

## Economic Abuse – What Is the Impact?

The impact of economic abuse has both short and long term affects, is complex and cuts across many environments, often leading to years of debilitating economic and social conditions.

### Credit / Debt

Economic abuse can often lead to a decreased sense of financial capability and impact long-term financial security and independence. As well as excessive debt and a damaged credit history, financial instability and a lack of resources can limit the ability to meet basic needs and increase the risk of homelessness.

Economic abuse creates financial dependence that occurs in an environment where psychological distress and anxiety about material and financial issues are constant.

*“Somehow, I owed so much money, thousands of dollars – but it wasn’t my debt! I had debt collectors visiting often. Ten years later I am just starting to get back on my feet.”*

### Employment

The ability to stay in work or seek and retain new employment is also impacted. In some cases, decisions made in “survival mode” can lead to consequences of even more debt, recordable offences or criminal charges that can influence or restrict future choices.

*“There was a time we had no food, so I took some to feed my family. It ended with a conviction – 30 years later it still impacts who will employ me!”*

### Social Isolation

When experiencing economic abuse, dependence on family and support networks can increase, causing relationships to become fragmented by the drain on finances and the complex nature of abuse. In some cases, safety issues arise, requiring a move to a new area, away from family and friends. The lack of real choice can force people into long-term periods of social isolation and poverty, which in turn is a risk factor for further economic abuse.

### Self Esteem

Having experience economic abuse, it is not uncommon to feel exploited, depressed, distressed, embarrassed, stupid and inarticulate. Anxiety is also common; constantly nervous and second guessing whenever using money (in case of overspending or the belief that certain decisions would be wrong or disapproved of), even long after the relationship has ended.

Physical and mental health issues can also arise along with low self-worth and self-belief and feelings of shame and fear. The confidence needed to rebuild the future, have trust, and navigate relationships is also significantly diminished.

*“After the relationship my head was really messed up – anytime I wanted to buy something the negative thoughts would overwhelm me. It was so hard to give myself permission to spend my own money!”*

### Legal System

Legal and other financial challenges are common around property issues, child support, access, and ongoing court costs. The impact can not only be debilitating emotionally but can lead to children being removed from care, limited visitations, increased financial strain and growing debt long into the future.

### Lack of Choice

Not only can this dependence increase to a level where leaving the relationship becomes more difficult, but there are often (but not always), other forms of abuse occurring (physical, sexual and psychological). In many situations the option of leaving means “choosing” between poverty and violence - which is a key factor of why the choice is often made to stay in or return to an abusive relationship.

*“I had no money to leave, no car, nowhere to go and the children already blamed me. It was just easier to stay – at least we had food and shelter”*

## Economic Abuse – Getting Support

**If your safety is at immediate risk, please ring the Police – 111**

### Family Violence

Women’s Refuge New Zealand – 0800 733 843 (crisis line) or [womensrefuge.org.nz](http://womensrefuge.org.nz)

Shakti – 0800 742 584 (24-hour, ethnic support) or [shakti-international.org/shakti-nz](http://shakti-international.org/shakti-nz)

Shine (Auckland) – 0508 774 633 or [2shine.org.nz](http://2shine.org.nz)

Aviva (Christchurch) – 0800 28482 669 or [avivafamilies.org.nz](http://avivafamilies.org.nz)

Are you ok - 0800 456 450 or [areyouok.org.nz](http://areyouok.org.nz)

Family violence Information Line - 0800 456 450 (9am-11pm every day)

Support for Men - [menshealthnz.org.nz/support-for-men](http://menshealthnz.org.nz/support-for-men)

### Legal

Community law - [communitylaw.org.nz](http://communitylaw.org.nz)

Citizens Advice Bureau – Phone 0800 367 222 or [www.cab.org.nz](http://www.cab.org.nz)

Youth Law – (under 25years old) – Phone 0800 884 529 or [youthlaw.co.nz](http://youthlaw.co.nz)

### Financial

Sorted – Phone 0800 345 123 or [sorted.org.nz](http://sorted.org.nz)

Money talks – Phone 0800 345 123 or text 4029 – [moneytalks.co.nz](http://moneytalks.co.nz) (live chat on website)

Good Shepherd NZ – (no interest and low interest loans throughout NZ) [goodshepherd.org.nz](http://goodshepherd.org.nz)

### To find more services in your area

Family and Community Services directory [familyservices.govt.nz/directory](http://familyservices.govt.nz/directory)