MCEDV. The Maine Coalition to End Domestic Violence

A REPORT ON THE IMPACT OF ECONOMIC ABUSE ON SURVIVORS OF DOMESTIC VIOLENCE IN MAINE

PRESENTED TO THE JOINT STANDING COMMITTEE ON JUDICIARY

February 7, 2019

Contents

Acknowledgements

MCEDV thanks the 135 survivors of domestic violence who took time from their lives to participate in this survey. We thank them for the pieces of their stories that they shared with us, and their willingness to provide crucial information for this report. This report would be meaningless without their input.

MCEDV thanks our collaborative partners in this process – our partner organizations who helped design survey questions and disseminate the survey. MCEDV collaborative partners include: the Wabanaki Women's Coalition, MaineTransNet, the nine MCEDV Domestic Violence Resource Centers (DVRCs) across the state, New Ventures Maine, and Pine Tree Legal Assistance.

MCEDV also thanks Kevin Fay and Scott Bahr at Cairn Consulting Group for their work in translating and analyzing the data and responses collected in the survey. Both Kevin and Scott volunteered their time on this project. We are deeply grateful for their labor and their contributions to this informative project.

And finally, MCEDV thanks the Allstate Foundation for their support of this project.

Background of the Study Initiative

In 2017, Representative Jessica Fay (D-Raymond) introduced LD 1120, Resolve, Directing the Maine Commission on Domestic and Sexual Abuse to Study Economic Abuse. (See Appendix A). The Committee on Judiciary did not support the bill moving forward but instead asked that the Maine Coalition to End Domestic Violence (MCEDV) carry out the intent of the Resolve and prepare a report to the Maine Commission on Domestic and Sexual Abuse (DV/SA Commission) (See Appendix A, part 2), regarding the effects of economic abuse and the enforcement of laws to prevent and provide relief to victims of economic abuse.

This report, authored by Samaa Abdurraqib, Community Engagement Coordinator for MCEDV, is intended to provide informative context and data as the legislature and other policy makers consider potential remedies for economic abuse as a component of domestic abuse and violence.

Survivor Survey

MCEDV undertook research in the form of a survey to domestic violence survivors. The goal of this survey was to determine the prevalence and impacts of economic abuse within the context of domestic violence, and to identify insights from the data that would guide training and other educational opportunities around the issue of economic abuse and could provide the basis for the establishment of more robust supports (including legal remedies) for survivors of economic abuse.

Of paramount importance to this project is the idea that safety for survivors must take *economic security* and *economic stability* into account. *Economic security* means that survivors have access to: stable housing, reliable transportation, adequate food, the means to meet basic needs, and financial choices. *Economic stability* means that a person not only has income to cover their and their family's daily living expenses, but also has: resources to leverage in times of hardship, resources available to help meet financial goals, and resources to help build long-term security. Maine ranks 23rd out of 50 states for the number of working

adults experiencing economic security, with only 26% of family households headed by single mothers experiencing economic security.[1]

The survey of survivors contained 43 questions covering a wide range of economic-related topics, including: general experiences of economic abuse; the services and resources survivors utilized to support them through their experiences of abuse; and the current financial concerns of the survivors surveyed. (See Appendix B for a full list of survey questions).

The survey was disseminated by MCEDV in April 2018 and remained open for responses until the beginning of September 2018. The survey was distributed electronically – primarily via email networks and social media.

Definition and Dynamics of Economic Abuse

Economic abuse can be defined as controlling a person's ability to acquire, use, and maintain economic resources. As a tactic, economic abuse often occurs in conjunction with other power and control tactics. The majority of abusive partners use economic abuse tactics to control their partners and strip them of the material and economic means to access safety and security. Nationally, 99% of people who experience domestic violence have experienced economic abuse.[2]

Economic abuse is a distinct, yet common form of harm perpetrated by people who commit domestic violence. In an attempt to keep victims economically dependent, abusers will keep partners and/or family members separated from finances and resources that would allow them to manage their basic needs and make financial decisions that would enable them to escape the relationships. Economic abuse leaves victims choosing between staying with abusers or living in poverty or homelessness.[3]

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[1] "Basic Economic Security in Maine: How Much Income Do Working Adults Need?" Institute for Women's Policy Research. October 2018. https://iwpr.org/wp-content/uploads/2018/09/R558_Maine.pdf

[2] "Measuring the Effects of Domestic Violence on Women's Financial Well-Being." Adams, Adrienne. Center for Financial Security Research Brief. May 2011.

[3] Approximately 22%-55% of women experience homelessness as a result of domestic violence, with approximately 38% of all domestic violence victims becoming homeless at some point in their lives. https://www.acf.hhs.gov/fysb/resource/dv-homelessness-stats-2016

Abusers limit their partners' economic safety and security by preventing resource use, preventing resource acquisition, and exploiting their partners' resources.[4]

PREVENTING RESOURCE USE: As a power and control tactic, abusers often control the ways that resources are distributed in the household and how they are used. As an example, this control can be as extreme as abusive partners giving an allowance and/or making victims ask for money, or abusers can require victims to provide a detailed account of how money is spent.

PREVENTING RESOURCE ACQUISITION: Abusers prevent resource acquisition by refusing to let their partners work or by making it difficult for them to sustain employment. They may also interfere with their partners' ability to take educational courses or keep them away from networking events, limiting their ability to advance their careers. Abusers also inhibit their partners' current and future resource acquisition by damaging their credit, making it difficult for survivors to meet many of their daily needs, including stable housing and transportation.

EXPLOITING PARTNERS' RESOURCES: Abusers can deplete and exploit their partners' resources in many ways, including stealing money their partners have earned and generating debt in their name and/or their partner's name. Abusers also deplete their partners' resources by destroying necessary personal items and neglecting to pay household bills, causing utilities to be turned off. When this happens, survivors must expend additional resources to replace personal items and restore utilities.

As a result of abusers using this range of economic tactics, economic security and stability remain out of reach for many survivors, particularly those who have recently left their abusers. Because abusers isolated them from economic resources while they were in the relationship, many survivors struggle with the challenge of generating enough income to cover the costs of living for themselves and their children after they have separated.

[4] "Development of a Scale of Economic Abuse." Adrienne E. Adams, Cris M. Sullivan, Deborah Bybee, and Megan R. Greeson. *Violence Against Women*. Vol 14, No 5. May 2008.

Survivor Economic Abuse Survey Data

In the six months the survey remained open, a total of 135 completed surveys were received. While a sample of this size is limited and provides only directional information, the results nevertheless provide valuable information about the experiences of Maine survivors, and might inform a more robust and coordinated research effort across MCEDV's regional resource centers. The distribution and results of the survey are detailed below.

GEOGRAPHIC DISTRIBUTION ACROSS COUNTIES AND PUBLIC HEALTH DISTRICTS:

Survivors from all 16 counties in Maine and all eight public health districts responded to the survey. The distribution of responses across the public health districts ranged from a low of 7% in Androscoggin/Franklin/ Oxford Counties to a high of 19% in Cumberland County. See Figure 1 for the full geographic distribution.

