

The Cost of Control:

Exploring the Impacts of Teen Economic Abuse in Dating Relationships



Acknowledgments

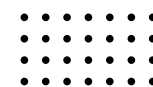


Futures Without Violence (FUTURES) is a national nonprofit that advances policies, programs, and groundbreaking public education campaigns created to end violence against women and children around the world.

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Message from our President, **Esta Solar**



Futures Without Violence provides groundbreaking programs, policies, and campaigns that empower individuals and organizations working to end violence against women and children around the world. Our work to shed light on teen economic abuse and its harmful short and long-term impact on young people is an important aspect of our efforts to create a society that provides education, safety, justice and hope for all.

As the future of our country, teens deserve our attention and support in learning how to have healthy relationships that do not limit their career and financial ambitions in life. It is our hope that this report and the strategies offered will help the caring adults in their lives, from caretakers to educators, find interventions to support teens on this topic. As the research found, teens are listening and watching and depend on the adults around them to guide them to have healthy relationships and healthy economic practices that can support their futures. And we at FUTURES are here to partner with you on this journey to ensure teens can receive the support they need to prevent and end teen economic abuse today.

The Growing Concern of Teen Economic Abuse

Teen economic abuse is a form of dating violence that involves the use of financial control to create dependency and block pathways to safety and overall well-being. This abuse disrupts critical areas of teens' lives, including education, employment, and financial stability, and has far-reaching consequences, such as damaged credit and delayed career development.



A national online survey FUTURES conducted in 2021 in partnership with the University of Pittsburgh Medical Center highlighted the alarming prevalence of the issue: nearly 70% of teens who responded reported experiencing interference with school, work, or finances within their dating relationships.¹

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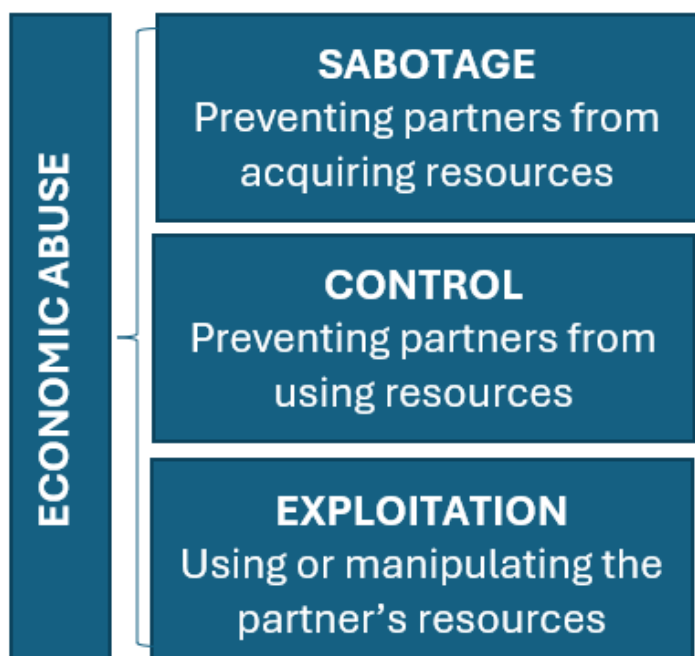
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Understanding Economic Abuse in Teen Dating Relationships



Economic abuse is a deliberate pattern of control in which individuals interfere with their partner's ability to acquire, use, and maintain financial resources. This form of abuse can manifest in various ways, such as limiting access to money, controlling financial decisions, or preventing a teen from pursuing education or career opportunities.

Teens are in a unique stage of their lives and are developing crucial skills such as managing money, understanding financial and educational systems, and navigating relationships. As they explore their independence, they are also learning to establish healthy boundaries and make decisions that align with their values. However, when teens experience abuse—whether economic or otherwise—it can have a profound effect on their ability to fully engage in these developmental processes.

One significant factor influencing how teens navigate these challenges is trauma. Trauma is the physical, mental, and emotional responses to distressing experiences, such as violence or abuse, which can overwhelm an individual's ability to cope.

For teens, trauma can affect how they think, feel, and relate to others, especially in intimate relationships. It can show up as anxiety, withdrawal, difficulty concentrating, or hesitancy to trust others.



Traumatic responses are normal but can make it more challenging for teens to recognize harmful behaviors or seek support.

Experiencing trauma may influence how teens manage decisions related to money, school, or work, including how they set goals, respond to stress, or seek support. While each teen's response to trauma is different, it's important to recognize that the impacts can show up in everyday choices and interactions, especially as they navigate increasing independence and responsibility.

