

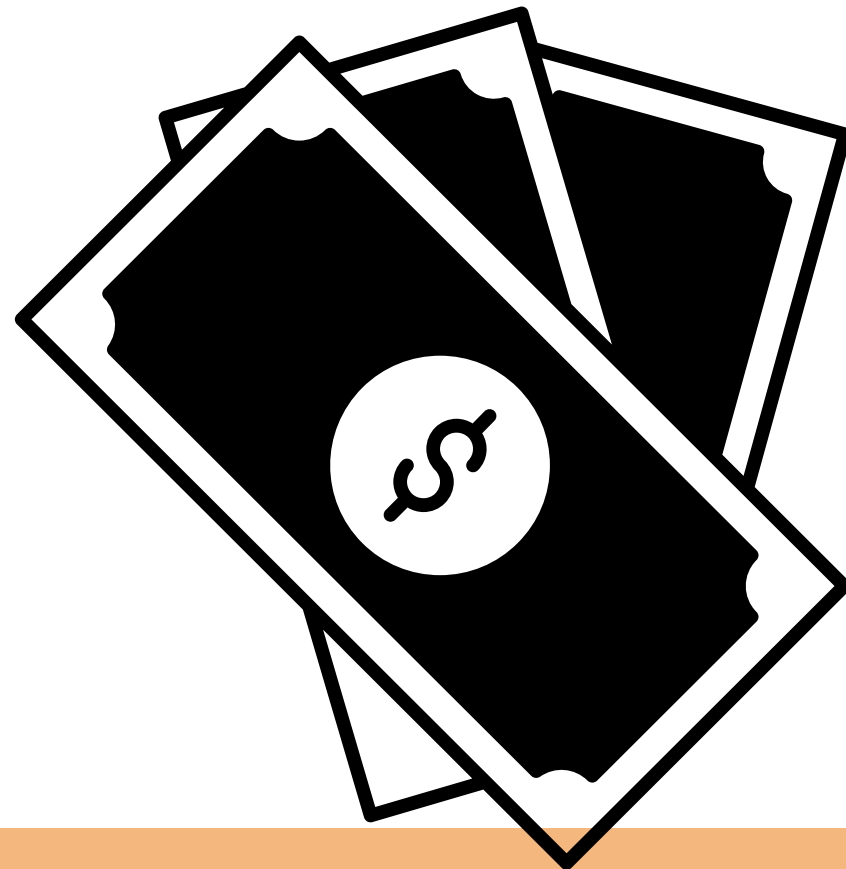
# Disclaimer

- These slides are **free for use with proper attribution** (Eleanor Bray).
- While they are **intended for older high school aged students** due to the transitional age of 18-25 being the most likely time for an individual to experience financial independence, the concepts are helpful for younger people as well.
- **These slides have not been tested** as a preventative measure for economic abuse and the creator does not claim these slides to have any specific success rate at reducing economic abuse.
- These slides were created using existing research on interventions for economic abuse and are **an attempt to fill in a gap** in intimate partner violence education.

# What Is Economic Abuse?

**Economic Abuse involves behaviors that control a person's ability to acquire, use, and maintain economic resources**

(Adams et al., 2008)



**In other words, Economic Abuse is a form of abuse that involves someone trying to control their partner's money or financial situation**

# Common Types of Economic Abuse

## Economic Exploitation

- Your partner convinces you to loan them money and they don't pay it back
- You move in together and end up paying all the bills; your partner makes excuses as to why they can't contribute right now

## Economic Control

- Your partner decides how you should spend your money instead of letting you decide
- Your partner has control over your bank account because they say they are better with money

## Employment Sabotage

- Your partner won't let you get a job because they say they'll "take care of you"
- Your partner does things to prevent you going to work, like ruining your clothes or slashing your tires

