

Millennial Money: Don't ignore the signs of financial abuse

By Kelsey Sheehy
NerdWallet

Nearly 70% of millennial women have experienced financial abuse by a romantic partner — let that sink in for a second.

That means, for every 10 women you know in that age group, odds are that seven of them have had a partner use money to control or manipulate them, according to a 2017 survey of 2,000 people ages 18-35 by CentSai, a financial wellness website.

Sadly, it's not surprising given that 1 in 4 women will experience intimate partner violence in their lifetime — often for the first time before they are 25 years old, according to the Centers for Disease Control and Prevention. And financial abuse is present in nearly all domestic abuse cases.

But financial abuse can and does occur absent of any physical violence. And

it isn't strictly a millennial problem, nor is it something that happens exclusively to women. Almost 50% of men in the survey by CentSai said they experienced some form of financial abuse.

Financial abuse can run the gamut from subtle to egregious.

It might look like a partner who can't keep a job or pay their share of the bills. Or one who makes you feel guilty for spending your own money. But it could also be a partner who offers to handle the household finances, then gradually restricts your access to those accounts.

Some other common forms of financial abuse:

- They open credit cards in your name without your knowledge.
- They default on accounts in your name, ruining your credit.
- They make you take out loans or borrow from your

family, but don't pay it back.

- They hide money from you.

- They refuse to let you work or try to sabotage your career.

If you feel like you're being taken advantage of financially, bring it up with your partner. How they react will tell you a lot.

Do they get angry? Do they shift the blame to you? Do they make you feel guilty for questioning them? Or do they apologize and take meaningful steps to remedy the situation?

"A good sign is if you feel like you can have that conversation and your partner is receptive to it," says Katie Hood, CEO of the One Love Foundation, a nonprofit that teaches young people how to identify and avoid abusive relationships.

But if you're avoiding these types of conversations out of fear of how your partner could react, that might be a warning sign.

"When someone is in an abusive relationship, they basically start managing their life around another person's anger and volatility," Hood says.

Financial abuse, like most forms of abuse, typically isn't a one-off behavior, but part of a trend that escalates over time, so it's important to look for the patterns, Hood says.

"I think about it like falling down a rabbit hole," Hood says. "It starts out great — you're adored. The next step is isolation. They basically pull you away from your support network and tether you to them. Then, they start the emotional abuse — manipulating you, being controlling, sabotage, calling you names,

calling you crazy."

If you need help, first, assess your risk level. If you fear for your safety call the National Domestic Violence Hotline at 800-799-7233 or TTY 800-787-3224 or contact a local hotline immediately. They can connect you with resources and help you get out of the relationship safely.

If you're not concerned for your safety, start building an exit plan.

"The first step is to be

aware. The second is to start doing some protection," says Shannon Thomas, author of "Exposing Financial Abuse." At this stage, it's important to not tell your abuser you're going to leave.

Instead, get educated. Find out where your joint accounts are and how to get access to them. Bank staff can be helpful, Thomas says. It's difficult, but important, to be honest about what you suspect is going on.



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TUESDAYS
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12 - 1:00 pm
Presbyterian Church
1308 Washington Ave.
(entry 6th & Spring St.)

Surrender Group
7 - 8:00 pm
2620 Bearco Loop

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7 - 8:00 pm
St. Mary's Catholic Church
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WEDNESDAYS
Primary Purpose Group
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Surrender Group
7 - 8:00 pm
2620 Bearco Loop

Island City Soul Sister's
5:30 p.m.
10801 Walton Rd.
Blue Springs Apartments
Community Room

Turning Point Group
7 - 8:15 pm
63161 Gekeler Lane
Fort Union Grange Hall
(Corner of McAllister & Gekeler)

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Surrender Group
7 - 8:00 pm
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City of Cove Cove Group
7 - 8:00 pm
Baptist Church
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City of Elgin Elgin Group
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(in shop)

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Grande Ronde Valley Group
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