



# Freedom begins where control ends

Recognising financial abuse



# Financial independence for women

For many women, it goes without saying that at some point in a partnership or marriage they have to cut back financially. At the latest when women give up work or reduce their working hours in order to care for children or relatives, it can happen that the other partner has a higher income.

It is not uncommon for women to rely on the loyalty of the family unit and gradually relinquish their financial independence.

**Who thinks about financial abuse in a familial context?**

Abuse does not only manifest in physical or emotional abuse, but also in the exercise of power and control in the financial sphere. After all, those who give up their financial independence are exposed to the risk that their own actions and decisions will be massively restricted.

This brochure aims to explain in which different areas of life financial abuse can occur and shows possible consequences. The examples from different life situations illustrate how hard to spot financial abuse can be. If you feel that you are affected, seek advice and take back control of your finances and your life or take appropriate preventive measures – retain your independence!

# FINANCIAL

- Exploitation through pretending to be in love (love scamming)
- Non-compliance with financial agreements/spending joint funds without the partner's knowledge
- Interception of important letters
- Withholding the family income
- Unfair distribution of disposable income
- Denial of insight/access to financial records

# ABUSE

Appropriation of the partner's inheritance

Not being allowed accounts or cash

Preventing financial independence

Allocation of pocket money, no equal access to (common) financial resources

Exploitation of labour

Getting into debt in the name of the partner/coercion to sign documents

# Financial abuse

Financial abuse means the unequal power over financial resources and the exploitation of economic superiority, such as creating or maintaining financial dependency, providing insufficient funds for maintenance, taking away money or valuables or selling valuables, prohibiting or preventing work or education, prohibiting the other person to have their own bank account, preventing access to a joint account, exploiting labour, “persuading” to take out loans and other similar behaviour.

Source: www.frauenhaus-nbg.de/was-ist-gewalt/finanzielle-gewalt/

# Examples of financial abuse in practice:

## Mrs P (60 years old, married, 3 adult children)

Mrs P has been married to her husband for 30 years. Before that, she worked as a clerk in a small bookshop. She has not returned to work since the birth of her children. As her husband is an entrepreneur and owns his own business, they divided the responsibilities. She stayed at home, took care of the household and the children.

He earned the money, took care of the finances and also rarely gave her any insight into what he was doing in all those years. Although she often helped out in the administration of her husband's company, she was and is completely financially dependent on her husband. In addition, she is hardly entitled to a pension because of the few years she was employed.

For some time now, the love has faded, she thinks now and then about separating from her husband, but it seems impossible for her to take up an independent life due to her financial dependence on her husband.



## Mrs K (22 years old, married)

Mrs K married her current partner a year ago. They envisioned a future together with their own shop. For the business, the partner took out loans in Mrs K's name and forced her to sign the necessary documents, as she was still working in permanent employment at the time. As she was looking forward to their future together, this did not seem problematic to Mrs K. However, starting their own business turned out to be more difficult than planned and her partner started accumulating more debts and not sticking to financial agreements. Over time, the partner began to conceal important documents from Mrs K. Mrs K thus gradually lost track of their joint financial situation.



## Ms D (48 years old, single)

Ms D grew up with a physical disability due to an accident at birth. She did an apprenticeship after school and has been working as a caretaker at a school ever since. She lived in her parents' house for the first 45 years of her life. As she finally wanted to lead an independent life, she decided 3 years ago to leave her parents' granny flat and rent her own flat further away. Her parents did not like to see this, but let her go. However, they agreed that they could continue to have access to her account, as they did not trust her to handle money safely. They spoke of it so often that at some point she began to believe it herself. In order to keep the peace within the family, she agreed to her parents' wish. However, she still does not feel free and independent.



## Mrs M (34 years old, married, 2 children aged 2 and 7)

Mrs M came to Germany from Afghanistan 3 years ago with her husband and child because he had been offered a job here. He has lived in Germany for a long time in the past and is well integrated, while the country and the language were completely foreign to her at first. In the first year after the new start, Mrs M had a second daughter and took care of the upbringing of her children alone. Her husband had sole access to child benefits and the joint account from the time of application. He only pays her a small amount of pocket money each month for household chores. However, this does not cover her requirements.