# Statistics

- **99% of adult Domestic Violence Survivors report experiencing some form of Economic Abuse** (The Allstate Foundation, 2018)
- **Nearly 1/3rd of young people between the ages of 13-18 in romantic relationships report experiencing some form of Economic Abuse**
- **37% of teens have felt pressured to say “yes” when asked by their romantic partner for money**
  - **This number increases amongst BIPOC teens**
  - **This number increases for teens who identify as boys**  
(Junior Achievement and The Allstate Foundation 2021)

# Economic Abuse and Gender

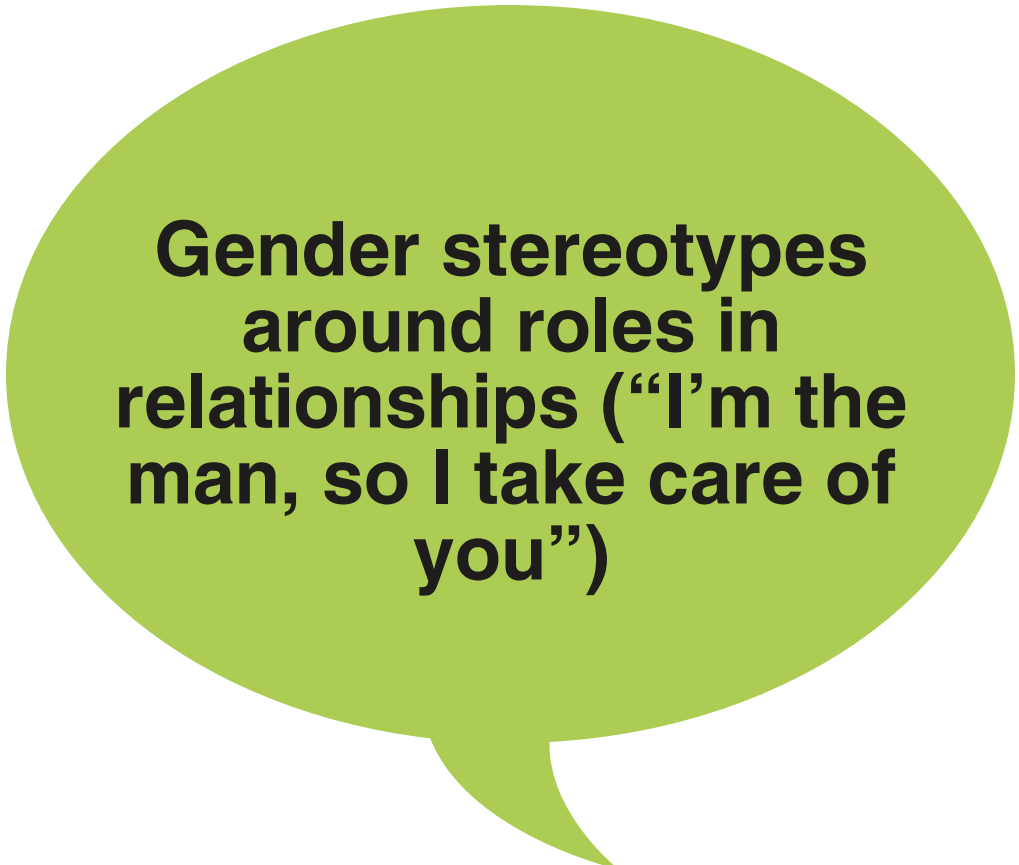


- **Like other forms of intimate partner violence, anyone can be a perpetrator and anyone can be a survivor**
- **As teenagers, it's common for both boys and girls to experience economic abuse**
- **However, also like other forms of abuse, it is most common amongst adults for women to be survivors and men to be perpetrators**

Note: there is not enough research on the LGBTQ+ community and economic abuse to understand how dynamics play out in LGBTQ+ relationships. However, using what we know about privilege it isn't hard to imagine that LGBTQ+ folks might have a more difficult experience with the effects of economic abuse

# Economic Abuse and Gender: Continued


Can anyone think of ways that gender dynamics might play a role in economic abuse?



