

Money: A tool for abuse

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Most domestic abuse experts agree - the need to exert power and control is central to abusive relationships.

There are many ways abusers exert power and control over their partners. Most commonly, we may think of physical and sexual violence. Pushing, shoving, hitting, biting, kicking, throwing, forced touching, rape. These are the cases that trigger us emotionally - stick with us over the years. And these physical acts, or threats of them, fall within and trigger protections under the legal definition of domestic violence in the state of Ohio.

But most abusers do so much more to their victims than physical harm.

The [Duluth Model's well-known Power and Control wheel](#) has long been used to educate on core power and control tactics. The circular diagram's outer ring represents acts of true physical and sexual violence. Its spokes display the many tactics that don't involve abusive touching or the threat thereof, but often accompany or lead up to it - including emotional abuse, isolation, and minimizing and blaming.

Economic abuse occupies its own spoke on the Power and Control wheel, and rightly so. Research shows it is a factor in a staggering 98-99% of domestic violence cases. [Survivors list financial concerns as the number one reason they stay in an abusive relationship.](#) And the hammer is so much heavier when the wellbeing of children is

involved. Examples of financial abuse include keeping a survivor in the dark about the family's finances, preventing her from getting a job, making them ask for money or giving them a small allowance, restricting access to bank and retirement accounts, or taking money he earns*. Often this abuse takes place over years. Sometimes decades.

It's important to shine a light on the reality of financial abuse to understand not just the pervasiveness of this issue - but also its devastating impact (during and after a relationship) and some ways advocates and helpers can respond.

Financial abuse over the life of a relationship

During abusive relationships, financial abuse is usually chronic or a pattern of behaviors. It may be so ingrained in the culture and norms of the partnership, the survivor may not even be aware of the dynamic. Survivors of financial abuse may spend decades without access to or knowledge of a household's financial situation. This may include details of rent or mortgage payments or retirement accounts. They may be forbidden from earning money or gaining education outside the home - or from spending any of the money they earn. These tactics keep the survivor reliant upon and strictly under the control of the abuser. Over time, this equates to survivors who are left without a basic knowledge of money management and who haven't developed skills or confidence to work outside the home.

As a survivor steps up to end a relationship, the ramifications of chronic financial abuse remain as they struggle to gain autonomy. Abusers also may escalate to more acute tactics to keep their victim entangled in the relationship. Often these include cutting off access to money (particularly for the benefit of shared children), removing access to or withdrawing money from a shared account, or cutting off credit card use. Survivors seeking custody or a divorce often struggle to pay for necessary legal services - and abusers may purposely complicate these matters to prolong, maintain control, and drain the survivor's resources. These challenges often

are exacerbated by the survivor's lower earning potential that was stunted from a lifetime controlled at home and may also be complicated by care for children.

Emerging from a relationship that involves financial abuse takes strength, courage, planning, and time. When domestic violence is present the survivor can utilize the civil protection order for some financial protections. For example, a Judge or magistrate may order that an abuser provide some monetary support to a survivor via a CPO. This may include ordering an abuser to pay the utilities or mortgage as the survivor remains in the home with the children.

But often, the CPO is just a bandaid and more holistic support is needed. Additionally, there are those cases where domestic violence did not happen in the eyes of the law and the CPO is not a remedy. In both these circumstances, a divorce proceeding is needed. Through a divorce, all holistic issues - including child support and division of monetary assets and property - can be properly addressed. Sadly, quality legal representation addressing all necessary facets can cost tens of thousands of dollars. And while Community Legal Aid does provide representation in some cases - there are never enough resources to truly meet need.

Solutions Addressing Financial Abuse

Education and empowerment are key solutions to the pervasive issue of financial abuse. This work can start at a young age - empowering young men and women to learn financial independence and recognize where their money is going. It also comes in the form of education on the dynamics of a healthy relationship, where workloads and funds are distributed evenly. When young people are taught to think about these things, they are more likely to see a red flag when their partner tries to limit their financial involvement or control. It's also important for community partners to understand this pervasive reality so they can help connect their clients with supportive resources as needed.

For survivors already embroiled in financial abuse, legal assistance is a first key step. This includes not just help with civil protection orders but also holistic and complete assistance on issues like child custody and divorce. Connections with core community partners are also critically important for these survivors. Stabilization can't happen without housing and hard work to build a toolbox for sustainable independence. Our community partners are invaluable in this phase. As we like to tell survivors - it will get harder before it gets easier, but it will get easier.

**Using diverse pronouns when talking about survivors helps ensure all survivors feel seen and welcomed to access services.*

This article is part of Legal Aid's ["Big Ideas" series](#).

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