

# ECONOMIC ABUSE WITHIN ADOLESCENT RELATIONSHIPS

**Summary Report** 

Futures Without Violence, UPMC Children's Hospital of Pittsburgh, and The Allstate Foundation







#### Introduction

#### **Study Background**

Adolescence is a critical time for educational attainment and career development, preparing teens for a successful transition to adulthood and economic security. During these years, teens make important decisions about their future, have first romantic relationships, explore identities and sexuality, and receive first paychecks. Unfortunately, physical, sexual, and psychological abuse from a dating or sexual partner is also common during these formative years.

Economic abuse is well recognized as an element of power and control in adult relationships, with devastating consequences. However, the ways in which teens experience economic abuse and its impact on educational attainment, career pathways, and financial resources has not been widely explored.

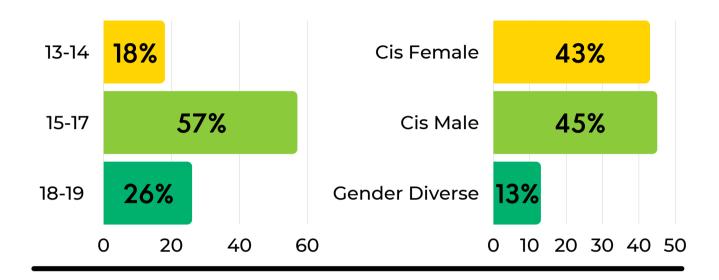
#### **Economic Abuse**

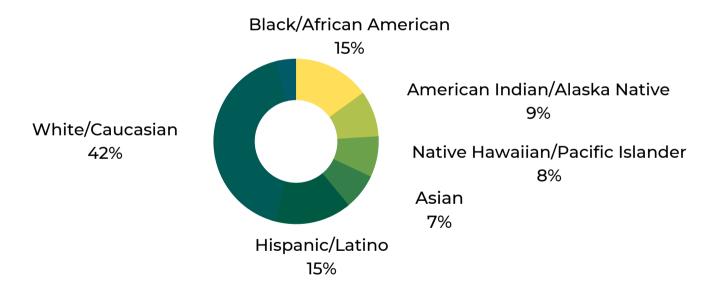
Economic abuse is
defined as a deliberate
pattern of control in
which individuals
interfere with their
partner's ability to
acquire, use, and
maintain economic
resources.

Futures Without Violence, in partnership with The Allstate Foundation and University of Pittsburgh Medical Center, launched a survey in 2021 to examine how educational, employment, and financial interference may occur in teen dating or romantic relationships and to identify opportunities to prevent economic abuse.

#### **Survey Demographics**

A total of 2,845 teens from across the U.S. completed a 107-question survey online in the summer of 2021.\*





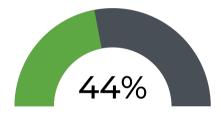
Among youth who had dated within the past year, 70% reported experiencing dating violence. Two thirds (66%) of respondents reported experiencing physical dating violence in the past year and over half (53%) of respondents reported experiencing sexual dating violence in the past 12 months.

<sup>\*</sup>Over 20,000 individuals completed a screening survey to ensure that the study included a national cross-section of teens aged 13-19 (respondents do not reflect a nationally representative sample). Racial and gender minorities were oversampled. Approximately 3,000 eligible teens were invited to complete the survey.

#### **Findings**

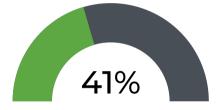
This survey explored how teens experience and perpetrate economic abuse, its impacts on education, employment, and finances, and views and attitudes related to these abusive behaviors.

Less than half of respondents considered economic sabotage, financial control, and financial exploitation (as defined below) as an aspect of teen dating violence or domestic violence.



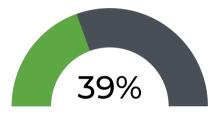
#### **Economic Sabotage**

When someone interferes with their partner's ability to go to school or to work



#### **Financial Control**

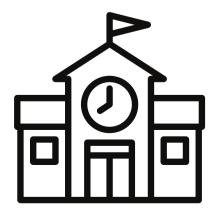
When someone restricts or controls their partner's access to or how their partner spends money



### Financial Exploitation

When someone takes advantage of their partner's financial resources

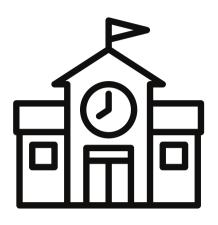
While largely unrecognized, this study found that teens experience economic sabotage, financial control, and financial exploitation in their romantic relationships.





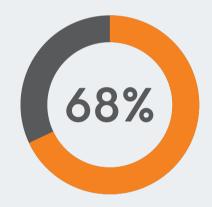


#### **School Interference**



Examples can include when one partner pressures or tries to convince the other to:

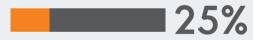
- take the same classes
- take time away from studying to spend more time together
- skip class or school
- drop out of school
- quit an important extra- or co-curricular activity or club
- participate in the same activities
- change their post-graduation plans



68% of all respondents reported experiencing school interference.



88% of teens with a history of teen dating violence experienced school interference.



25% of teens who have <u>no</u> history of teen dating violence experienced school interference.

The highest rates of school interference from a current or former dating partner were reported by respondents who identified as:

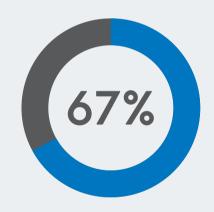
- gender diverse
- ages 15-17
- Native Hawaiian/ Pacific Islander

#### **Work Interference**



Examples can include when one partner pressures or tries to convince the other to:

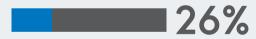
- not have a job when they want one
- get a job when they did not want one
- not go to work when scheduled to
- be available to their partner via text or cell while working
- change work schedule or the number of hours they work
- change jobs
- work at the same place as they do
- quit their job



67% of all respondents reported experiencing work interference.



