

Financial Abuse

What is Financial Abuse?

Financial abuse is a form of domestic violence in which the abuser uses money as a means of controlling his partner. It is a tactic that an abuser uses to gain power and dominance over his partner and is designed to isolate a woman into a state of complete financial dependence. By controlling a woman's access to financial resources the abuser ensures that she will be forced to choose between staying in an abusive relationship or facing extreme poverty. Without money options dwindle: no place to go, no means to get there, no way to provide for one's own and one's children's basic needs.

The tactics of financial abuse can include the following:

- Refusing to allow the woman to work or access education, or engaging in activities that make it impossible for her to do so
- Controlling her salary
- Withholding money or credit cards
- Giving her an inadequate allowance
- Making her account for every penny spent
- Withholding basic necessities (food, clothes, medication, shelter)
- Applying for credit in the woman's name and then destroying her credit rating by not paying bills
- Non-payment of child maintenance

Economic difficulties do not cause domestic violence. All forms of domestic violence (physical, emotional, sexual and financial) are a feature of Irish life during boom times and times of recession. But Women's Aid hear from women living in abusive situations that their ability to escape domestic violence is being hampered by the recession. Women fear increased impoverishment, losing their home and the effect of poverty on their children. This barrier to leaving is exacerbated by the use of financial abuse by a controlling boyfriend, husband or partner.

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National Statistics on Financial Abuse

- Women are **7 times more likely** to experience severe abuse where their partner controls decisions about money
- In 2008 there were **1,900 incidents of financial abuse** reported to the Women's Aid National Freephone Helpline.
- In the *Making the Links* study (1995), the majority of women identified **material barriers** as amongst the main reasons why they could not leave their violent partners:
 - 88% of women said that one of the main reasons that they did not leave was that they had nowhere to go;
 - 77% of women said they did not leave because they were financially dependent on their abuser.

Many callers to the Women's Aid Helpline in 2008 disclosed that they are trapped in abusive relationships and are more vulnerable to abuse due to the recession. Women reported they were experiencing domestic violence before the recession but that the economic downturn was leading to more frequent abuse and more severe abuse. In addition, women disclosed that abusive men were using the recession to excuse their behaviour.

“I really cannot quite believe how trapped I have become in the relationship. Having had my own independent means and a wide circle of friends, colleagues and family just a few years ago my world has shrunk to the four walls of the house with my two beautiful children my only company. To the outside world our family probably looks rosy and fine but; to be honest, it feels like my entire self has been eroded away and that I cannot get out or away.” *Caroline, Dublin, 36.*