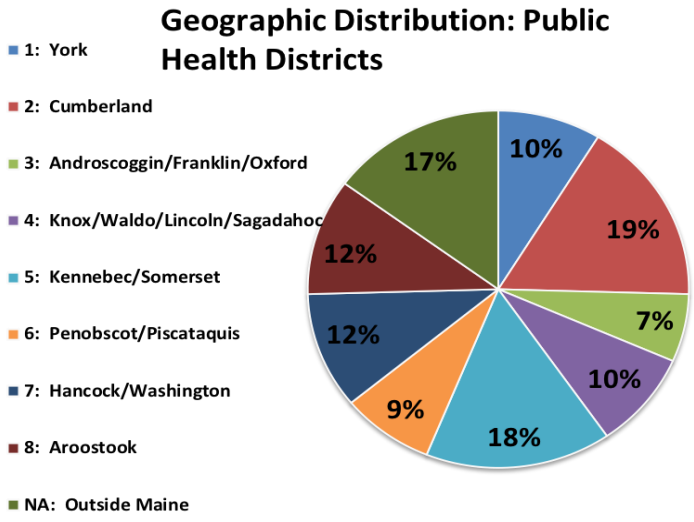

Figure 1

DEMOGRAPHIC DISTRIBUTION – RACE/ETHNICITY, GENDER IDENTITY AND SEXUAL ORIENTATION:

Survey respondents identified as White (90%), Native American/Indigenous (3%), Black (2%), Latino/Hispanic (2%), and Asian (1%). 98% of the respondents identified as female, while 2% identified as Transgender and 1% as male. 94% of the respondents identified their abusive partners as male; 5% identified their abusive partner as female; and 2% identified their abusive partner as Transgender. The majority of the survivors surveyed identify as straight/heterosexual (86%), with 3% identifying as gay or lesbian and 13% identifying as bisexual. 4% indicated that their sexuality was outside of the three sexualities offered in the question responses. See Tables 1-5 for a full demographic distribution.

Race	
White	90%
American Indian	3%
Black	2%
Asian	1%
Prefer not to say	4%

Table 1

Ethnicity	
Latino/Hispanic	2%
Not Latino/Hispanic	88%
Prefer not to say	10%

Table 2

Gender Identity	
Female	98%
Transgender	2%
Male	1%

Table 3

Gender Identity of Partner	
Male	94%
Female	5%
Transgender	2%

Table 4

Sexuality	
Straight	86%
Gay/Lesbian	3%
Bisexual	13%
Other	4%

Table 5

INCOME RANGES:

The survivors who responded to the survey reflected a diversity of income brackets. When asked what their approximate total household income was when they were with their abuser, the responses were as follows: less than $20,000 (23%), $20,000 to just under $35,000 (21%), $35,000 to just under $50,000 (19%), $50,000 to just under $75,000 (13%), $75,000 to just under $100,000 (10%), and $100,000 or more (13%). This wide range of income confirms that economic abuse can be experienced at any income level. See Table 6 for full income distribution.

Annual Income	
Less than $20,000	23%
$20,000 to just under $35,000	21%
$35,000 to just under $50,000	19%
$50,000 to just under $75,000	13%
$75,000 to just under $100,000	10%
$100,000 or more	13%

Table 6

PREVALENCE AND TACTICS OF ECONOMIC ABUSE:

The survey confirmed what advocates and those familiar with abuser's tactics have experienced to be true: People who are abusive often use high-impact tactics of economic abuse.

- **89% of respondents** reported that their abusive partners reacted either negatively or very negatively when the issue of finances came up within the relationship. (See Figure 2)

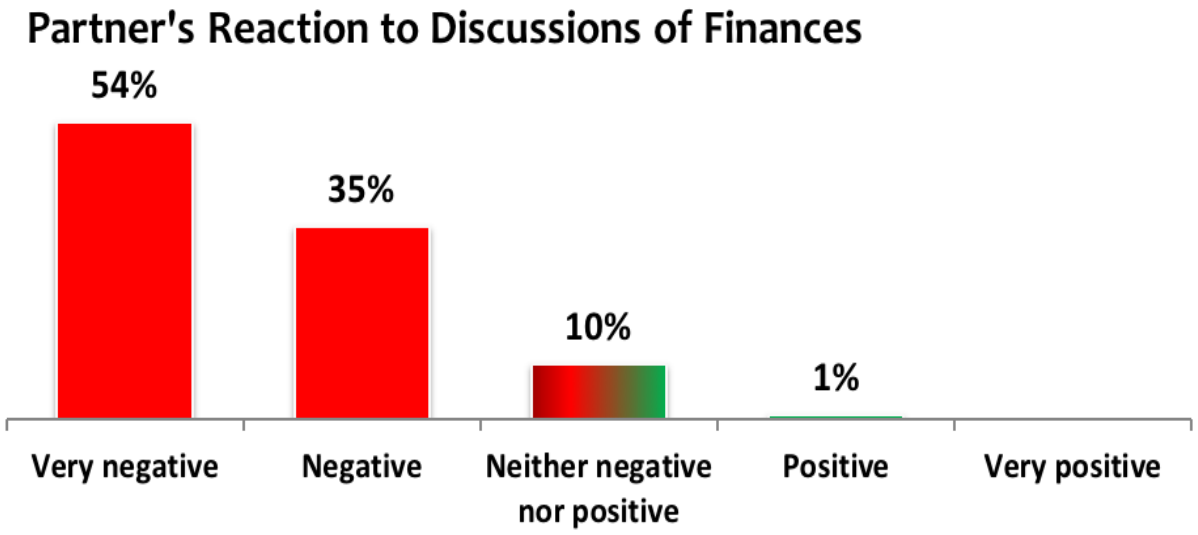

Figure 2

- **74% of respondents** indicated that they were either never, infrequently, or only occasionally accustomed to making their own financial decisions when in the relationship with the person using abuse. (See Figure 3)
- **72% of the respondents** indicated that their abusive partners lied to them about money all the time or frequently. (See Figure 3)
- **72% of the respondents** had their personal purchases monitored all the time or frequently. Survivors reported that their abusive partners, to varying degrees, monitored their spending, both on personal purchases and purchases for their children. (See Figure 3)
- **63% of the respondents** always or frequently hid personal purchases and purchases for their children from their abusive partners. (See Figure 3)
- **17% of the respondents** reported receiving a daily, weekly, or monthly "allowance" from their abusive partners. (See Figure 3)