86% of teens with a history of teen dating violence experienced work interference.



26% of teens who have <u>no</u> history of teen dating violence experienced work interference.

The highest rates of work interference from a current or former dating partner were reported by respondents who identified as:

- gender diverse
- ages 15-17
- Asian\*

#### Financial Control



Examples can include when one partner pressures or tries to convince the other to:

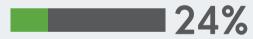
- hold onto or manage their money
- buy them things when they didn't want to or give them money
- pay for most or all dates/activities they do together
- tell them what to spend their money on
- loan them money when they can't or won't pay them back
- share bank account information



65% of all respondents reported experiencing financial control.



83% of teens with a history of teen dating violence experienced financial control.



24% of teens who have <u>no</u> history of teen dating violence experienced financial control.

The highest rates of financial control from a current or former dating partner were reported by respondents who identified as:

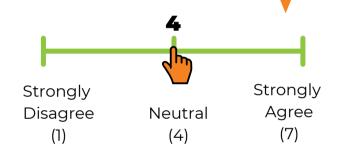
- gender diverse
- ages 15-17
- Native Hawaiian/ Pacific Islander

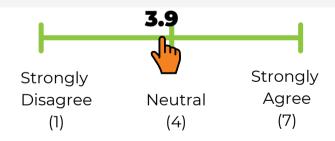
#### **Attitudes and Views**



When asked about attitudes and views on relationship priorities, as well as partner roles and expectations within their intimate relationship(s), respondents indicated that they felt <u>neutral</u> regarding the following statements:

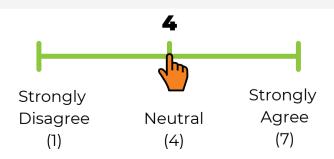
Being in a relationship with someone who can provide for my basic needs or give me a certain status or cool lifestyle is more important than being in a healthy relationship.





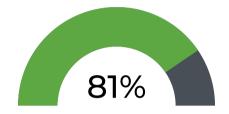
When a partner gives a gift or pays for a date, they should expect something in return.

Gender should determine a person's role in their relationship(s) related to who is the provider, who is the caregiver, and who controls household finances.



#### **Role Models and Supports**

The study found that parents and guardians had the strongest influence on respondents' views around relationships and gender roles.

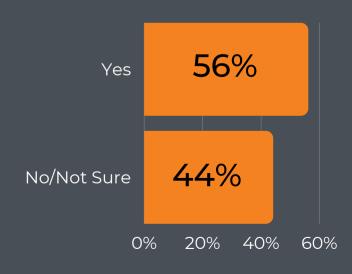


of respondents said their parent(s) or guardian(s) shape their views about healthy relationships



of respondents said their parent(s) or guardian(s) shape their views on financial decision making within relationships

More than half of respondents would seek help if experiencing economic abuse



43% of respondents who would reach out for help indicated that they would talk to a parent or guardian and 35% would speak to a friend.

## What's Next? Preventing Economic Abuse among Teen Dating Partners

Parents, educators, and those involved in the planning and implementation of healthy relationships programming and financial literacy programs need to become aware of the ways in which economic abuse shows up in adolescent relationships. In response, they can create programming, resources, and supportive interventions to ensure that all youth are able to pursue their academic, employment, and financial goals free of violence, better positioning them for future safety and economic security.

## HEALTHY RELATIONSHIP PROGRAMMING

Programs should add content on economic abuse, describing what it may look like – particularly around one's education, work, and finances – within teen dating relationships. Teens should be equipped with strategies to navigate the conflict that may arise between prioritizing one's relationship and one's school, work, and financial goals.

## FINANCIAL LITERACY PROGRAMMING

Programming should be expanded to including warning signs of financial control and exploitation, protective measures that teens can take - such as not sharing passwords, and information on what to do if teens are experiencing economic abuse.

## **3**

#### PARENTS & GUARDIANS

Resources and tools should be developed for parents and guardians to guide conversations with their teens about economic abuse, what abusive behavior may look like, the impact it can have on teens' future wellbeing, and elements of a healthy financial partnership.

### 4

## TEACHERS & SCHOOL COUNSELORS

Educators, counselors, and other school personnel should receive training to better recognize economic abuse – particularly behaviors that impact academic engagement – and how to reach out and respond with supportive measures to ensure student success.



Start the conversation. Visit

<a href="https://www.futureswithoutviolence.org/t">https://www.futureswithoutviolence.org/t</a>

teenDV/ to download the full report,
factsheets, infographics, and social media toolkit.

#### **Acknowledgements**

Futures Without Violence is grateful for the generous support and partnership of The Allstate Foundation and Dr. Elizabeth Miller, Director, Division of Adolescent and Young Adult Medicine and Medical Director, Community and Population Health at UPMC Children's Hospital of Pittsburgh and her research team with whom this study would not have been possible.

FUTURES is also deeply thankful for the many individuals who contributed to this project including the Study Advisory Board, Youth Advisors, and youth service practitioners and youth focus group participants who helped shape the design of the survey questionnaire.

Finally, FUTURES is deeply grateful to the youth service practitioners who helped distribute the survey across the country and to the nearly 3,000 young people who shared their experiences. Their insights will be critical for developing appropriate responses to prevent economic abuse, promote healthy and equitable relationships, and disrupt the cycle of violence and poverty.

#### **Contact**

Futures Without Violence
100 Montgomery Street
The Presidio
San Francisco, CA 94129
www.futureswithoutviolence.org
info@futureswithoutviolence.org
@WithoutViolence