

DOMESTIC ABUSE RESOURCE

FINANCIAL & ECONOMIC ABUSE

Financial abuse is not simply one partner being “better with money.” The issue is whether money is being used to remove the other person’s independence, choices or access to basic needs.

■ WHAT IT IS

Financial or economic abuse is behavior that controls, exploits or sabotages another person’s ability to earn, use or keep money and resources. It can create dependence and make other forms of control much harder to escape.

LOOK FOR THE PATTERN

Look at control and access. Who can see the money? Who can make decisions? Who carries the debt? Who has to ask permission? And what happens when the person tries to become more financially independent?

■ THREE SIGNALS WORTH NOTICING

REPEATS

It keeps happening.

ESCALATES

The impact or consequences grow.

RESTRICTS

Freedom, safety or choice gets smaller.

A single incident can be confusing. Repetition, escalation and reduced freedom are often what make the wider pattern easier to see.

THE BIGGER PICTURE

One incident can be confusing. The pattern shows what life is becoming.

CONTINUE → WHAT IT CAN LOOK LIKE

RECOGNIZE THE BEHAVIOR

WHAT IT CAN LOOK LIKE

These examples are not a checklist or a diagnosis. The context matters: frequency, fear, consequences, escalation and whether one person is losing ordinary freedom or choice.

- Taking wages, benefits or savings, or demanding that all income be handed over.
- Sabotaging work by causing scenes, withholding transportation, hiding keys or repeatedly disrupting shifts.
- Restricting access to bank accounts, cards, cash, passwords or financial information.
- Preventing education, training or employment that could increase independence.
- Giving an allowance while monitoring or criticizing ordinary spending.
- Refusing money for food, medicine, transportation or children while spending freely themselves.
- Opening accounts, taking loans or creating debt in another person's name.
- Using shared debt, housing, insurance, taxes or credit as leverage during or after separation.

■ READ THE BEHAVIOR IN CONTEXT

ONE EVENT

Ask what happened in that moment and whether there was fear, force, pressure or intimidation.

THE PATTERN

Then ask what has been happening across weeks or months, especially when the other person resists or says no.

The useful question is not only “Did this happen?” It is “What does this behavior do to the other person over time?”

THE BIGGER PICTURE

Context matters. Notice what happens when a boundary is set.

CONTINUE → PATTERNS TO NOTICE

SEE THE WHOLE PICTURE

PATTERNS TO NOTICE

Patterns are often easier to recognize when you stop judging each incident separately. Look at what repeats, what escalates, what creates fear and what choices are gradually disappearing.



You do not know the true household income, debts or account balances.



You stay in the relationship partly because you cannot access money, transportation or housing.



You are questioned about small purchases while the other person spends without the same scrutiny.



Debt or damaged credit appears in your name without genuine agreement.



Work, study or career opportunities repeatedly become difficult because of the other person's behavior.



Financial restrictions intensify when you become more independent or discuss leaving.

■ WHY IT MATTERS

Economic abuse can affect housing, employment, credit, medical care, legal options and the ability to leave safely. Its effects may continue long after the relationship ends, especially when debt, identity misuse or shared assets are involved.

MYTH

“One person handling the finances is normal, so this cannot be abuse.”

REALITY

Many couples divide financial tasks. It becomes concerning when one person uses money, information or access to control the other person or prevent meaningful choice.

Healthy relationships can include conflict, mistakes and disagreement. The concern is a repeated pattern that creates fear, removes autonomy or changes behavior through pressure or control.

THE BIGGER PICTURE

Look at the pattern: what repeats, escalates or changes behavior?

CONTINUE → CASE STUDY & PRACTICAL STEPS

ANONYMOUS COMPOSITE EXAMPLE

CASE STUDY

This composite combines common patterns and is written to protect privacy. It is not presented as one identifiable person or investigation.

A person said their partner handled all the household finances because they were “better with numbers.” Gradually, the person stopped seeing statements, lost access to online banking and had to explain purchases. When the person returned to work, their partner repeatedly created last-minute childcare problems and accused them of neglecting the family. Later, the person discovered a credit card and loan in their name that they had not knowingly agreed to. By the time they considered leaving, they had little cash of their own and were worried that damaged credit would prevent them from renting somewhere else.

■ WHAT TO NOTICE



Financial control can develop gradually and may be disguised as convenience, expertise or “taking care of everything.”



The pattern becomes clearer when one partner loses access to money, work, financial information or independent decision-making.



Debt, damaged credit and restricted access to funds can make leaving or rebuilding much harder.

■ IF THIS IS HAPPENING

- If safe, learn what accounts, debts, insurance policies and major assets exist and keep copies of important documents.
- Protect financial passwords and account recovery methods on a safer device if monitoring is a concern.
- Consider checking your credit information and documenting debts you do not recognize when it is safe to do so.
- Tell a trusted professional if work sabotage, identity misuse or restricted access to basic needs is occurring.
- Before moving money or closing accounts, consider legal and safety implications, especially when assets are shared.

FINAL TAKEAWAY

You do not need to explain away every incident before you are allowed to take a pattern seriously. Notice what repeats, what changes your behavior, and what happens when you set a boundary.