Reported Economic Abuse Behaviors

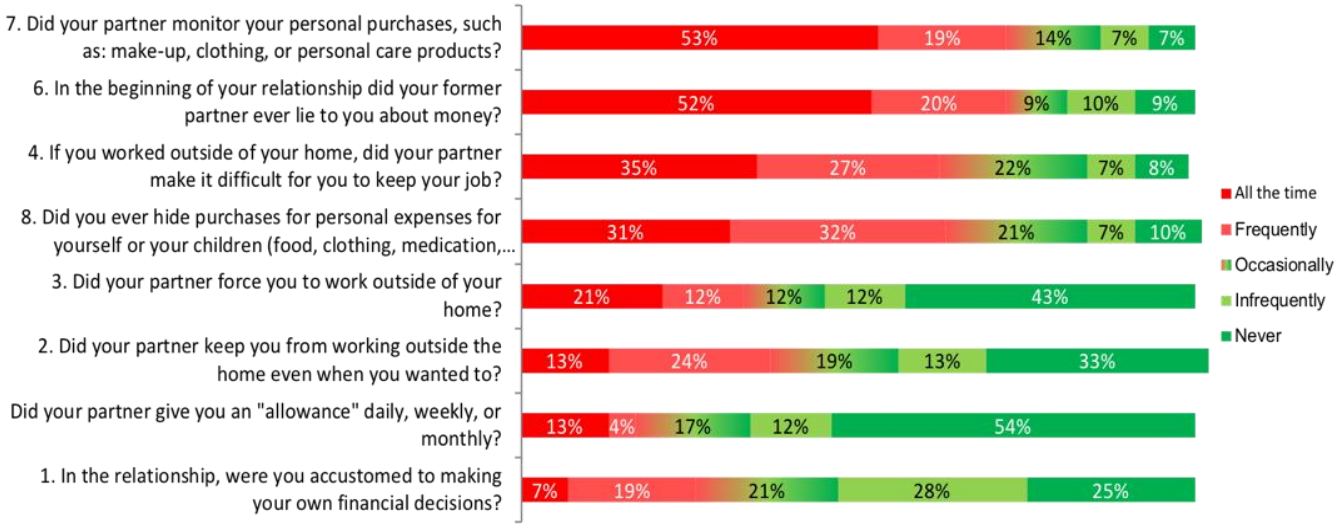

Figure 3

ADDITIONAL TACTIC OF ECONOMIC ABUSE – LIMITING SURVIVORS' ABILITY TO EARN INCOME OVER TIME:

When asked about how the actions of abusive partners affected survivors' ability to earn income outside of the house, 62% reported that their abusive partners made it difficult for them to continue working at their current place of employment. As a result of abuse tactics – physical injuries, turning off alarm clocks, making co-workers feel unsafe, hiding car keys, refusing to watch children – people with abusive partners are less likely to be stably employed and are less likely to advance in their employment, compromising their ability to reach financial stability.

While a common assumption may be that abusive partners often either force partners to work, or force them not to work, survey results revealed:

- **55% of survivors** said that their partners never or infrequently forced them to work outside of the home. This number is compared to the **33% of survivors** who indicated that their partners forced them to work outside of the home. (See Figure 3)

- **46% of survivors** indicated that their partners never or infrequently prevented them from working outside of the home. This number is compared to the **37% of survivors** who indicated that their partners kept them from earning income outside of the home. (See Figure 3)

These responses about employment align with a recent change in understanding the effect of abuse on employment. Earlier research and understandings focused on whether or not a victim was employed, assuming that victims were either forced to work or forced not to work. In recent research it's been seen that people with abusive partners are just as likely to have a job as a person without an abusive partner.[5] While, nationally, approximately 21-60% of domestic violence victims lose their jobs due to the abuse they experience, the employment impact of abuse is not solely about whether or not a victim is able to work outside of the house.[6] The difference lies in job stability.

SURVIVOR STRATEGIES AND RESOURCES:

The survivors who responded used a variety of strategies to help support themselves and their families in the face of the economic abuse committed against them by their partners. One of the common tactics used by abusers is to withhold money from their partners and provide them with a regular "allowance" in lieu of having equal access to the finances. 54% of the respondents to the Maine-based survey never received allowances from their abusive partners. More research would need to be done to determine whether or not a response of "never" indicates that abusive partners never provided any kind of monetary resources to the survivors who responded. When asked how they handled financial difficulties both while with their abusive partners and after leaving their abusive partners, survivors provided a range of strategies that they employed. (**See Figures 4 through 6 for the full spectrum of responses**):

[5] "Measuring the Effects of Domestic Violence on Women's Financial Well-Being." Adams, Adrienne. Center for Financial Security Research Brief. May 2011.
[6] "Serving Domestic Violence Survivors: National Endowment for Financial Education and the National Coalition Against Domestic Violence Partner to End Economic Abuse," 2018.

- **34% of survivors** worked harder by taking on extra shifts or extra jobs.
- **25% of survivors** borrowed money or sought financial support from a variety of sources while they were with their abusive partners and after leaving their abusive partners.
- **22% of survivors** indicated that they had to ask their abusive partners for additional money while they were still together.
- **19% of survivors** tightened their budgets by limiting spending or by going without the things they needed day-to-day.
- A small percentage of survivors – **4% and 3%, respectively** – indicated that they would either steal or beg for what they needed.

