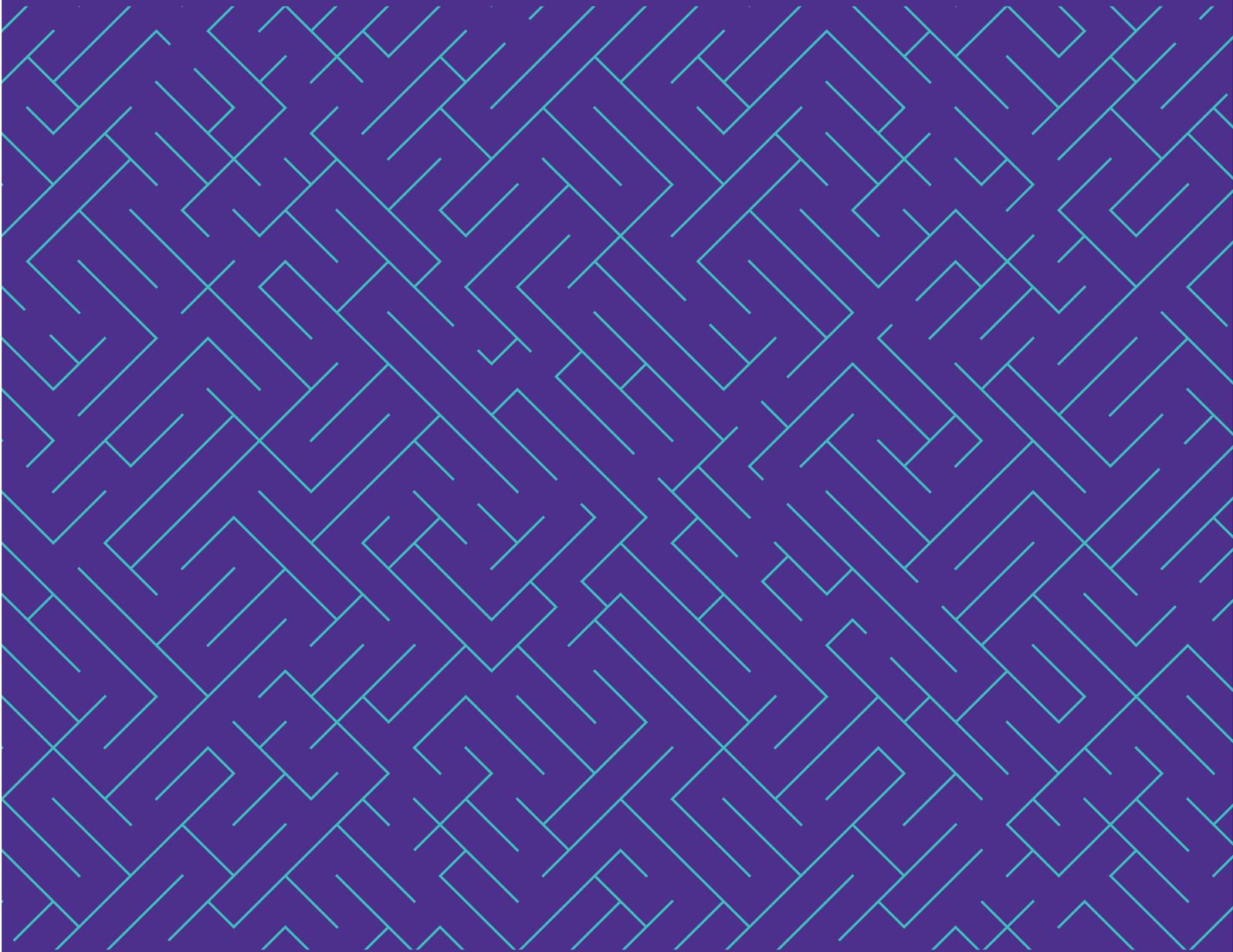


What is economic abuse?

TOOLS
TO
THRIVE

Identifying risk



SURVIVING

ECONOMIC

A B U S E

Financial problems can be difficult for anyone to cope with, but especially if they result from the behaviour of an abusive partner.

If a current or former partner has interfered with your money or other economic resources in some way to limit your choices, this information is for you. It may support you to identify economic abuse and the next steps that you might take.

What is economic abuse?

“Money doesn't make you happy but without money, there's nowhere to go. That's why, for me, economic abuse is the greatest form of control.”