## Mrs T (45 years old, married)

Mrs T has known her husband since their school days. At that time, he was already working in the trade business of an acquaintance. Mr T was her first steady partner and they married shortly after she finished school. Shortly afterwards, her parents died early in an accident and left her their entire savings. Mrs T found it difficult to cope with the loss of her parents. Her husband took advantage of this situation and suggested that she invest her inheritance in building a house together. Mrs T saw their future together as the little hope-giving light in the distance and agreed to all her husband's proposals, hoping that everything would turn out well. Years later, she realises that she is no longer happy in the marriage and wants a divorce. When she seeks advice from a lawyer, she is blindsided when she learns that he registered as the sole owner of the house at the time.



## Ms B (27 years old, lives with her partner)

Ms B has known her partner for three years. They have been in a committed relationship for two years. In the beginning, their interaction was relaxed and friendly. When she officially became his partner, his behaviour towards her changed. He started checking up on her, always wanting to know where she was going and who she was meeting. One day, when she was in the bathroom, he took her flat keys and her purse out of her pocket, along with all her important documents (ID, passport, bank card...). When she asked him to give her her things back, he replied that couldn't see any other solution. He accused her of cheating on him and threatened to expose her to all her acquaintances as well as at work and spread lies about her.



# Here you can find contact points in Oberhausen:



**Women's Advice Centre (Frauenberatungsstelle)**
www.fhf-ob.de
E-mail: info@fbst-ob.de
Phone: (0208) 20 97 07

**Women's shelter (Frauenhaus)**
www.fhf-ob.de
E-mail: info@fhf-ob.de
Phone: (0208) 80 45 12

**Debt counselling (Schuldnerberatung)**
Caritas: www.caritas-oberhausen.de
E-mail: schuldnerberatung@caritas-oberhausen.de
Phone: 0162 2326975

Diakonie: www.diakoniewerk-oberhausen.de
E-mail: schuldnerberatung@diakoniewerk-oberhausen.de
Phone: (0208) 80 70 20

**Consumer advice centre (Verbraucherzentrale)**
www.verbraucherzentrale.nrw/oberhausen
Phone: (0208) 911 086–01

**Pension Advice Centre of the City of Oberhausen (Rentenberatungsstelle)**
E-mail: fachbereich.versicherungsamt@oberhausen.de
Phone: (0208) 825-29 11

**Communal Integration Centre (Kommunales Integrationszentrum)**
www.oberhausen.de/kommunales-integrationszentrum
E-Mail: kommunales- integrationszentrum@oberhausen.de
Phone: (0208) 825-4452

**Job Centre Oberhausen**
www.jobcenter-oberhausen.de
Phone: (0208) 62 134 567

**Employment agency (Agentur für Arbeit)**
www.arbeitsagentur.de
Phone: (0208) 85 06 200

**Return-to-work advice (Wiedereinstiegsberatung)**
E-mail: oberhausen.wiedereinstiegsberatung@arbeitsagentur.de
Phone: (0208) 85 06 611

**Vocational promotion centre (Berufsförderungswerk)**
www.bfw-oberhausen.de
E-mail: zap@bfw-oberhausen.de
Phone: (0208) 85 88 550

**Legal advice/legal aid Oberhausen District Court**
Phone: (0208) 85 86-1
Open office hours on Wednesdays from 11:00 AM to 12.30 PM Friedensplatz 1,
Room 323

**Adult education centre (Volkshochschule) Oberhausen**
www.vhs-oberhausen.de Email:
vhs@oberhausen.de
Phone: (0208) 825-23 85

**Evangelical counselling centre for parenting, partnership and life issues**
www.diakoniewerk-oberhausen.de/evangelische-beratungsstelle/
E-mail: evangelische-beratungsstelle@diakoniewerk-oberhausen.de
Phone: (0208) 85 008–70

**Parenting counselling centre of the Caritas Association (Erziehungsberatungsstelle des Caritasverbandes)**
www.caritas-oberhausen.de
E-mail: Erziehungsberatung@caritas-oberhausen.de
Phone: (0208) 940 44 60

**Psychological counselling centre of the City of Oberhausen**
E-mail: psych.beratung@oberhausen.de
Phone: (0208) 825-4190

**Equality office of the City of Oberhausen**
E-mail: gleichstellungsstelle@oberhausen.de
Phone: (0208) 825-20 50



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