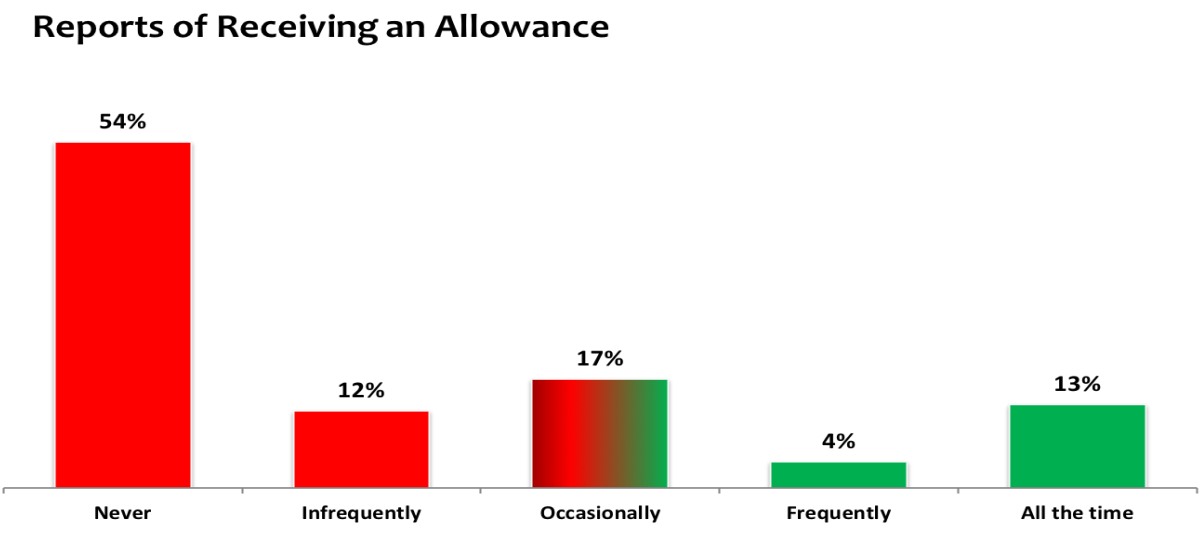

Figure 4

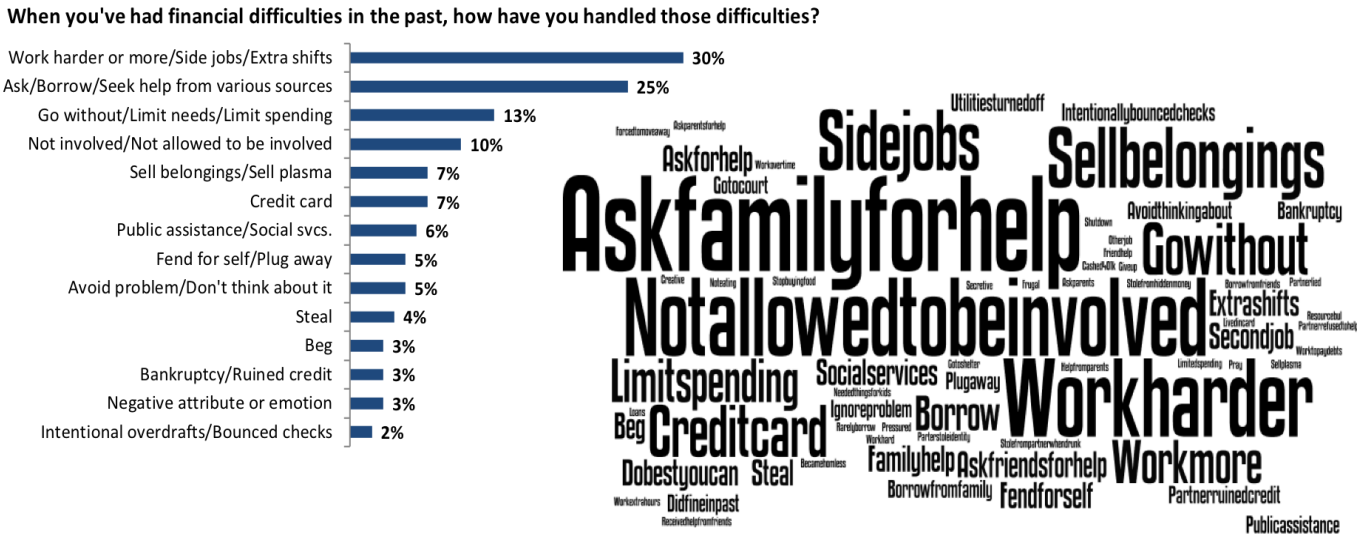

Figure 5

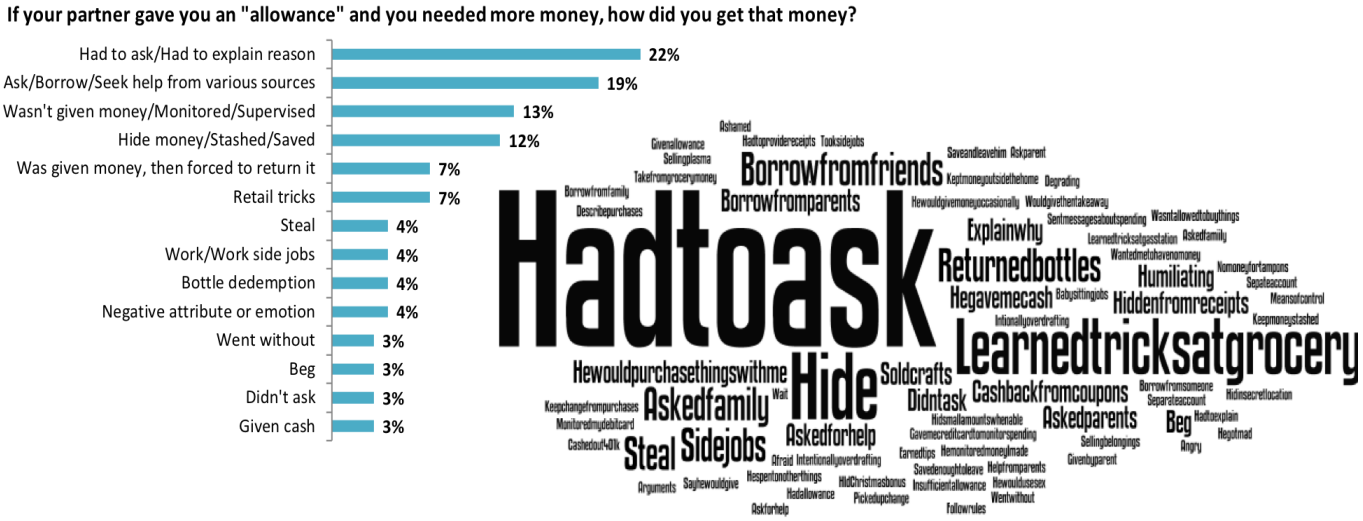

Figure 6

Survivors also reported accessing supportive resources. Of the approximately half (47%) of the respondents who indicated that they used public assistance to help them support themselves and their families, the following resources were accessed the most (See Figure 7):

- 89% accessed MaineCare.

- 77% accessed Supplemental Nutrition Assistance Program (SNAP).
- 57% accessed Women, Infants and Children (WIC) Nutrition Program.
- 49% accessed Temporary Assistance for Needy Families (TANF).[7]

Survivors' Experience with Public Assistance

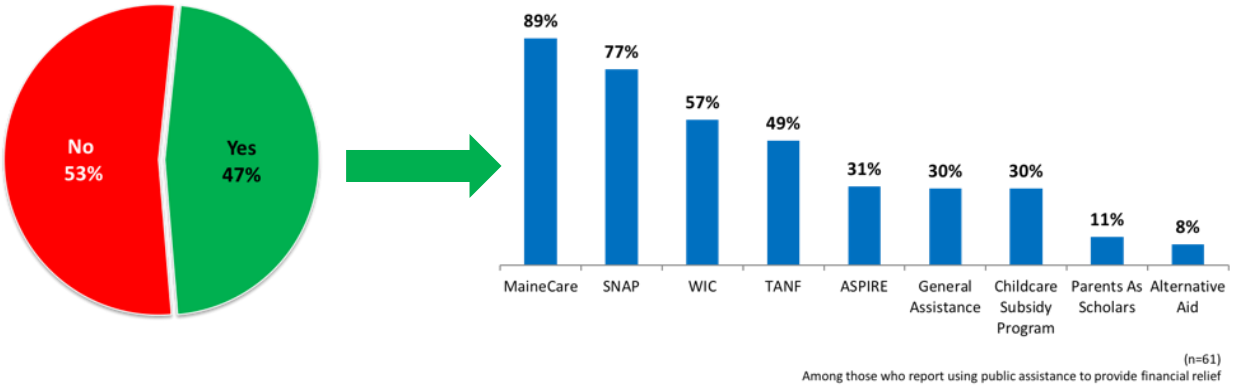

Figure 7

POST-SEPARATION IMPACTS OF ABUSERS' ECONOMIC ABUSE:

The implications and outcomes of economic abuse are deep reaching and affect the daily life of survivors. Nearly all of the respondents (93%) reported that the abuse they experienced affected their ability to meet their daily needs (food, shelter, clothing). 81% of respondents indicated that the economic abuse committed by their partners while in the relationship made it difficult to separate from their abusive partners. (**See Figure 13 for the full range of reported effects of economic abuse**).

