



ALL IN THE FAMILY

Legal blog on all aspects of Family Law and Divorce in Massachusetts and Rhode Island

Finding a Way Out From Under Financial Abuse

BY ROBIN M. LYNCH NARDONE • AUGUST 8, 2024

According to the [National Domestic Violence Hotline](#), 27% of people in physically abusive relationships also reported experiencing financial abuse. Financial abuse takes many forms and does not discriminate based on race, gender, or socio-economic class. Even people who appear to “have it all” find themselves in relationships where financial abuse leaves them feeling trapped. Financial abuse is about power and control. Some of the following behaviors are examples of financial abuse:

- Not allowing the victim to see bank statements or to understand what money is available to meet the needs of the family
- Not allowing the victim to have checks or a debit card to the joint bank account or refusing to have a joint bank account while depositing all earnings into the abuser’s account
- Providing the victim with an “allowance” and dictating where that “allowance” is spent
- Verbally or physically assaulting the victim for spending money on something not authorized by the abuser
- Refusing to provide transportation, resulting in a victim losing employment
- Monitoring credit card and debit card use and challenging the victim about their whereabouts
- Demanding the victim leave a job to “benefit” the family
- Forcing the victim to work in a family business without pay for the work
- Convincing the victim to forgo obtaining credit cards in their own name and to be only an “authorized user” on the abuser’s credit cards, which allows the abuser to cut off access to credit
- Using the victim’s social security number to open credit accounts and incurring debt
- Demanding that the victim turn over any money the victim earns

- Threatening to leave the victim without any financial resources if the victim leaves the marriage or ends the relationship
- Making the victim perform sexual acts to receive “payment” to buy groceries or to purchase something a child needs

If you are the victim of financial abuse, here are some steps to start the process of gaining financial freedom:

- Change the password on all email accounts
- Obtain a copy of your credit report via one of the three credit reporting agencies (Equifax, Experian, or TransUnion) or call for your free annual credit report at 877-322-8228
- Open a post office box in order to receive private mail. When applying for a debit or credit card, use the post office box to receive the mail.
- Open a checking account in your own name and have the statements sent to a friend’s house or to your post office box. Make small deposits.
- Take small amounts of cash back at the grocery store and deposit the cash into your separate account
- If you have credit cards, contact the financial institutions by telephone to change the PIN number and/or passwords to something your abuser cannot guess. Set up two-factor authentication so that you know if someone tries to change the password.
- Contact the National Domestic Violence Hotline at 800-799-SAFE to obtain emergency financial assistance, rental assistance, affordable housing, or public benefits and to learn about resources available to assist you in leaving an abusive relationship
- If you have private internet access, you can learn more from the [National Domestic Violence Hotline’s website](#)
- Contact an experienced family law attorney in your area