

□ **AB FINANCIAL NEWS**  
★ **COMMUNITY GUIDE** ★  
**ECONOMIC ABUSE**  
**IN THE IMMIGRANT**  
**COMMUNITY**  
*The WHY and the HOW*  
 — A Companion to "Economic Abuse: The Overlooked Factor" —  
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□ **IF YOU OR SOMEONE YOU LOVE NEEDS HELP NOW**  
 National Domestic Violence Hotline (24/7, free, confidential, multilingual):  
**Call 1-800-799-7233 · Text START to 88788**  
*Online chat: thehotline.org (interpreters available in 200+ languages)*

□ **WHY THIS COMPANION GUIDE EXISTS**

The original article you shared documented a sobering UK statistic: **a victim of economic abuse loses her life every 19 days**, and economic abuse plays a role in **51% of domestic-abuse-related deaths**. The Surviving Economic Abuse charity called these findings a "wake-up call." **This guide is for our diaspora.**

Economic abuse is **not a Western problem alone**. It happens in Ethiopian, Eritrean, Somali, Sudanese, and African and Middle Eastern immigrant households across the U.S. — often hidden under the language of *"family tradition," "protecting the woman,"* or *"managing the household."* Sometimes it is. Often it is not. **This guide helps the community tell the difference** — and shows what to do about it.

□ **A NOTE ON LANGUAGE:** This guide uses "victim" and "she" because the data overwhelmingly shows women are most affected. But economic abuse can affect **anyone** — wives, husbands, elderly parents, adult children, in-laws. Every example here applies regardless of gender, age, or relationship. If the dynamic feels familiar to you in any role, this guide is for you.

□ **PART 1. WHY — THE UNIQUE VULNERABILITIES OF OUR COMMUNITY**

Mainstream advice on economic abuse assumes the victim is a U.S. citizen who speaks English, has a Social Security Number, has independent banking history, and lives near family who can intervene. **Our community usually has none of those things.** The standard playbook fails for us. We need our own.

**1.1 Eight Compounding Vulnerabilities Specific to Immigrants**

Vulnerability	How the Abuser Uses It	Why It Traps the Victim
<b>1. Immigration status</b>	"If you leave, I will call ICE." Threatens to withdraw a visa sponsorship or green-card petition.	Victim believes leaving = deportation. Will not call police or hotlines for fear of being asked about status.

<b>2. Language barrier</b>	Forces all paperwork through himself. Banks, leases, taxes, bills are in HIS name and language.	Victim cannot read documents she signs. Cannot navigate U.S. systems alone. Becomes dependent for everything.
<b>3. Thin/no U.S. credit history</b>	Makes himself the sole authorized user. Builds HIS credit on her work. Refuses to add her name.	She cannot rent her own apartment, get her own car loan, or open her own credit card if she leaves.
<b>4. Cultural shame</b>	"What will the community say? You will shame your father, your church, your country."	Victim hides abuse for years. Community elders may pressure her to "be patient" rather than confront the abuser.
<b>5. Family back home</b>	Controls remittances. "Your mother gets sick if I stop sending money." OR sends all money home so nothing remains in U.S.	Victim feels responsible for relatives in Ethiopia/home country who depend on the abuser's remittances.
<b>6. Religious manipulation</b>	Misuses scripture: "Wives submit." Quotes verses out of context. Recruits clergy who do not know the full truth.	Victim believes leaving = sin. Believes God blesses her suffering. Trusted spiritual leaders may unwittingly side with abuser.
<b>7. Cash-based work</b>	Takes her cash earnings (cleaning, hair-braiding, restaurants). No paystub means no proof she ever worked.	No documented employment history. Cannot prove income for benefits, housing, or court — even though she has worked for years.
<b>8. Joint-business entrapment</b>	Family business (shop, restaurant, transport) is in HIS name only. She works 60 hrs/week unpaid.	She built the business but legally owns nothing. Cannot prove labor, contributions, or claim on assets in divorce.

☐ **THE COMPOUNDING EFFECT:** A typical American victim of economic abuse may face one or two of the items above. An **immigrant victim often faces six or seven simultaneously**. This is why our community needs **its own conversation** — not just a translation of mainstream resources.