[7] In a recent national survey of 1,126 domestic and sexual violence advocates, 80% of respondents indicated that most of the domestic violence survivors they serve rely on SNAP to help address their basic needs and to establish safety and stability. More than 2/3 of the surveyed advocates indicated that most domestic violence survivors they work with rely on TANF to help address their basic needs and to establish safety and stability. "The Difference Between Surviving And Not Surviving: Public Benefits Programs and Domestic and Sexual Violence Victims' Economic Security." National Resource Center on Domestic Violence, 2018.

Furthermore, the survey responses made it clear that, post-separation, abusers continue to threaten and/or impact survivors' economic stability and security. 54% of the survivors surveyed reported that their ex-partners attempted to control their finances even after separation, with 52% reporting that their former partners threatened legal action over money.

Beyond simply attempting to exert control, the survey results also made it clear that the effects of an ex-partners' economic abuse tactics are long-lasting:

- **40% of the respondents** indicated that their partners falsely used their identity without their knowledge, including **36% reporting** that their identities were used to access credit or set up utilities.
- **72% of the respondents** said that their partners often claimed that they were paying bills when they weren't, making it likely that survivors' credit standings were deeply impacted while with their abusive partners. (See Figure 8)
- In fact, **57% of those surveyed** reported that their abusive partners incurred debt using their name. (See Figure 9)

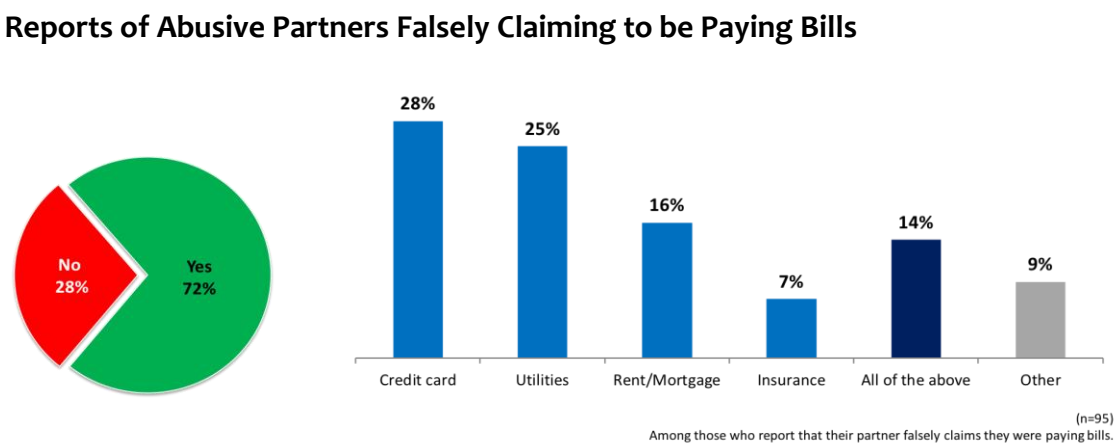

Figure 8

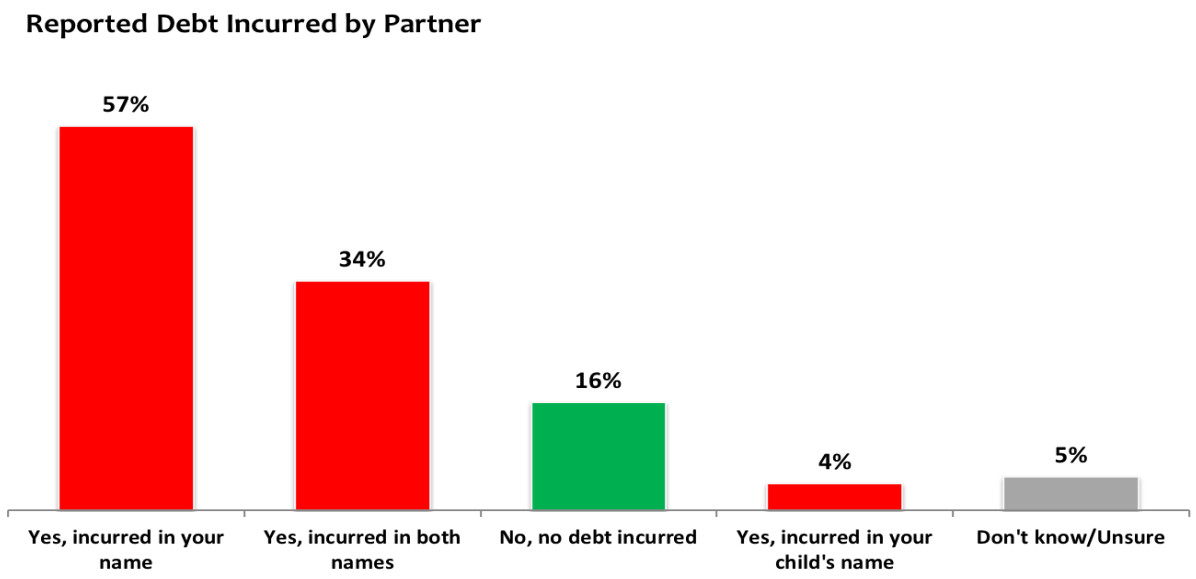

Figure 9

The effects of abusive partners damaging credit follows survivors long after they are able to leave the relationships. Abusive partners and make it difficult for survivors to find housing, keep their earnings, and rebuild their credit. Managing debt after leaving abusive partners was reported as a present financial worry for 23% of the respondents, and restoring damaged credit was a concern for 14% of the respondents. (**See Figure 10 for the full range of current financial worries**).

CURRENT FINANCIAL CONCERNS:

Survivors were asked about current financial concerns, and many responses revolved around day-to-day life and expenses. As indicated previously, 23% had concerns about debt incurred while with their partners: the most cited concern. The next highest indicated concern (19%) was for meeting basic needs for themselves and their children – food, paying bills, clothing, and making ends meet. Only 8% of the respondents indicated that they had no present financial worries. (**See Figure 10 for the full range current financial worries**). While

further qualitative research would yield more information regarding current financial concerns, it is striking that despite the wide spread in income levels while with abusive partners, the vast majority of survivors experience some level of economic instability after separating from abusive partners.

