

Financial Abuse

Financial abuse is a little known type of abuse that narcissists often use on their victims. It is a very effective way to keep someone under control, after all.

For convenience sake, we'll assume in this article the financial abuser is male, victim female.

While dating, a financial abuser obviously can't have the deep level of control that a married financial abuser can have. However, he still can exert some control. It will start small, like him asking to borrow \$20 until payday. Most people experience this at some point, so it's no red flag. Plus, it's only \$20. Then he needs more & more, \$50 or \$100. Or he asks to use your credit card, claiming he'll pay it off soon. The problem is he never pays that money back. And, if you say anything, he gets angry. You learn quickly it's easiest just to give him money & not expect it to be repaid. I went through this when dating my ex husband. Even though he knew perfectly well how tight money was for me when we first got together in 1988, he still asked to "borrow" money often, & never paid me back. By the time we got married in 1990, I figured he'd taken well over \$400 from me.

Sometimes an abuser controls his or her victim's finances completely. The victim has no access to bank accounts or credit cards. Receipts are demanded so every penny can be tracked. My mother did this to my father. He got a small "allowance" while she paid all the bills, saved money, etc. She was very good with money & maybe because of that should have been in charge of their finances to a degree. But, he had literally no say in where money was spent & didn't know how much was saved either. My husband & I have a similar arrangement, but the healthy version. I tell him where every penny I spend goes even though he doesn't ask & he doesn't get an "allowance." He has full access to all accounts, too, just like I do.

Sometimes financial abusers prevent their victim from working. They may tell their victim outright that she isn't allowed to work. Or, they may sabotage her job somehow, such as by forcing her to call out often or making her run late so often that she gets fired.

If a victim wants to leave, one way to prevent that is by ruining her credit. She can't rent an apartment or buy a home when her credit score is 450 & her credit report is full of bad debt. He can ruin her credit by charging up her credit cards or taking out loans in her name, then refusing to pay the bills.

Some male financial abusers also keep their wives pregnant. They even sabotage birth control. No matter how employable she may be, financially it makes sense for her to stay home rather than pay for expensive day care. These abusers get what they want by doing this- they have children to abuse/gain narcissistic supply from, their wife stays home, they take away her independence & they feel powerful & in control.

There is hope for victims though, especially if you're creative.

Ask safe friends & family for any help or advice they may have. They may help you financially or give you some advice you hadn't thought of.

Local churches or domestic violence hotlines can help as well. Also, look into requirements for getting food stamps & public assistance.

Skim any little bit of money you can. Every little bit will help you!

If at all possible, get some sort of job in secret. Babysit while he's at work or walk dogs.

If your credit is bad, get a secured credit card to help you reestablish your credit. A secured card is one you send money to, then use it to pay for things. Since there is no risk of customers not paying their debt, companies give these cards out freely, even to people with less than stellar credit.

Most of all, never forget to pray. God will help you to find ways to escape this insidiously abusive situation.