

## Find out why victims of financial abuse can't leave.

You're a 33-year-old stay-at-home-mom, married since the summer after college. In the past few years, stress at work has pushed your husband's temper from jealous to controlling to physical. You no longer feel safe in your own home.

Your husband comes home one evening and announces he's putting you on an allowance, insisting he no longer trusts you to spend the household money. The allowance barely gives you enough to buy baby food and diapers.

The new allowance improves his mood for a while, so you buy a new lipstick to look nice for him. When he finds the receipt, he flies into a rage over the cost and accuses you of buying it for other men. It escalates until he shoves you into the wall and leaves for the night. You are scared he will hurt you, or worse, the children.

Your husband returns after two days, explaining that he never would've pushed you if he hadn't thought you were cheating. Now he needs you to check in with him hourly every time you leave the house. He swears if he ever catches you with another man, he'll kill you both. Even though you aren't cheating, now you're scared for your safety and the safety of your kids.

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### Why don't you just leave and go to a family member's house?

You and your family had recently moved to be closer to your husband's new job. Now you have to take a bus to visit family which means using cash. Your husband has locked you out of your bank account and also discovered your secret hiding spot of cash. You know this means a much bigger fight is coming soon.

### Why don't you just leave and check into a hotel?

A hotel will require a credit card to check in. Your husband ruined your credit by opening several cards in your name and never paying the credit card bills. Now it will be years before you can get approved for credit again.

### Why don't you just leave and ask a neighbor for help?

You text your neighbor and tell her you and your husband had a fight and you are scared. You ask if you and the kids can come stay with them. She is sorry for you but she and her husband just want to stay out of it because they are afraid of the consequences. She reminds you to delete the text history on your phone so your husband won't find it.

### Why don't you just leave and go to the police?

You call 911 and tell the operator you and your husband got into a fight. They ask if you are in immediate danger or if you need medical help. You tell them he has hurt you in the past and you are afraid he will again. The 911 operator tells you they cannot arrest him without physical evidence but they can send officers to the house and take your statement and keep you safe. You are worried this will make your husband even angrier. They offer to connect you to a local shelter.

### Why don't you just leave?

Lack of financial resources and knowledge is one of the main reasons why a victim will stay in or return to an abusive relationship. On average, survivors return to their abusers seven times before they leave for good.

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Leaving a financially abusive relationship is not easy. Whether you're in an abusive relationship, a healthy relationship or single, it's important that you have a basic understanding of financial literacy and control over your finances so you're in a better place to leave a situation like this one.

Consider taking these 4 steps to achieve financial independence:

- 1 Educate yourself on financial planning.**  
Financial safety planning is critical. Although there is no perfect way to guarantee your safety, you can take steps to increase your options.
- 2 Collect information about your assets and liabilities.**  
Look for financial documents. Make copies and hide them in a safe place.
- 3 Begin saving money for yourself.**  
This could be used for emergencies or if you need to escape from an abusive relationship.
- 4 Open accounts in your name.**  
Consider opening your own checking account and applying for a credit card.

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## Learn more about Financial Abuse

<https://www.purplepurse.com/the-issue/domestic-violence-financial-abuse.aspx>

## Help a Victim of Financial Abuse

<https://www.purplepurse.com/get-involved/how-to-talk-to-a-victim.aspx>

## Need Help?

If you're in an abusive relationship, get immediate help today.

Call the National Domestic Violence Hotline at **1-800-799-7233**.

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## FACTS ABOUT ABUSE

- 99% of domestic violence victims experience financial abuse.  
Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14(5), 563.
- Children exposed to violence are more likely to commit suicide, abuse drugs and alcohol, run away from home, engage in teenage prostitution, and commit sexual assault crimes.  
Wolfe, D.A., Wekerle, C., Reitzel, D. and Gough, R. 1995. "Strategies to Address Violence in the Lives of High Risk Youth." In *Ending the Cycle of Violence: Community Responses to Children of Battered Women*, edited by E. Peled, P.G. Jaffe and J.L. Edleson. New York, NY: Sage Publications.
- Domestic violence kills an average of 3 women each day.  
Bureau of Justice Statistics, *Intimate Partner Violence: Attributes of Victimization, 1993-2011* (Special Report NCJ243300).
- 60% of Americans doubt their friends or family would know if they were in a financially abusive relationship.  
Allstate Foundation Purple Purse. 2018 National Poll on Domestic Violence and Financial Abuse. (March 2018).
- 26% of Americans know someone who has been the victim of financial abuse.  
Allstate Foundation Purple Purse. 2018 National Poll on Domestic Violence and Financial Abuse. (March 2018).
- 2/3 of Americans do not know how to help a victim of financial abuse.  
Allstate Foundation Purple Purse. 2018 National Poll on Domestic Violence and Financial Abuse. (March 2018).
- Approximately 15.5 million children are exposed to domestic violence every year.  
McDonald, R. et al. (2006). "Estimating the Number of American Children Living in Partner Violent Families." *Journal of Family Psychology*, 30(1), 137-142.