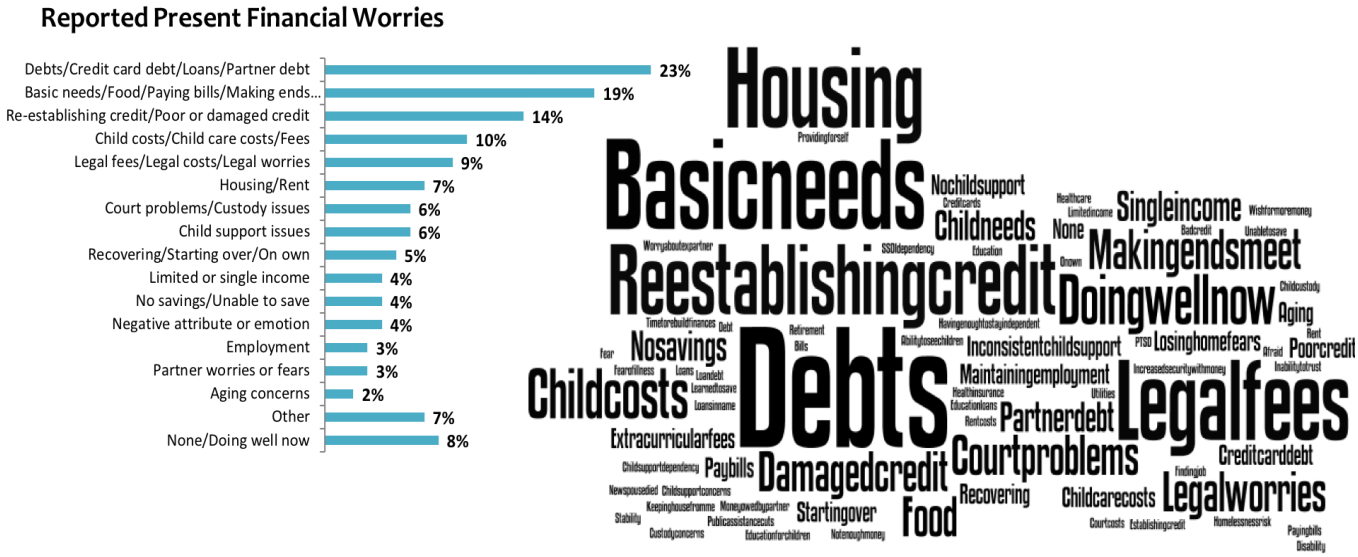

Figure 10

COURT ORDERED FINANCIAL OBLIGATIONS ARE PARTICULARLY CONCERNING:

An important factor that impacts survivors' economic stability after separating from their abusive partners is whether or not the partner pays court ordered financial obligations post-separation, such as child support and alimony. 78% of survivors surveyed indicated that there was inconsistency in these payments. Of these, 47% responded that their (former) partners never paid their financial obligations, and 18% said that their partners infrequently paid these obligations. Only 10% of the respondents indicated that their partner always paid court ordered financial obligations. (See Figure 11).

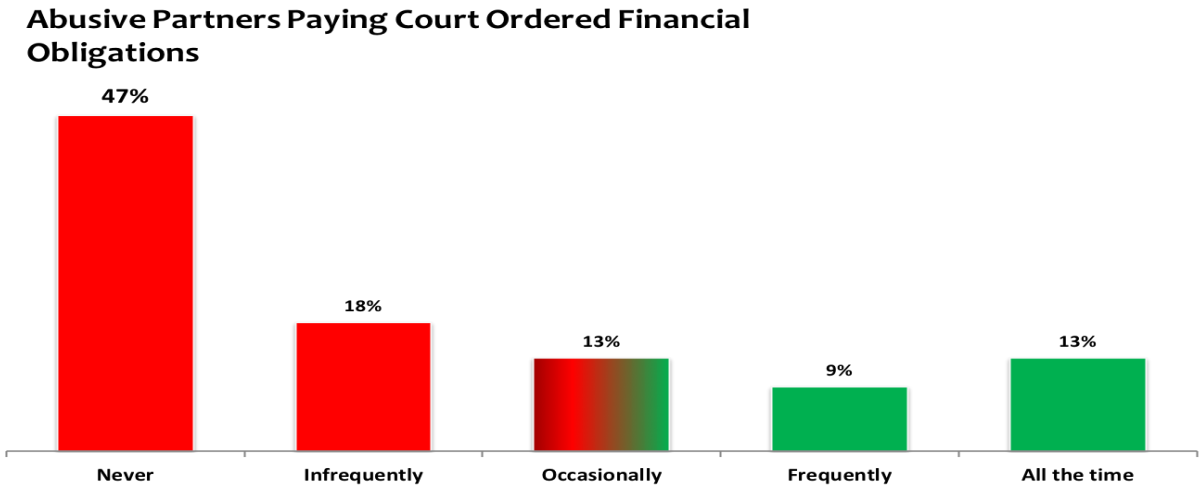

Figure 11

This failure to meet court obligations may have particularly acute effects on children. At the end of the survey, respondents were asked to about how the economic abuse they experienced impacted their ability to care for their children. 91 of the 135 respondents indicated that economic abuse had a detrimental effect on their capacity to care for their children.[8] Considering that, out of the 91 who responded, 85% indicated that the economic abuse that they experienced compromised their ability to meet their children's needs for clothing, healthcare, shelter, and food, the weight of these neglected financial obligations is felt heavily by the survivors surveyed. It is also important to note the 41% of survivors reported that economic abuse affected their ability to access and secure childcare. Lack of access to childcare impacts economic stability, as it prevents survivors from getting and maintaining employment, or it forces them to rely on their abusive ex-partners for childcare. **(See Figure 12 for the full reported impact on children).**

[8] More pointed research would need to be done to determine whether or not the 44 who did not respond to this question chose not to respond because they did not have children with their abusive partner.

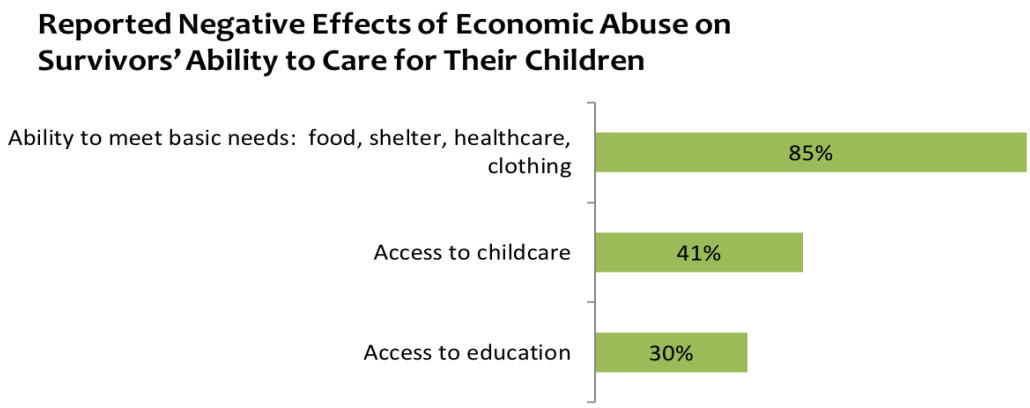

Figure 12

WHAT THE DATA REVEALS ABOUT DOMESTIC VIOLENCE AND THE ECONOMIC SECURITY AND STABILITY OF SURVIVORS:

The data from this survey demonstrates a reciprocal relationship between domestic violence and economic instability – abuse creates economic instability. And, in turn, economic instability reduces safety options for survivors and makes them more vulnerable to continued violence and isolation. The ability to access safety often hinges on access to economic resources, and while abuse can occur in any income bracket, people in poverty are nearly twice as likely to experience domestic violence.[9] If the responses captured in Figure 13 can be considered a snapshot of the impacts of economic abuse, it illustrates the consequential, compounding, and lasting effects economic abuse can have over the course of a survivor's life.