The Prevalence of Teen Economic Abuse

A total of 2,845 teens aged 13-19 from across the U.S. completed a 107-question online survey during the summer of 2021.



Among those who had prior dating history, **70%** reported experiencing some form of **dating violence** within the past year:²

- **66%** experiencing **physical dating violence**
- **53%** experiencing **sexual dating violence**

68% reported experiencing behaviors associated with **economic abuse** including interference with school, work, or finances.

89% acknowledged **exerting economic abuse** behaviors toward their dating partners.

SCHOOL INTERFERENCE

Economic abuse can impact a teen's education when an abusive partner deliberately interferes with their academic success and future prospects.

68% of teens surveyed reported experiencing some form of school interference.

Among those with a history of physical or sexual dating violence, 88% experienced similar disruptions.

This manipulation can manifest in various ways, such as pressuring the teen to skip school, abandon extracurricular activities, or change their post-graduation plans.



Have you noticed any of the following behaviors show up in a teen's life?

WORK SABOTAGE

Economic abuse can also affect a teen's ability to gain financial independence by sabotaging their employment. Partners using economic abuse may employ various tactics to disrupt the teen's ability to earn their own income.

67% of teens surveyed reported experiencing some form of work interference.

Among those with a history of physical or sexual dating violence, 86% experienced similar disruptions.

This may include pressuring them to quit their job, forcing them to work at the same location, or demanding constant availability by phone.



Have you noticed any of the following behaviors show up in a teen's life?

FINANCIAL CONTROL

Financial control is a form of economic abuse where the abusive partner restricts the teen's access to money and decision-making power.

65% of teens surveyed reported experiencing some form of financial control.

Among teens with a history of physical or sexual dating violence, 83% experienced similar disruptions.

Partners may coerce teens into giving up their earnings, paying for all expenses, or even sharing sensitive financial information like bank account details or money-sharing app log in details.



Have you noticed any of the following behaviors show up in a teen's life?



The Impact of Teen Economic Abuse

Teen economic abuse can have lasting effects on financial security, education, career development, and overall well-being. These impacts can shape a young person's future opportunities and influence their financial independence, emotional health, and relationships.

Career and Workforce Development

Economic abuse can create barriers to entering or maintaining employment. Partners may refuse to provide transportation, pressure teens to quit jobs under threat of harm, or withhold necessary documents like IDs to prevent job applications. Additionally, disrupting work schedules with excessive calls or surprise visits makes it harder for teens to maintain steady employment and gain experience needed for long-term career stability.

Mental and Emotional Well-Being

Economic abuse can impact teens' mental and emotional health. Experiences of teen dating violence and trauma can contribute to anxiety, depression, suicidality, or substance misuse.³ Additionally, teens may experience feelings of isolation, shame, and fear that can impact their willingness to reach out for support when experiencing violence.

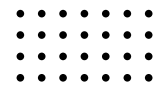
Financial Well-Being

Economic abuse can affect a teen's ability to manage money or make financial decisions independently. Partners may limit access to money, dictate how earnings are spent, pressure a teen to take on debt, or prevent a teen from saving for future goals like education. These behaviors can leave teens without the financial resources needed to become independent. Long-term, these experiences may negatively impact their credit, reduce financial opportunities, and create obstacles to securing loans or stable housing in adulthood.

Reproductive Autonomy

Economic abuse can create barriers to a teen's ability to make independent reproductive decisions. Abusive partners may limit access to contraceptives, pressure teens into pregnancy, or impose financial restrictions that prevent them from seeking reproductive healthcare.⁴ These behaviors impact a teen's autonomy and ability to make informed choices about their health, future, and family planning. Long-term, this interference may lead to unintended pregnancies and can prevent teens from achieving educational or career goals.

Understanding Teens' Perspectives on Economic Abuse



To gain insight into how teens perceive economic abuse, FUTURES and the University of Pittsburgh Medical Center conducted focus groups with youth from diverse communities. These discussions highlighted differences between teens' experiences and awareness of economic abuse.⁵ Many participants shared personal stories of navigating financial control in relationships, often without recognizing it as abuse at the time.

Teens described how their partners discouraged or restricted their ability to work or make financial decisions. A participant shared:

“I've been in relationships before where I've had a boyfriend who has told me to quit my job and to stay home.”

Others described situations where economic pressures led to expectations of providing favors—social, emotional, or sexual—in exchange for necessities. One teen reflected on this experience:

“I had to do like sexual or social favors in order to get things I needed... And it's just hard when there's like not much you can do in return.”



Teens facing economic pressures may feel forced to give more than they're comfortable with — just to get by.