## 1.2 How to Recognize Economic Abuse — Beyond Physical Violence

Economic abuse can exist with or without physical violence. Many community members assume that if there is no hitting, there is no abuse. **That is wrong.** Below are the patterns to watch for. The presence of **three or more** of these is a serious warning sign.

### ☐ **Money & Banking Signs:**

- No access to a bank account in your own name (or you cannot remember the password)
- You must ask permission to spend ANY money — including for food, sanitary items, or medicine
- Receipts are demanded for every dollar spent
- Your paycheck is direct-deposited into an account YOU cannot access
- Your name is not on any utility bill, lease, mortgage, or car title
- You have never seen a tax return — even though you signed one
- Allowances are given like a child being given pocket money
- You are told the family "cannot afford" things while you see new things appearing for him

☐ **Credit & Identity Signs:**

- Credit cards are opened in your name without your knowledge or consent (identity theft)
- You receive collection calls about debts you never agreed to
- Your credit score is destroyed but you have never used a credit card
- You are forced to co-sign loans for HIS purchases
- Tax refunds disappear without explanation
- You are pressured to put HIS business in YOUR name "to protect the family"

☐ **Work, Housing & Documents Signs:**

- You are forbidden from working — or sabotaged when you try (rides cancelled, kids "sick," fights before interviews)
- You are forced to work in a family business but never paid
- Your wages are taken on payday
- Your passport, green card, or visa documents are kept by him "for safekeeping"
- You do not know where the marriage certificate, deed, or tax returns are kept
- He has threatened to call ICE, take the children, or send you back if you leave
- You are isolated from family, friends, and your home community

☐ **IF YOU CHECKED THREE OR MORE:** You are likely experiencing economic abuse. **This is not your fault.** Many strong, intelligent, faithful women — and men — across our community are in this situation right now. The shame belongs to the abuser, not to you. **Help exists. Read on.**

☐ **PART 2. HOW — A SEVEN-STEP IMMIGRANT-SAFE ROADMAP**

Leaving an abusive situation safely takes **preparation**, not impulse. The most dangerous moment in any abusive relationship is the moment of leaving — **especially when economic control is involved**. The seven steps below are designed for someone who is not in immediate physical danger and has time to plan. **If you are in physical danger right now, call 911 or the hotline above.** Get to safety first. Plan later.

**STEP 1**  
LISTEN

**Trust the small voice that knows**

Most victims tell themselves "I am imagining this" or "It is my fault" for years before they accept what is happening. The first step costs nothing:

**Acknowledge to yourself that something is wrong.**

*You do not need to act yet. You do not need to tell anyone. You only need to stop arguing with the part of you that already knows.*

**STEP 2**  
DOCUMENT

**Quietly gather your most critical papers**

Photograph or photocopy these documents and store them somewhere HE cannot access — a friend's house, church locker, work desk, or in a private email you control:

- Passport, green card, visa, work permit (yours and your children's)
- Marriage certificate, divorce decree, birth certificates
- Social Security cards, tax returns (last 3 years)
- Bank statements, pay stubs, leases, deeds, car titles
- Photos of jewelry, gold, valuables you own
- Medical records, prescriptions, school records for children

**STEP 3**  
PROTECT

**Verify your immigration status — privately**

This is the unique immigrant step. Most victims fear leaving because they fear deportation.

**Critical fact: U.S. immigration law has special protections for victims of abuse:**

- **VAWA self-petition** — Lets you file for legal status WITHOUT your abuser's help (Violence Against Women Act, applies to all genders).

- **U Visa** — For crime victims who cooperate with police. Includes domestic violence.
  - **T Visa** — For trafficking victims (some economic abuse rises to this level).
- Find a free or low-cost **immigration legal aid organization** — most states have one. They will not contact your spouse. They will not report you to ICE. Their work is confidential.