Because of the lasting effects of economic abuse, survivors who are able to separate from their abusive partners may find themselves thrown into poverty or with far less resources than they had while they were with their abusive partners, making them more vulnerable to other forms of violence. The survey results confirm current research stating

[9] "Economic Coercion and Survivor Centered Economic Advocacy." *Guidebook On Consumer & Economic Civil Legal Advocacy For Survivors*. Center For Survivor Agency & Justice. 2017.

that there is an "economic ripple effect" of domestic violence.[10] ***During the relationship***, abusive partners use tactics to prohibit survivors from accessing economic and material resources. ***When trying to separate,*** survivors often incur costs by losing income, seeking housing, and relying on credit to support their needs. These costs affect survivors *in the short term*, and are compounded by expensive legal proceedings, employment insecurities, and predatory lending practices. Often, the short-term effects have a lasting impact ***across the lifespan*** by creating a series of economic disadvantages, including lingering debt, irreparable credit, and lost work or other economic opportunities.

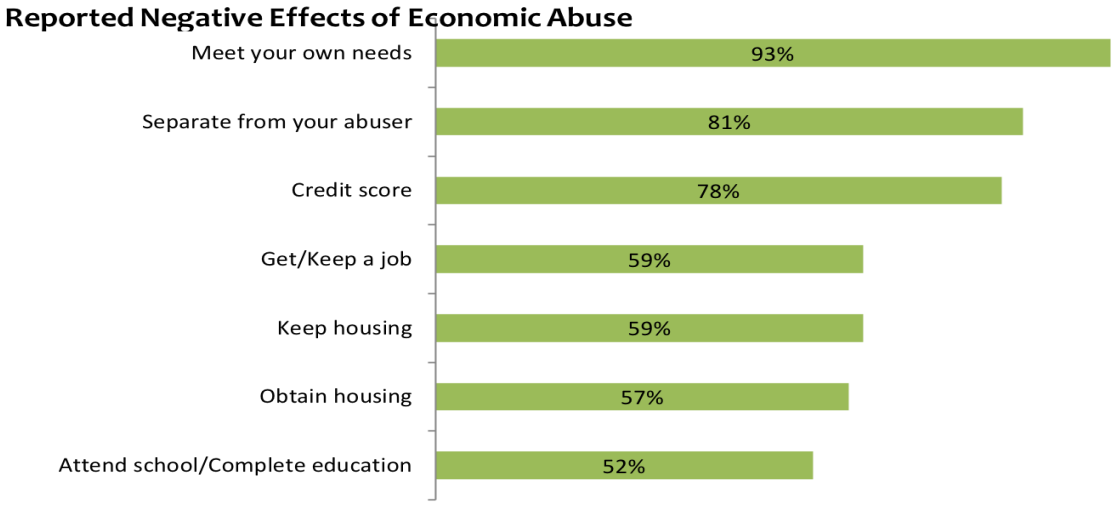

Figure 13

Conclusion

All of the 135 Maine survivors who responded to this survey reported deep and long-lasting effects of the economic abuse their abusive partners committed. While in the relationships, their partners made it difficult for respondents to meet their daily needs, to maintain steady employment, to get and maintain stable housing, and to make financial decisions for themselves. Respondents also indicated that, while in the relationships, the

[10] "Economic Coercion and Survivor Centered Economic Advocacy." *Guidebook On Consumer & Economic Civil Legal Advocacy For Survivors*. Center For Survivor Agency & Justice. 2017.

abusive tactics their partners used against them made it difficult for them take educational courses and maintain healthy credit scores. The long-lasting effects of their partners' actions can be measured by the high number of respondents who report economic barriers to escaping the relationships, and who post-separation still cannot meet their and their children's basic needs on a regular basis; are still struggling with debt and credit repair; and who continue to have difficulty securing stable housing. A majority of abusive ex-partners compound these circumstances by refusing to pay, or inconsistently paying, court ordered financial obligations. These experiences – both the experiences during the relationship and the long-lasting effects after – compromise both economic security and economic stability, keeping survivors in poverty long after leaving their abusive partners.

Appendix A Part 1

STATE OF MAINE
ONE HUNDRED AND TWENTY-EIGHTH LEGISLATURE
COMMITTEE ON JUDICIARY

June 27, 2017

Lucia Chomeau Hunt, Chair
Maine Commission on Domestic and Sexual Abuse
c/o Pine Tree Legal Assistance
88 Federal Street
Portland, ME 04101

Francine Garland Stark, Executive Director
Maine Coalition to End Domestic Violence
1 Weston Street
Augusta, ME 04330

Re: Study of economic abuse as part of domestic abuse and violence

Dear Chair Chomeau Hunt and Executive Director Garland Stark:

As you know, the Judiciary Committee reviewed the proposal in *LD 1120, Resolve, Directing the Maine Commission on Domestic and Sexual Assault to Study Economic Abuse*, to study economic abuse as a part of domestic abuse and violence in the State of Maine. The Committee voted Ought Not To Pass with the understanding that the Maine Coalition Against Domestic Violence will carry out the work outlined in LD 1120 and give a report to the Maine Commission on Domestic and Sexual Abuse. Recommendations may be included in the report. The Commission will then use the report and recommendations, if any, to make recommendations back to the Judiciary Committee in time for consideration in the First Regular Session of the 129th Legislature. (Please note that an earlier letter indicated that the report from the Commission was expected for consideration during the Second Regular Session of the 128th Legislature, which is not a realistic deadline. Consideration in the First Regular Session of the 129th Legislature makes much more sense.)

We write this letter as a formal request to both the Coalition and the Commission to carry out the work described in LD 1120. The work as outlined is very comprehensive and we hope that grants made available to you will underwrite the cost of this important work.

100 STATE HOUSE STATION, AUGUSTA, MAINE 04333-0100 TELEPHONE 207-287-1327

Thank you for agreeing to undertake this project. We would ask that you please keep our committee analyst, Peggy Reinsch, updated on your progress; she will share information with the Committee.

If you have any questions, please do not hesitate to contact us.

