



SERVE & SAVE

GENDER BASED VIOLENCE INITIATIVE

What to know about
ECONOMICAL
ABUSE



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WHAT IS IT?

Economic abuse can include exerting control over income, spending, bank accounts, bills and borrowing. It can also include controlling access to and use of things like transport and technology, which allow us to work and stay connected, as well as property and daily essentials like food and clothing. It can include destroying items and refusing to contribute to household costs.

This type of abuse is a form of coercive and controlling behaviour. It can continue long after a leaving and can have lifelong effects. .

HOW TO IDENTIFY IT?

- When one/ your partner gets in the way of your ability to work
- Your partner coerces you to work an unreasonable amount in order to meet her "need" to have unreasonable things
- Your partner has secret bank accounts
- Your partner makes fun of you for not being able to buy her unreasonable things
- Your partner throws out or cuts up your clothes
- Your ex-partner forces you to spend exorbitant amounts of money on a divorce legal battle over unreasonable things in order to punish you for leaving them
- **Restrict how you use money and the things that you own** (make you ask for money or provide an allowance, check your receipts, make you justify every purchase made , control the use of property, such as a mobile phone or car , insist all economic assets (eg savings, house) are in their name

- **Exploit your economic situation** (refuse to contribute to household costs, spend money needed for household items and bills, misuse money in joint bank accounts, insist all bills, credit cards and loans are in your name and make you pay them, build up debt in your name sometimes without your knowledge)
- **Sabotage your income and access to money** (prevent you from being in education or employment, limit your working hours, refuse to let you claim benefits, etc)

THE ECONOMIC ABUSE WHEEL

This will highlight the stages of economic abuse taking place in a home/domestic setting (where it usually takes place).



HOW TO ADDRESS IT/BREAK FREE

Tell someone - Whether it's a family member, friend, or counselor, let someone you can trust know what you're going through. You're going to need emotional support as you make the break.

Gather paperwork and important documents - Birth certificates, IDs, bank statements, ownership documents, and marriage certificates. Store them in a safe place or with a friend or family member. Abusers will often block access to these documents once they realize they are losing control. If it's unsafe to take the originals, make copies of your financial data like credit cards and financial statements. These copies will be useful later in proving who owns what. Keep this documentation in a safe place until you're able to safely leave

Cancel joint bank and credit card accounts - Though your credit score will take a hit when you close your credit card accounts, it will stop the financial bleed.

Change online passwords, if you have any, so your abuser no longer has access to your accounts.

Get professional help - Call the National Domestic Violence Hotline , chat with them . Even if your partner has never hit you, most domestic violence cases include economical abuse so the professional would assist on how to deal with your situation.

Because financial abuse is a crime, you should also report it to your local police department.

Commit to leaving and follow through with your plan

RECOVERING FROM ECONOMIC ABUSE

You can get financial education - It's important to speak up about your experience with supportive friends and family and consider getting education on your finances and how the system works.

1. Call your bank and ask to meet with someone to learn about your personal finances
2. Meet with a financial planner
3. Speak to an attorney
4. Check your credit score and learn about the impact of credit scores

Set up your accounts & get legal services if necessary -

After taking these steps, start setting up independent accounts, secure email, and phone. Close any joint credit cards with 0 balances and consider signing up for a credit monitoring service. Once your financial situation is secure, start looking into legal options for repairing credit, addressing the abuse, and filing for divorce if you were married. Approach legal aid organizations, if any available, that will provide free or discounted legal services for survivors of domestic abuse.

Get Emotional Support - As you do this, seek support. Any kind of abuse likely has emotional and psychological effects that should be addressed by a professional.

Take Recovery One Step at a Time - It can be a challenge to deal with recovery, but it's important to take it one step at a time. Recovery from this form of abuse, like any abuse, is going to take time as you need to heal and deal with the practical impacts from the abuse. Taking small steps consistently is a great way to build a foundation and gain your confidence back.

We may have a different experience of economic abuse, so each person's recovery will also vary. Some may experience other types of abuse along with economic abuse and some may not. It's important to create a plan to determine the impact of the economic abuse and to lay the foundation for recovery.

FOR MORE INFORMATION



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