Participants also noted that social media reinforces expectations that financial support should be repaid with intimacy or that a partner's worth is tied to their ability to provide financially. One teen described how media influences these perceptions:

“

“What we see in media is like, there's a lot of people complaining that someone doesn't like give anything sexually after a date where someone spends a lot of money... so like seeing that in media all the time, and then being told it by the partner, it kind of like... normalizes the idea.”

When teens sought support, some shared that friends, family, and professionals dismissed their concerns, making it harder to seek help. One teen expressed a desire for more understanding from their family:

“

“I think I would have wished that my parents were more understanding of the situation and like didn't put it back like on us.”

”



Teens experiencing economic abuse or unhealthy relationships need empathy, not judgment. Listen without blame. Believe their experiences. Let them know they're not alone—and that you're someone they can turn to without fear.

Another teen stressed the importance of removing the judgement around staying in financially controlling situations, as leaving may not always be a safe or viable option:



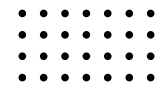
“It’s definitely not helpful to blame people who possibly go back to financially abusive situations... if that is what is safest financially, is returning to an abusive partner. Removing some of the stigma there and instead encouraging people to... be understanding and see how you can help.”



Engaging teens in these conversations is crucial, as it allows us to better understand their experiences, challenges, and the broader societal influences that shape their perceptions of finances and relationships.

Centering teens’ voices reveals the complexity of economic abuse and the ways it intersects with social norms, family dynamics, and personal safety. By valuing their experiences without judgment, we can create spaces that foster trust and empower teens to recognize unhealthy patterns, seek support, and explore alternatives on their own terms.

Considerations for System-Involved Youth



System-involved youth—those with experience in foster care, the juvenile justice system, or similar systems—often face unique economic challenges that shape their financial independence and relationships. Discussions with these youth highlighted how factors such as limited access to resources and experiences of disruption can create barriers to developing financial independence and maintaining stable relationships.⁶

Participants shared stories of financial concerns both while in care and when transitioning to independence. Some expressed how relationships provided a sense of support or stability in the absence of family guidance. One teen reflected:

“Being in a relationship while I was in foster care... at least you have that one person that can give you attention, or something like that, like something that your own family couldn't give you.”



For many teens in foster care, relationships offer a crucial source of support and stability during times of uncertainty.

Others described uncertainty about available resources as they aged out of the system, often feeling unprepared to manage financial responsibilities or access essential support. One teen noted:

“

“I knew someone who said that they had been in a facility since they were like 12, and he was turning 18 in 2 months. So, he's basically been there like half his whole life. And now I'm also growing out of the system. There's not a lot of resources that they tell you about”



Discussions with youth-serving professionals emphasized the importance of financial literacy and healthy relationship programs to support system-involved youth in recognizing and resisting abusive financial behaviors.

There is a need for coordinated, trauma-informed services that include financial education, legal resources, and emotional support to help youth regain control over their economic futures.

Your Role in Shaping Teens' Healthy Relationship Norms



Teens are learning to navigate financial roles and expectations in their relationships, and it is important to provide them with the tools to understand healthy financial boundaries. By promoting awareness of healthy financial dynamics, we can help prevent these misconceptions from creating opportunities for economic abuse.

Over 50% of teens surveyed reported that teachers, school counselors, parents, and other trusted adults shape their perspectives on both relationships and financial management.⁷

By fostering open, non-judgmental conversations about money, independence, and healthy boundaries, trusted adults can help teens develop the skills and confidence to recognize and resist economic abuse.

As teens gain a clearer understanding of healthy financial dynamics and relationship boundaries, they may feel more prepared to seek help if they encounter economic abuse.

In fact, the survey revealed that 56% of teens would seek help if they were experiencing economic abuse. Among those willing to seek support, most turn to personal connections rather than formal resources—43% would reach out to a parent or guardian, while 35% would confide in a friend.

Yet, many teens still hesitate to reach out for support due to fears about how they might be perceived. Specifically, 32% worry others will find out about the abuse, 31% fear they will not be believed, and 31% are concerned about the involvement of authority figures.



By fostering a supportive environment where teens feel safe discussing their experiences, we can reduce these barriers and empower them to seek the help they need when faced with economic abuse.

How To Take Action to End Teen Economic Abuse

Everyone, from educators to parents, and teens themselves, plays an important role in both preventing and intervening in instances of economic abuse. The following are practical steps anyone can take to help to end economic abuse among teens.



Identify Signs of Economic Abuse and Intervene Early

Early intervention can prevent further harm and provide a crucial path to safety and recovery for teens. Look for warning signs such as changes in attendance, academic performance, or signs of financial distress.