Sincerely,

Senator Lisa Keim
Senator Chair

Representative Matthew W. Moonen
House Chair

c: Representative Fay, sponsor LD 1120

Appendix A Part 2

Resolution HP 784

Resolve, Directing the Maine Commission on Domestic and Sexual Abuse To Study Economic Abuse

Sec. 1 Maine Commission on Domestic and Sexual Abuse to study economic abuse. Resolved: That the Maine Commission on Domestic and Sexual Abuse shall study, pursuant to the Maine Revised Statutes, Title 19-A, section 4013, subsection 3:

1. The effect of economic abuse in the State, the enforcement of laws to prevent economic abuse and to provide relief to victims of economic abuse and the definition of economic abuse in Title 19-A, section 4002, subsection 3-B. For purposes of this resolve, "economic abuse" means the exercise between domestic or dating partners of control over access to economic resources, including finances, documents or property, that reduces the capacity of the victim to meet basic needs or to be independent or self-sufficient and enforces the victim's dependence on the perpetrator;

2. The provision of training opportunities for public officials, including judicial officers, prosecutors and law enforcement officers, regarding economic abuse in the State;

3. The provision of a media campaign regarding economic abuse in the State, including information and instructions for victims of economic abuse directing them to seek appropriate remedies; and

4. The creation of or existing programs to provide legal remedies to victims of economic abuse, including reimbursement for attorney's fees.

No later than February 7, 2018, the commission shall submit a report that includes its findings and recommendations, including suggested legislation, for presentation to the Second Regular Session of the 128th Legislature.

SUMMARY

This resolve directs the Maine Commission on Domestic and Sexual Abuse to study the effect of economic abuse and the enforcement of laws to prevent economic abuse and to provide relief to victims of economic abuse, to study the provision of training opportunities for public officials, to study the provision of a media campaign and to study the creation of programs to provide legal remedies, including the reimbursement of attorney's fees.

Appendix B

Survivor's Economic Abuse and Empowerment Survey Questions

1. In the relationship, were you accustomed to making your own financial decisions?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

2. Did your partner keep you from working outside the home even when you wanted to?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

3. Did your partner force you to work outside of your home?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

4. If you worked outside of your home, did your partner make it difficult for you to keep your job?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

5. What has been your partner's reaction in situations when you have wanted to discuss financial topics?
   A) Very Positive B) Positive C) Neither positive or negative D) Negative E) Very Negative

6. In the beginning of your relationship did your former partner ever lie to you about money? Such as lie to you about how much money they made, or where their income came from, or the value of their assets (home, vehicles, savings, etc), the nature of their debts or liabilities, the extent of their resume, previous jobs, employment?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

7. Did your partner monitor your personal purchases, such as: makeup, clothing, or personal care products?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

8. Did you ever hide purchases for personal expenses for yourself or your children (food, clothing, medication, toys, lunch money for kids, etc) because you were afraid your partner would be angry with you?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

9. Did your partner give you an "allowance" daily, weekly, or monthly?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

10. If your partner gave you an "allowance" and you needed more money, how did you get that money?

11. When you've had financial difficulties in the past, how have you handled those difficulties?

12. Were you successfully able to handle your financial difficulties?
   A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

13. Did you use public assistance to provide financial relief?
   A) Yes B) No

14. Did the requirement to comply with child support enforcement keep you from seeking public assistance?
   A) Yes B) No

15. Did receiving child support reduce your benefits?
   A) Yes B) No

16. If you used public assistance, which program(s) did you use? (Click all that apply)

   A) TANF B) WIC C) MaineCare D) SNAP E) ASPIRE F) Childcare Subsidy Program G) Parents as Scholars H) Alternative Aid I) General Assistance J) Other

17. Do you have debt that your partner incurred...
   A) Yes, Incurred in your name B) Yes, incurred in both names C) No, no debt incurred D) Debt incurred in your child's name E) Don't know/unsure F) Other

18. Whose name were/are the utilities in?
   A) My name B) My partners name C) Both of our names D) Our Children's name E) Other

19. Whose name is on the lease/mortgage?
   A) My name B) My partners name C) Both of our names D) Other

20. Did your partner tell you that they were paying bills, yet you later found out that they weren't paying them?
   A) Yes B) No

21. What bills were those?
    A) Rent/Mortgage B) Utility Bill (electric, water, etc) C) Credit Cards or other Loans D) Insurance E) Other

22. Did your partner use your identity and/or your children's identities to access credit or connect utilities?
    A) Yes B) No

23. Did your partner coerce you into doing illegal things to make money?
    A) Yes B) No

24. Did your partner coerce you into doing sexual things to make money?
    A) Yes B) No

25. Did your partner ever cash your joint tax return/earned income credit without your permission/knowledge?
    A) Yes B) No

26. Did your partner ever use your EBT card without your knowledge/permission?
    A) Yes B) No

27. Has your (former) partner ever used your identity without your permission?
    A) Yes B) No

28. Now that you are no longer with your partner, are they still finding ways to control your finances?
    A) Yes B) No

29. Did your former partner ever threaten to sue you over money issues? Such as child support or spousal support, or rent, or utilities?
    A) Yes B) No

30. Has your (former) partner paid the child support, alimony or other financial obligations ordered by the court?
    A) All the time B) Frequently C) Occasionally D) Infrequently E) Never

31. Did any of the previously mentioned events/things affect your ability to:
    A) Separate from your abuser B) Meet your own needs C) Obtain housing
    D) Get/keep a job E) Attend/complete your education F) Credit Score
    G) Keep Housing H) ALL OF THE ABOVE

32. Did any of the previously mentioned events/things affect your ability to care for your children in these ways?
    A) Access to education B) Access to Childcare C) Ability to meet basic needs… D) Other

33. Did you work with a domestic violence advocate during this period of your life? (OR) Are you currently working with a domestic violence advocate?
    A) Yes B) No

34. If you worked with/are working with a domestic violence advocate, did they ask you about financial abuse?
    A) Yes B) No

35. Did you work with an attorney during this period of your life? (OR) Are you currently working with an attorney?
    A) Yes B) No

36. If you worked with/are working with an attorney, did they help you find financial relief?
    A) Yes B) No

37. What are your biggest worries about money right now?

38. What was your approximate total household income when you were with your partner?
    A) Less than $20, 000 B) $20,000-$34,999 C) $35,000-$49,000 D) $50,000-$74,999 E) $75,000-$99,999 F) Over $100,000

39. Where did you live when you experienced economic abuse?
    A) Androscoggin B) Aroostook C) Cumberland D) Franklin E) Hancock F) Kennebec G) Knox H) Lincoln I) Oxford J) Penobscot K) Piscataquis L) Sagadahoc M) Waldo N) Washington O) York P) Other (Not in Maine)

40. What is your race
    A) American Indian/Indigenous B) Asian/Pacific Islander C) Black/African American D) White E) other F) Prefer not to say

41. What is your ethnicity?
    A) Latino/Hispanic B) Not Latino/Hispanic C) Prefer not to say

42. What is your current gender identity?
    A) Male B) Female C) Transgender D) Does not identify as male, female…
    E) Prefer not to say

43. What is the gender identity of the (former) partner you're describing in this survey?
    A) Male B) Female C) Transgender D) Does not identify as male, female…
    E) Prefer not to say

44. Do you think of yourself as (please check all that apply)
    A) Straight B) Gay or Lesbian C) Bisexual D) Other E) Prefer not to say

45. This survey is anonymous, but if you wish to include your name, you can do so.

46. MCEDV staff may be interested in talking with you further about your experiences of economic abuse. If you feel comfortable being contacted by MCEDV staff, please include your contact information (email and/or phone) below.