**STEP 4**  
SEPARATE

**Open your own banking and credit — quietly**

Begin building independent financial infrastructure BEFORE you leave:

- Open a checking account at a DIFFERENT bank than the family account
- Get a P.O. box for ALL mail related to this account
- Apply for ONE credit card in your own name (even a secured card with \$200 deposit)
- If you can, put money aside in cash — a "go fund" hidden where only you know
- Talk to your employer about routing pay differently or splitting the deposit
- Use Experian Boost (free) to add utility/rent payments to YOUR credit report

**STEP 5**  
CONNECT

**Find ONE trusted person — chosen carefully**

You do NOT need to tell the whole community. You need ONE safe person who:

- Will not gossip
- Will not pressure you to "stay for the children"
- Will not contact your husband to "mediate" without your permission
- Will believe you
- Has access to documents storage, transportation, or short-term shelter

*Good candidates: a sister, a trusted female cousin, a coworker, a women's ministry leader, or a domestic violence advocate. Be careful with elders or clergy who may pressure reconciliation; choose only one who has shown wisdom on these issues before.*

**STEP 6**  
PLAN

**Build a 90-day exit plan — written, hidden, complete**

On a single sheet of paper or encrypted note, answer:

1. **Where will I go?** (Sister's house? Shelter? Friend out of state?)
2. **Who comes with me?** (Children, pets, what about elderly parents?)
3. **How will I get there?** (Whose car? What time of day? What route?)
4. **What do I take?** (Documents, medications, photos, child's comfort items, jewelry, cash)
5. **What is the trigger?** (Specific event that activates the plan? E.g., "next time he hits me," "next time he threatens the children")
6. **What is my code word?** (One word texted to your trusted contact = "come now")

**STEP 7**  
REBUILD

**Rebuild credit, status, and self — slowly, with help**

After leaving (whether through divorce, separation, or simply moving out), the work continues:

- Run a free credit report (annualcreditreport.com) and dispute fraudulent accounts.
- Place a fraud alert and consider a credit freeze with all three bureaus.
- File VAWA self-petition or U-Visa application with an immigration attorney.
- Connect with a CDFI (Community Development Financial Institution) to rebuild credit and qualify for a small loan or microbusiness fund.
- Find a trauma-informed therapist (many sliding-scale options exist; some hotlines connect you to free counseling).
- Reconnect with safe community — but be choosy. The same elders who pressured you to stay may not be the ones to surround you now.

**□ PART 3. WHAT THE COMMUNITY MUST DO DIFFERENTLY**

A guide written only for victims is incomplete. **Communities that protect their abusers — by accident or by design — are part of the problem.** This section is for clergy, elders, business owners, broadcasters, and family members. **What we say. What we do. What we refuse to tolerate.**

### 3.1 For Pastors, Priests, Imams, and Spiritual Leaders

#### Things to STOP saying:

- ✗ "Pray harder and God will change him."
- ✗ "Submit to your husband and your suffering will be rewarded."
- ✗ "Divorce shames the family / the church / God."
- ✗ "Have you considered what YOU are doing to provoke him?"
- ✗ "He has a good heart underneath."
- ✗ "What about the children? They need a father."
- ✗ "You are a strong woman, you can endure."

#### Things to START saying:

- ✔ "I believe you. What he is doing is wrong, and it is not your fault."
- ✔ "Scripture protects the oppressed. God does not require you to remain in danger."
- ✔ "Let me connect you with someone trained in this — I am not the right resource alone."
- ✔ "Your safety and your children's safety come before anything else, including marriage."
- ✔ "I will not contact him. This conversation stays between us."
- ✔ "You are not the first woman in this congregation to face this. You are not alone."

🏠 **A WORD TO ETHIOPIAN ORTHODOX, EVANGELICAL, AND MUSLIM LEADERS:** Every major scriptural tradition condemns oppression, theft, and the harming of the vulnerable. **Misuse of "submission" texts to silence victims is itself a sin.** The most courageous thing a faith leader can do today is preach openly that **economic abuse is abuse** — and that the community will not protect those who commit it.

### 3.2 For Family Members and Friends

If you suspect someone close to you is being economically abused, here is what helps and what hurts:

What HURTS	What HELPS
Confronting the abuser to "settle this"	Quietly providing safe space, transportation, or document storage
Demanding she leave NOW	Letting her plan her own timeline; offering "when you are ready, I am here"
Telling her family back home (without her permission)	Keeping her secret unless she asks for help broadcasting it
Calling police without her consent (can escalate violence)	Calling 911 only if you witness or believe imminent danger
Asking "Why don't you just leave?"	Asking "What can I do that would actually help right now?"
Suggesting reconciliation, mediation, or "couples counseling"	Couples counseling is unsafe with abusers; recommend INDIVIDUAL counseling for her instead

### 3.3 For Business Owners and Employers in Our Community

Many of our community businesses (restaurants, shops, transportation, salons) employ women who may be living in economic abuse. **You are uniquely positioned to help.** Consider:

- **Pay by check or direct deposit** — never cash. Cash payments destroy the employee's legal record of having worked.

