

Financial abuse from an intimate partner? Three ways you can protect yourself

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[Financial abuse](#) occurs when one person takes control over another person's ability to acquire, use and maintain financial resources. An example is being denied access to your own funds or being forced to deposit your salary into a joint bank account but not having access to the account. It could also take place when large withdrawals are made from joint bank accounts without any explanation.

According to the [Institute for Social Development and Justice](#), a South African non-profit company, [financial abuse](#) can vary and change shape or form but happens when access to [economic opportunities](#) is controlled or limited by an [intimate partner](#).

This can happen when your partner withholds financial information or hides money from you. Another example is when your partner refuses to allow you to work, thereby controlling your ability to earn an income. Or being coerced into paying for most of the household expenses when you earn less than your partner. Alternatively, it can happen when the abuser racks up debt on a [credit card](#), knowing the card is not in their name.

South Africa's [Domestic Violence Act](#) identifies financial abuse as a criminal act. Several other African countries, such as Ghana, Kenya, Uganda, Zambia and Zimbabwe also recognize it to be a criminal offense. But it remains largely unprosecuted.

Unfortunately, financial abuse is not a new problem. Over the years, my [research](#) has found that the proper use of financial services can help those in disadvantaged situations to turn income into wealth. But when money is entangled with relationships, it can become a tricky situation to navigate.

Financial abuse can happen to anyone, irrespective of age, gender,

marital status, employment status or income levels. When financial abuse occurs, it is women who are more likely to see their financial security threatened should the dynamics in a relationship take a turn for the worse. Women are more likely to experience financial abuse since it can happen in tandem with [other forms of abuse](#).

When you know the signs, you can put the following three measures in place to increase your financial safety: prevent, prepare and protect.

Prevent

Knowing your partner's financial history is an important starting point in preventing financial abuse. Ask about how they have managed their debt in the past (and how they got into it in the first place) or whether they are actively saving money.

Broaching the money-talk conversation is difficult but this information should give you insight into their past financial behaviors which could influence and explain future financial behaviors.

Another strategy in prevention is asking about their attitudes towards money in relationships. For instance, do they believe that gender roles influence who manages money? Engaging in this topic early can also help you set boundaries about how money is managed within the relationship.

Prepare

Learning the signs of financial abuse can help you be prepared. If you suspect that financial abuse is beginning to emerge then keep close tabs on it by documenting all the evidence. This is important because an abuser may gaslight you into thinking you're exaggerating, especially

when the signs are subtle. Document as much evidence as you can and ensure you have copies of all important legal documents as this will help you, should you require legal assistance.

If you don't already have one, speak to a financial advisor about how you can protect your finances and assets.

Protect

As far as possible, keep an independent source of income as this reduces any likelihood of dependency on a partner. Financial dependency can lead to feelings of isolation and hopelessness, which makes it more difficult to leave an abuser because they control the finances.

Another way you can protect your financial position is by making sure you don't sign any documents you don't understand. Often abusers will acquire financial assets in their partner's name and leave them with the financial burden of the repayments, thereby entrapping them through debt.

Getting help

While the measures outlined here are not exhaustive, they are a good starting point to think about when your finances are merged with someone else's.

If you are concerned about your financial safety, there are ways to get help. FIDA-Kenya, a women's rights organization in Kenya, offers [free legal aid](#). In Nigeria, the Women at Risk International Foundation operates a 24-hour confidential toll-free [helpline](#).

You can access free counseling from a social worker via the South

African Department of Social Development's [website](#), which provides a call center facility 24 hours a day, seven days a week. The call center operates an emergency line number on 0800 428 428. You can visit the [website](#) of the Warrior Project, a non-profit organization, for more information on helplines and resources.

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