Gender stereotypes around roles in relationships (“I’m the man, so I take care of you”)



Gender stereotypes around who pays for what




Gender pay gap: women still don’t get paid as much as men

Note: Culture plays a role here too. Do you come from a culture where the man is the head of the household, and makes financial decisions for everyone else?

# **Economic Abuse: Red, Green or Yellow Flag?**

**“My boyfriend has really bad credit so I’m leasing him a car in my name and I make the monthly payments. It’s okay because otherwise he wouldn’t be able to get to work or school. He tells me when he makes it big he’ll be able to pay me back. I love him so much.”**

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**Red Flag! You don’t have to put your own credit in jeopardy just because your boyfriend has bad credit. He can figure out other ways to get to school and work-- it is not your responsibility to solve that problem for him. What happens if you break up and he can’t pay you back?**



# **Economic Abuse: Red, Green or Yellow Flag?**

**“My girlfriend loves to buy me gifts on special occasions. She never expects gifts in return and tells me it’s her way of showing love, but when I have extra money I try to get her something I know she’d enjoy. She makes me feel really special! It’s weird because my ex used to only get me gifts after he and I had gotten into a fight, so this is different for me.”**

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**Green Flag! The girlfriend gives gifts when appropriate, like on special occasions-- not only as apologies. She doesn't demand gifts in return. The speaker notes they only spend money on gifts when they know they have the extra money to spend.**

# **Economic Abuse: Red, Green or Yellow Flag?**

**“My partner and I got in a really big fight and they got mad and punched my wall and trashed my apartment. We don’t live together. We broke up a few weeks after the fight but they won’t text me back and now I have to pay to get the hole and other damages fixed otherwise I’m worried I won’t get my security deposit back.”**

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**Red Flag! Damaging property is a form of Economic Abuse. You're now responsible for the damage that was not your fault.**

# **Economic Abuse: Red, Green or Yellow Flag?**

**“My boyfriend and I are both 20 years old and live together. He works and I take classes at a community college. I recently told him I wanted to get a job, but he said I shouldn’t get one. He told me he’d give me an allowance. Sometimes when we fight, he threatens to take my allowance away.”**

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**Red Flag! Preventing someone from seeking their own employment or controlling how much money they are allowed to spend is economic abuse.**

# **Economic Abuse: Red, Green or Yellow Flag?**

**“My boyfriend’s bike got stolen and he asked for a loan so he could get another one. He has a job but I make more than him. I loaned him the money and he paid me back half of it a few weeks later. I’m still waiting for the other half, but I feel a little weird checking in with him about it.”**

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**Yellow Flag! Supporting your partner through hard times is sometimes part of being in a relationship, and the fact that he’s paid half is great. Feeling uncomfortable talking about the loan is not a great sign-- you should be able to speak freely and safely with your partner about money!**



# **Economic Abuse: Red, Green or Yellow Flag?**

**“My girlfriend and I got in an argument. It was really late and I told her I needed to go to bed because I had a really important presentation at work the next day. She told me we could talk about our disagreement at a later time, and even though we were both a little mad we went to bed. I got plenty of sleep and felt prepared for my work meeting.”**

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**Green Flag! Couples will have arguments and disagreements-- that is a part of being in a partnership. However, it is clear that even though the girlfriend was mad, she respected her partner's boundaries and compromised on when they would be able to continue resolving the conflict. This allowed the speaker to show up to work on time and prepared and not jeopardize their job.**

# **What can we do about it?**

- Increase your financial empowerment by taking a course on financial capability**
- Think about what your boundaries are when it comes to money in your relationship**
- Understand the difference between codependency and healthy relationships**
- Talk to your parents or a trusted adult**

# Resources

- **Find your local Domestic Violence Agency:  
1-800-799-SAFE**
- **Consumer Finance Protection Bureau: Your  
Money, Your Goals**



# Sources

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