- **Allow split deposits** — let employees route part of pay to a private account.
- **Provide pay stubs and W-2s** — these become legal proof of income for VAWA, U-Visa, housing, and court.
- **Let employees keep their documents at work** — a locked drawer at the salon or restaurant can save a life.
- **Post the hotline number** — in the break room and bathroom, in Amharic / Tigrinya / Arabic / English.
- **Believe employees who confide in you** — and never share what they tell you with the spouse or family.

## □ PART 4. IMMIGRANT-FRIENDLY RESOURCES

All resources below are free, confidential, and most have **multilingual interpretation**. None will report you to immigration. None will contact your spouse.

Organization	Contact	What They Do
<b>National Domestic Violence Hotline</b>	<b>1-800-799-7233 · Text START to 88788 · thehotline.org</b>	24/7 crisis support, safety planning, local referrals. 200+ language interpretation.
<b>Tahirih Justice Center</b>	tahirih.org · Falls Church, VA	Free legal help for immigrant women fleeing violence. VAWA, U-Visa, T-Visa specialists.
<b>CAIR Coalition</b>	caircoalition.org · DC area	Immigrant legal services including domestic violence cases.
<b>ASISTA Immigration Assistance</b>	asistahelp.org	National network of attorneys handling VAWA and U-Visa cases.
<b>Casa Ruby / DC SAFE</b>	dcsafe.org · 1-800-407-5048	Emergency shelter and crisis response in the DMV area.
<b>Ethiopian Community Development Council</b>	ecdcus.org · Arlington, VA	Direct services for Ethiopian/Eritrean refugees and immigrants. Some advocacy capacity.
<b>CDFI / Local Credit Union</b>	Search "CDFI near me"	Banking and credit-rebuilding for women starting over. Will accept thin/damaged credit.
<b>National Network to End Domestic Violence</b>	nnev.org	Economic justice projects, financial education, "Independence Project" (free credit-building loans).
<b>Anti-Violence Project (LGBTQ+)</b>	1-212-714-1141 · avp.org	For LGBTQ+ immigrants experiencing intimate partner violence.
<b>Maraki Group</b>	<b>571-317-8220 · Info@lamMaraki.com</b>	<b>Trusted referrals to community-vetted attorneys, financial counselors, and faith leaders. Confidential.</b>

## □ AB'S CLOSING WORD

*"Money is power. When that power is taken from you by someone who is supposed to love you, that is not love. That is captivity. And captivity ends only when one person says: enough."*

— AB

In our culture, we celebrate strong, patient women. Mothers who hold families together. Wives who endure. We honor their sacrifice as virtue. **And often, that honor is deserved.** But sometimes the same words become the cage.

A woman who suffers in silence because the community has taught her that suffering is holy is not being virtuous — **she is being failed by the very community that should protect her.** This guide is the start of a different conversation. One where **strength** looks like leaving when leaving is right. Where **faith** looks like protecting the vulnerable, not preserving the appearance of marriage. Where **community** looks like clear-eyed honesty rather than polite avoidance.

To anyone reading this who recognized themselves: **we see you. We believe you. You are not crazy. You are not alone. Help exists.** Take the next small step — even if that step is just keeping this document where you can find it again.

□ **TUNE IN DAILY | 6:00 PM EST**

*English & Amharic*

□ 571-317-8220

□ Info@IamMaraki.com

□ www.marakisolutions.net

□ **Important Notice:** *This guide provides general educational information and is not a substitute for legal, medical, psychological, or professional advice. Every situation is different — what is safe for one person may not be safe for another. The most dangerous moment in an abusive relationship is often the moment of leaving; please consult a trained domestic violence advocate before acting. Immigration relief options (VAWA, U-Visa, T-Visa) require professional legal guidance to apply correctly. If you are in immediate physical danger, call 911. If you are experiencing a crisis, call 1-800-799-7233. © 2026 Maraki Group | AB Financial News. All rights reserved.*