

Serving Domestic Violence Survivors

NEFE and NCADV Partner to End Economic Abuse



After 17 years of marriage, Denise ran for her life one night with the clothes on her back. “I didn’t know who to talk to or where to get help when I left,” she says. “My husband had kept me so isolated in the backwoods of Tennessee that I used to say they had to pipe sunshine on me.”

Denise found her way to an emergency shelter program, where she learned about temporary assistance for needy families, such as food stamps and government housing. The program helped her get her high school equivalency degree and encouraged her to go to vocational school.

Today, the mother of three teenage daughters is divorced, living in an apartment of her own, and has decided to become an advocate for victims of domestic violence herself. “It doesn’t matter where you come from or what the situation is, you will have good days and bad days,” Denise says. “Don’t give up. Educate yourself and be willing to learn from other people.”

Free webinars for NCADV advocates — see back page for dates and topics.



NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION

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NEFE and NCADV: A History of Combating Economic Abuse

Denise's story is not uncommon. Victims of domestic violence often stay with or return to an abuser because they fear they will be unable to provide financially for themselves and their children.

In 2000, the National Endowment for Financial Education (NEFE) collaborated with the National Coalition Against Domestic Violence (NCADV) to develop *Hope and Power for Your Personal Finances: A Rebuilding Guide Following Domestic Violence*, a workbook to help victims and survivors recover financially. Since then, NEFE and NCADV have continued working to end economic abuse.

What is Economic Abuse?

Economic — or financial — abuse involves control over financial resources, withholding access to money or attempting to prevent a victim from working, attending school or seeing family and friends. The abuser tries to separate the victim from his or her own resources and relationships to maintain the victim's financial dependency. Victims often are forced to

choose between staying with their abuser and living in poverty or even homelessness. "Preventing a victim from accessing their own finances or keeping their important information and documents away from them so they're unable to seek employment is all considered financial abuse," says Sheba McCants, NCADV outreach director.

"Domestic violence is invisible in that it doesn't have to be a bruise or a broken piece of furniture to make someone think, 'What happened here?'"

— Lynn Brewer-Muse, NCADV communications director

Warning Signs of Economic Abuse



Limiting Access to Resources

- Deciding when or how the victim can access or use cash, bank accounts or credit cards
- Seizing income from the victim's paycheck
- Forcing the victim to give the abuser money, ATM cards or credit cards
- Creating an environment where the victim must hide money in order to buy things for themselves
- Demanding that the lease or mortgage be in the abuser's name
- Using the victim's checkbook, ATM card or credit cards without the victim's knowledge or consent

Employment Abuse

- Preventing the victim from going to work or school
- Demanding that the victim quit his or her job
- Sabotaging the victim's time to threaten his or her employment
- Preventing the victim from looking for jobs or attending interviews
- Calling, emailing or texting abusive language or threats while the victim is at work

Coerced Debt

- Applying for credit cards, obtaining loans or opening accounts in the victim's name without his or her knowledge or consent
- Forcing the victim to sign financial documents
- Forcing the victim to make credit-related transactions
- Refinancing a home mortgage or car loan without the victim's knowledge or consent



Why Stay?

Reasons for staying with an abusive partner are extremely complex. In most cases, there is fear the abuser will follow through with threats to hurt or kill the victim, their children, pets or others. The threat to ruin the victim financially is common.

“We know that the No. 1 barrier to leaving an abusive partner is finances,” says Lynn Brewer-Muse, NCADV communications director.

Victims who choose to stay with an abusive partner for economic or other reasons are more likely to experience ongoing abuse. Conversely, victims who improve their economic condition increase their likelihood of living apart from their abusers.

Challenges and Barriers

Victims of domestic violence may be unable to leave an abusive partner for economic reasons, but lack of financial resources is only part of it. Even if a victim has some money, there may be barriers to long-term sustainability, including:

- Poor credit due to the abuser forcing the victim to take on debt, making it harder to find a job or rent an apartment
- Fear of single parenting and reduced financial resources
- Unsupportive friends and family
- Lack of cash, bank accounts, health insurance or other assets
- Having nowhere to go (no money or credit for a hotel, limited access to safe shelter)
- Anxiety about a decline in living standards for one’s self and children
- Fear of losing custody of children or joint assets

Between
94 - 99 percent
of domestic violence
victims experience
economic abuse.

20,000
calls are placed each
day to domestic violence
hotlines.

Only
34 percent of
people injured by intimate
partners receive medical
care for their
injuries.

Between
21 - 60 percent
of domestic violence
victims lose their jobs
due to the abuse.

2018 Domestic Violence Webinar Series

In 2016, NEFE and NCADV launched a webinar series to educate domestic violence advocates — social workers or others in positions to help victims — to better understand economic abuse and provide trustworthy personal finance resources. The series has been updated for 2018 with new topics to help advocates empower victims around basic personal finance, such as budgeting, credit and saving. The final webinar of 2018 will focus on retirement planning for domestic violence advocates themselves.

“Something that’s not really talked about is how advocates can benefit from financial education as well,” says Brewer-Muse. “A lot of advocates are living near the poverty line. For

me, as a survivor, it means the world to be able to serve the victims and the advocates who support those victims.”







In addition to sharing information, the webinars also let NCADV hear directly from advocates about topics that would further support them.

“For example, during the first webinar in the financial education series, we had a number of questions about how to help victims and survivors who are undocumented navigate financial issues, such as housing, or asking whether someone who is undocumented can get a credit card,” says McCants. “This helps us know where there are knowledge gaps that need to be filled.”



“There are plenty of warnings that are crucial to notice, whether it’s someone we work with or supervise, or someone in our friend circle.”

– Sheba McCants, NCADV outreach director

Action Steps		
	Get help for yourself or someone else.	<input type="checkbox"/> Call the National Domestic Violence Hotline at 1-800-799-SAFE (7233). Trained advocates are available 24/7. <input type="checkbox"/> Visit www.thehotline.org .
	Spot warning signs of domestic violence.	<input type="checkbox"/> Visit www.NCADV.org/signs-of-abuse .
	Learn about economic abuse.	<input type="checkbox"/> Visit www.NCADV.org/financial-education .
	Create a personalized plan to rebuild after economic abuse.	<input type="checkbox"/> Download <i>Hope and Power for Your Personal Finances: A Rebuilding Guide Following Domestic Violence</i> at www.NCADV.org/financial-education .
	Present a workshop to help others rebuild after economic abuse.	<input type="checkbox"/> Download the Rebuilding Financially After Domestic Violence workshop at www.financialworkshopkits.org .
	Learn more about how to help victims of economic abuse.	<input type="checkbox"/> Sign up for the NEFE/NCADV webinar series at www.NCADV.org/financial-education . <input type="checkbox"/> Watch archived webinars on the NCADV YouTube channel.

2018 Webinar Series	
Upcoming Webinars	
Oct. 24:	Planning for the Holidays and Setting Financial Goals
Dec. 5:	Retirement Planning for Survivors and Advocates
Archived Webinars	
March 19:	Rebuilding Financially after Domestic Violence
April 11:	Housing Options for Domestic Violence Survivors
June 27:	Creating and Sustaining Financial Well-Being
Aug. 8:	Income, Spending and Savings: Achieving Financial Stability