duress
 - www.irs.gov/Advocate

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Housing

- **VAWA protections for survivors**
 - Applies to all federally subsidized housing programs, including HUD-funded housing, Rural Development housing, and Low Income Housing Tax Credit properties
- **Advocacy with local Public Housing Authority**
 - Annual housing plans and 5-yr. consolidated plans
 - Participation in Continuum of Care planning
- **Foreclosure protection** - 888-995-HOPE
- **Utilize your local legal aid office**
 - www.georgialegalaid.org

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Debt and credit

- **Help survivors address credit issues**
 - annualcreditreport.com
 - Stolen identity and fraudulent charges
- **Beware of credit repair schemes**
- **Deal with debt with the help of a reputable credit counseling agency**
 - National Federation for Credit Counseling – nfcc.org
- **GCADV webinar “Helping Survivors Navigate Credit and Debt Issues”**
 - <https://youtu.be/Z5-Vvxjbbc8>

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Employment

- **GCADV’s Domestic Violence in the Workplace Toolkit**
- **Domestic violence as good cause for leaving employment, for purposes of receiving unemployment benefits**
- **Expand job options with higher education**
 - University System of Georgia – www.usg.edu
 - Technical College System of Georgia – tscg.edu
 - HOPE Grant available without minimum high school GPA for technical college degrees and certificates
 - Consider non-traditional jobs for women, e.g. skilled trades
 - Use caution when seeking for-profit and online schools

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GA Domestic Violence Fatality Review Project

- Joint initiative between GCADV and GCFV
- Second in a series of webinars to address implementation of fatality review recommendations
- Next webinar is May 29 at 2:00pm – ***Engaging the Media to Change Social Norms***. Formal announcement coming soon
- Check out our new website www.georgiafatalityreview.com

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2014 Fatality Review Findings

- 77% of DV homicide victims were employed outside the home at the time of their deaths
- 59% of perpetrators were employed outside the home at the time of the homicide
- But we also know that employers are largely unprepared to deal with this issue proactively

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Domestic Violence in the Workplace Toolkit

- Toolkit overview and trainer notes
- Easily adaptable Powerpoint presentation
- Sample marketing materials and suggestions for reaching your professional organizations
- Sample model policies
- Training exercises—case studies, cost calculator, etc.

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**To obtain the toolkit
send an email to
Taylor Tabb at
ttabb@gcadv.org**

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Question and Answer

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THANK YOU!

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