Provide Trauma-Informed Support Using CUES and Safety Cards

CUES (Confidential, Universal Education, and Support) is an intervention framework that equips trusted adults to address economic abuse in a non-judgmental, empowering way:

Confidentiality: Ensure that any conversation is private and safe. Be transparent about mandatory reporting laws before discussing sensitive issues like financial control or relationship challenges.

Universal Education + Empowerment: Provide teens with information about healthy and unhealthy financial behaviors in relationships. Use tools like FUTURES' Safety Cards to guide discussions on recognizing economic abuse and its impact.

Support: The goal is not to force disclosure, but to offer a listening ear and explore safety options. Connect teens with trusted resources and provide follow-up support.



Download the Safety Card at
<https://futureswithoutviolence.org/wp-content/uploads/2025/02/TEA-Safety-Card-1.pdf>

Foster Open Dialogue About Healthy Relationships and Financial Literacy

Fostering open dialogue about healthy relationships and financial literacy helps teens build the knowledge and confidence they need to navigate both. Through honest conversations, teens can explore the importance of financial independence, understand what respectful relationships look like, and recognize signs of financial control. FUTURES' Teen Economic Abuse Action Guide can support parents, caregivers, educators, and youth-serving staff in starting these conversations and guiding teens toward informed, empowered decisions.



Download the Action Guide at <https://futureswithoutviolence.org/wp-content/uploads/2025/02/TEA-Action-Guide-.pdf>

Raise Awareness in your Community

Organizing awareness campaigns is a powerful way to address teen economic abuse. These efforts can include events, discussions, and digital outreach through social media, providing opportunities for both peers and adults to engage in meaningful conversations. FUTURES' Campus Action Toolkit offers practical resources to support anyone looking to launch an awareness campaign digitally or around your community.



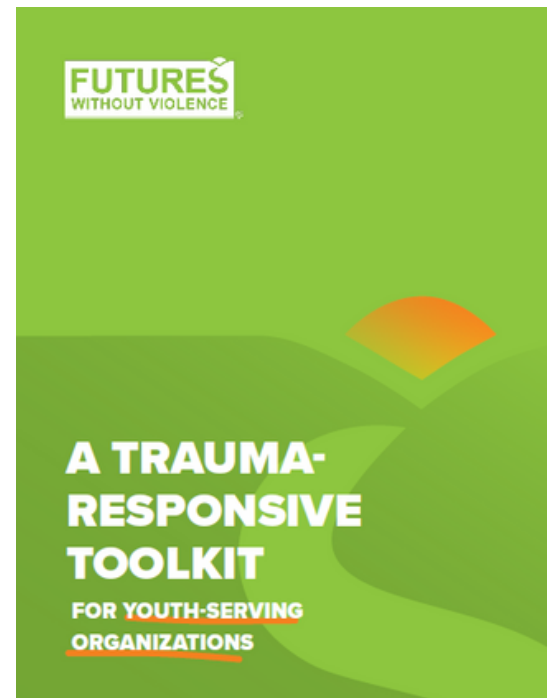
Download the Campus Action Toolkit at https://futureswithoutviolence.org/wp-content/uploads/2025/06/Campus-Action-Toolkit_Redesign.pdf

Strengthening Staff Capacity to Support Youth Experiencing Trauma



Youth-serving professionals need practical tools to support teens experiencing trauma while maintaining their own wellbeing. FUTURES' Trauma-Informed Toolkit for Youth-Serving Staff is designed to meet this need by helping organizations build trauma-responsive practices at both individual and organizational levels.

The toolkit guides staff through an organizational assessment to identify strengths and growth areas and offers practical tools—like self-check-ins, engagement checklists, and stress management techniques—to support day-to-day work. It emphasizes creating safe, empowering environments for youth while also promoting staff wellbeing to prevent burnout.



Download the Trauma-Responsive Toolkit at

https://futureswithoutviolence.org/wp-content/uploads/2025/06/v5_FuturesTraumaResponsiveToolkit-with-active-links.pdf

A Path Forward Towards Economic Independence

Teen economic abuse is an urgent, complex issue that demands immediate action. As this report demonstrates, the financial control exerted by dating partners disrupts key aspects of a teen's life, leading to long-term consequences.



Addressing this form of abuse requires a comprehensive approach that combines universal education, awareness building, and providing accessible support systems for both teens and their families. By working together, we can create a future where teens are empowered to thrive, pursue their goals, and live free from fear of manipulation and control.

Let's Work Together to Combat Teen Economic Abuse

FUTURES wants to support you in supporting the teens in your school, community, and life. Reach out for more information and access additional resources by visiting us at <https://futureswithoutviolence.org/initiative/teen-economic-abuse-project/>.

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