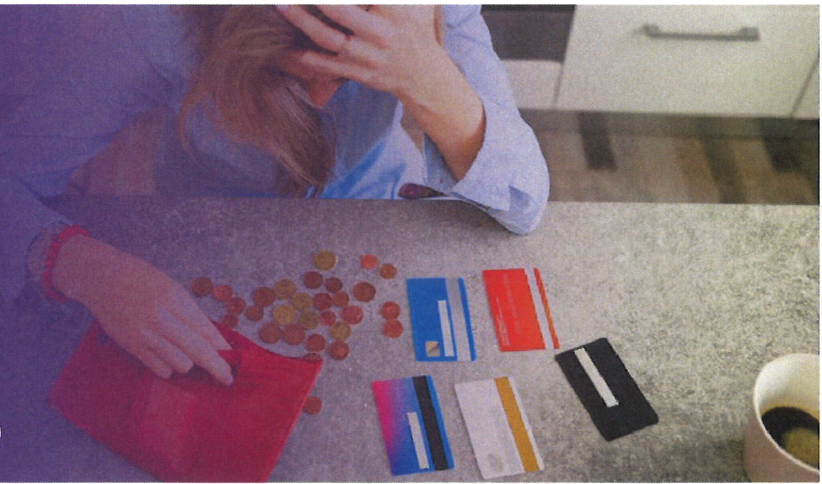




# Economic Abuse

## A Powerful and Common Form of Gender-Based Violence



### *It is Common But Not Recognized*

While economic abuse is a common form of abuse, the tactics are not widely recognized as abuse.

#### Employment Sabotage:

- ▶ Preventing a survivor from obtaining/maintaining employment
- ▶ Stalking, harassing, or assaulting the survivor at the workplace
- ▶ Forcing a survivor to be late, or miss or leave work
- ▶ Interfering with a survivor's attempts to obtain or further their education
- ▶ Taking or altering the vehicle so there is no mode of transportation

#### Deception About Finances:

- ▶ Refusing to pay rent, mortgage, or utility bills
- ▶ Preventing the survivor access to utilities (including phone/internet)
- ▶ Denying the survivor control over household finances or how money is spent
- ▶ Preventing the survivor knowledge of household finances and financial decisions
- ▶ Preventing the survivor from having ownership of and/or access to a vehicle/transportation

**Coerced debt** is one of the most prevalent forms of financial abuse. Examples include taking out loans, credit cards, and other debts without the survivor's knowledge; or coercing them into taking on debt. Coerced debt and the debt caused by other forms of abuse can destroy the survivor's credit rating, making it difficult to rent housing, obtain employment, or obtain necessary loans.

#### Preventing Access to Finances:

- ▶ Preventing a survivor from using their financial resources
- ▶ Withholding money or giving "an allowance"
- ▶ Not allowing the survivor to have access to bank accounts
- ▶ Converting the survivor's assets into their own
- ▶ Hiding or lying about joint assets

#### Misusing Finances:

- ▶ Forcing the survivor to sign financial documents, or forging the survivor's signature
- ▶ Forcing the survivor to write bad checks or file fraudulent legal financial documents
- ▶ Pressuring the survivor to be a co-signor or guarantor
- ▶ Using the survivor's personal information or assets against their will or without their knowledge
- ▶ Coercing the survivor into debt or forcing the survivor to overspend on credit cards



All forms of gender-based violence have an economic impact on survivors and **harms economy and health of communities**. For example, the very nature of human trafficking is embedded in economic exploitation and the impact is similar—it is very difficult for people to achieve full safety without economic independence and stability. Sex Trafficking or Labor Trafficking.

## Sex Trafficking or Labor Trafficking

Economic abuse can occur in the form of *human trafficking*. Human Trafficking is when someone exploits another person for commercial sex or labor through the use of force, fraud or coercion, including when an individual is:

- ▶ Forced by a partner or anyone else to perform commercial sex (sex acts in exchange for something of value)<sup>1</sup>
- ▶ Harmed or threatened with physical harm to themselves or their family if they do not work
- ▶ Told they must work to pay off a debt or that they must turn over their earning.
- ▶ Promised a benefit they do not receive, such as a green card or money
- ▶ Threatened that immigration officials or the police will be called if they do not work

## Economic Stability is Vital to Survivor Safety

We know that economic abuse creates a significant barrier for survivors to achieve safety and stability.

- ▶ Abuse impairs or stunts a survivor's income trajectory by creating an unstable education or work history.
  - 66% of survivors in one study reported that an "abusive partner had disrupted their ability to complete education or training."<sup>2</sup>
  - Domestic violence can contribute to job instability even after a survivor finds safety.
- ▶ Debt and arrears can prevent survivors from accessing safe housing and employment due to systems that allow for landlords and employers to make decisions based on credit history.

## How to Get Help or to Learn More

Non-profit domestic violence and sexual assault services providers are available across New York State to talk with people who have experienced abuse and can provide information about rights and options. Many of these programs assist with emergency shelter, and even transitional and supportive housing. To find out where programs are located, you can contact the **New York State Domestic and Sexual Violence Hotline phone, chat, or text.**

Trafficked persons can contact their regional [Response to Human Trafficking](#) (otda.ny.gov) service provider.

[WomensLaw.org](#), a project of the National Network to End Domestic Violence (NNEDV) has an online guide that is helpful to anyone interested in learning more about economic abuse and identifying methods to remedy the impact of economic abuse.

In addition to the help that victim service programs may be able to offer, financial education can also be a significant source of empowerment. The Allstate Foundation offers an online learning platform that offers financial education that can be accessed anywhere with an internet connection. Visit the [Allstate Foundation website](#) (allstatefoundation.org) to learn more.

### NEW YORK STATE DOMESTIC AND SEXUAL VIOLENCE HOTLINE



CALL  
**800.942.6906**



TEXT  
**844.997.2121**



CHAT  
**opdv.ny.gov**

1 Individuals under the age of 18 who engage in commercial sex do not need to prove force, fraud, or coercion to establish sex trafficking.

2 Hess, C. & Del Rosario, A. (2018, October 24). "Dreams Deferred: A Survey on the Impact of Intimate Partner Violence on Survivors' Education, Careers, and Economic Stability." Institute for Women's Policy Research.



Office for the  
Prevention of  
Domestic Violence

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Free. Confidential. 24/7.

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