



Wider Opportunities for Women  
EMPOWERMENT | EQUITY | ECONOMIC SECURITY

# Fact Sheet: Economic Abuse

Economic Security for Survivors Project

2013

## Definition of Economic Abuse

Making or attempting to make an individual financially dependent by maintaining total control over financial resources, withholding one's access to money, or forbidding one's attendance at school or employment.

## Prevalence and Impact

- DV programs in 10 states reported that [88% of abusers](#) controlled all finances and 73% stole money
- On average, a survivor loses [8 days of paid work](#) a year due to abuse
- 24% of survivors report being [asked to resign or fired](#) due to stalking at work
- Shelters reported that [74% of survivors stayed with an abuser longer](#) due to finances

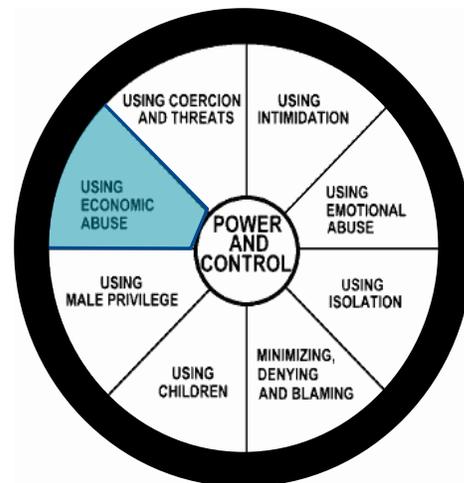
## What is Economic Abuse?

Abusers often use economic tactics to gain power and control over a survivor. This abuse most commonly occurs within domestic or dating violence, but can also be present in sexual assault or stalking.

Economic abuse may include:

- **Appropriation and conversion:** Personal possessions may be stolen, kept or misused by the abuser.
- **Coercion into crime:** Abuser may force a survivor to shoplift; lie on tax returns, credit applications or to law enforcement; or commit fraud.
- **Destruction of property:** Abuser may destroy or cause damage to clothes, furniture, cars or household items.
- **Interruption of work and/or school:** Survivor may miss work or school due to an assault, time needed to recover or because they were prohibited by an abuser. If the abuser is a coworker or supervisor, they may directly influence a survivor's employment situation.
- **Misrepresentation:** Abuser claims stolen goods were given as gifts or lies to the survivor about their finances.
- **Non-payment of debt:** Abuser fails to pay bills that are in the survivor's name or hides billing statements.
- **Undisclosed bankruptcy:** Abuser forces survivor to file bankruptcy or files without notifying the survivor.

Some economic abuses are even crimes themselves. For example, some abusers commit **fraud or identity theft** by charging unauthorized expenses to a survivor's credit card or bank account.



## Economic Abuse and Safety

Economic abuse can have severe and lasting consequences on survivors' economic security and undermines their ability to recover from trauma or be independent of an abuser. For example, abuser can seize or damage possessions that can be essential to a survivor finding a job or remaining employed, like cars, work uniforms and identification. Similarly, ruined credit can be a barrier to renting a home, applying for college, receiving loans for a car or business, and even securing a job.

Economic abuse may leave survivors homeless, unemployed or unable to access supports or resources that can help them rebuild their lives. This can result in greater dependency on their abuser to provide for basic needs or an inability to recover from an act of violence. In addition, coerced economic crimes can lead to the arrest of the survivors, which creates additional barriers to their economic security while failing to hold the true offenders accountable for their actions.

Wider Opportunities for Women  
1001 Connecticut Ave NW  
Suite 930  
Washington, DC 20036  
Tel (202) 464-1596  
Fax (202) 464-1660  
[www.wowonline.org](http://www.wowonline.org)

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## WOW's Resources

To help survivors of economic abuse achieve safety and economic security, see the following resources available online at

[www.wowonline.org/resources/economic-security-for-survivors-project-ess/](http://www.wowonline.org/resources/economic-security-for-survivors-project-ess/)

- [Economic Security and Safety Guide for the STOP Grant Program](#)
- [The Law Enforcement Guide to Safety and Economic Security for Victims](#)
- [Getting Started: A Handbook to Address Economic Security for Survivors](#)
- [Justice System Policy Brief Series](#)
- [Population Policy Brief Series](#)
- [Green Pathways to Economic Security Course](#)

## Contact Us:

Sarah Gonzalez Bocinski,  
ESS Project Manager  
[sbocinski@wowonline.org](mailto:sbocinski@wowonline.org)  
(202)464-1596 x.134

Malore Dusenbery,  
ESS Project Associate  
[mdusenbery@wowonline.org](mailto:mdusenbery@wowonline.org)  
(202)464-1596 x.109

## Recovering from Economic Abuse

Service providers and the justice system can take steps and employ a number of tools to help survivors address the immediate and long-term consequences of economic abuse.

### Education and Assessment

As [75% of Americans](#) fail to see the connection between domestic violence and economic abuse, basic education and awareness is the first step for advocates. No tool existed to measure economic abuse until researchers created the [Scale of Economic Abuse](#) (SEA) in 2008. The SEA assesses 28 abusive actions. Alternatively, the Domestic Violence—Related Financial Issues Scale (DV-FI) contains a subscale of five questions measuring the impact of economic abuse.

### Crime Victim Compensation

[Crime Victim Compensation](#) is a state run program that covers expenses incurred by survivors of crimes that involve personal injury.

### Restitution

[Restitution](#) is a court-ordered payment from the offender to the victim for the harm caused by the offender. Restitution can compensate survivors for out-of-pocket expenses they incur.

### Protection Orders

[Protection orders](#) are issued by courts and aim to keep a survivor safe from his/her abuser. In some jurisdictions, these orders include economic provisions that help a survivor remain safe and independent, such as possession of a vehicle or ordering the abuser to continue to pay the rent/mortgage.

### Replevin

Civil courts can order offenders to return property stolen or taken by appropriation, conversion or misrepresentation. Survivors may also be entitled to recover costs incurred because they did not have access to these items.

## Consumer Rights Remedies

Advocates and attorneys can [screen](#) survivors to identify any [financial](#) issues, such as debt or damaged credit. Helping survivors manage these economic consequences can reduce obstacles they face in achieving economic security.

## Record Expungement/Sealing

If survivors are arrested for coerced crimes, it may remain on their [criminal record](#) regardless of whether there was a conviction. Expunging or sealing a criminal record can remove barriers to finding safe housing or job a criminal record creates.

## Helping Survivors Achieve Economic Security

WOW [defines](#) economic security as having the income necessary to cover basic expenses (housing, childcare, food, transportation, healthcare, household supplies and taxes) and building savings over one's lifespan. An adequate income not only allows survivors to meet basic needs and rebuild their lives, but also opens the door to real and lasting financial independence. However, the cost of violence in addition to economic abuse puts survivors at a disadvantage by making self-sufficiency and acquiring assets even more challenging.

WOW's Economic Security for Survivors (ESS) Project works with the criminal justice system, transitional housing programs and policy makers to inform and offer strategies that respond to the unique obstacle that survivors face.

Recommendations range from law enforcement identifying economic abuse and prosecutors charging economic crimes, to transitional housing staff and case managers providing employment and career counseling to survivors whose abuser interrupted their work or school. See the sidebar for ESS Project tools for both direct service providers and the criminal justice system to support and rebuild the survivors' economic security.