Domestic abuse takes many forms and does not always involve the use of physical violence. Some abusers repeatedly dictate their partner's choices and control their everyday actions, becoming violent or threatening to become violent if their demands are refused. This pattern of behaviour is a form of abuse known as **coercive control**. It is designed to intimidate, isolate and control the victim¹, and is almost always perpetrated by a male abuser against a female victim².

An abuser may restrict how you acquire, use and maintain money and economic resources, including accommodation, food and clothing³. This is known as **economic abuse**, and it is commonly experienced within the context of coercive control.

Identifying economic abuse

“He had access to all of my bank statements and accounts. I didn't know anything about his finances.”

“He watched me entering my PIN and stole money from my bank account, threatening harm if I changed it.”

“Even after we separated, he said that if I didn't do his washing and cooking, he wouldn't pay any child maintenance.”

“He applied for multiple loans in my name by using the app on my phone. Loans for over £50,000 in total.”

Economic abuse can take many forms. An abuser might do any of the following:

Control how you acquire money and economic resources

They might:

- prevent you from being in education or employment
- limit your working hours
- take your pay
- refuse to let you claim benefits
- refuse to let you access a bank account.

Limit how you use money and economic resources

They might:

- control when and how money is spent
- dictate what you can buy
- make you ask for money or provide an allowance
- check your receipts
- make you keep a spending diary
- make you justify every purchase made
- control the use of property, such as a mobile phone or car

- insist all economic assets (e.g. savings, house) are in their name
- keep financial information secret.

Sabotage your ability to maintain economic resources

They might:

- steal your money or property
- cause damage to your property
- refuse to contribute to household costs
- spend money needed for household items and bills
- insist all bills, credit cards and loans are in your name and make you pay them
- build up debt in your name, sometimes without your knowledge.

“I had not consciously realised that economic abuse was taking place... I was so focused on trying to protect myself from physical harm and keep my family safe that I only became aware of the economic abuse and the extent of it once I had left.”

Economic abuse can be difficult to identify. It can develop slowly and could begin with behaviour that at first seems protective or caring, for example, offering to take care of all the finances or encouraging you not to work so that you can look after the children. Over-spending, and building up debts in your name or joint names, can also develop slowly and may not be obvious at first. Some women may have lived with economic abuse for many years, and it can continue after leaving⁴.

“I am not a stupid woman. This could happen to anybody.”

Despite the difficulties in recognising economic abuse, it is very common. One in 5 UK adults has experienced economic abuse by a current or former partner, and over one third did not report it to anyone at the time⁵.

Spot the signs

If you can answer 'yes' to one or more of the following questions, you may be a victim of economic abuse.

Has your current or former partner ever:

- stopped you from having the money you needed to buy food, clothes or other essentials, or to pay the bills?
- dictated how you must spend money?
- insisted you give them receipts, or change from any purchases?
- hidden money so you couldn't find it?
- kept important financial information from you?
- made you ask for money when you needed it?
- stopped you from having a job or going to work, or made it difficult for you to do so?
- forced you to get a credit card or loan?
- made you buy something on credit when you didn't want to?
- taken out a credit card or loan in your name?
- bought something on your credit card without your knowledge or consent?
- made you buy things for them or pay their bills when you didn't want to?
- spent their money however they wanted while your money was used for essentials?
- stolen things from you?
- put bills in your name so you had to pay them?
- built up debt in your name?
- forced you to give them savings or wages?

- stopped you from having or accessing a bank account?
- made you sign papers without telling you what they were for?
- broken or destroyed your possessions?

What you can do

“Economic abuse is why I kept returning.”

Abuse through your money and economic resources can create economic instability and / or make you dependent on an abuser. Without the money or resources to leave, it is easy to become trapped and experience more harm as a result.

Economic abuse rarely happens in isolation; it normally happens alongside other forms of domestic abuse⁶. If you are in immediate danger, call the police on **999**. If you are also experiencing other forms of abuse (emotional, physical or sexual), you can call the National Domestic Violence Helpline, run in partnership between Women’s Aid and Refuge, on **0808 2000 247**.

The impact of economic abuse makes rebuilding lives challenging. Many women leave with nothing – having no money even for essentials – and have to start again from scratch.

Further support

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances.

Visit www.survivingeconomicabuse.org/resources for information including:

- Steps you can take towards economic safety
- Organisations that can help
- Grants, benefits and financial help

References

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4. Barron, J. (2012) *Domestic Abuse and Money Education (DAME): Guidance for Professionals Supporting Survivors with Financial Issues*. Bristol: Women's Aid Federation of England, p.19.
5. Sharp-Jeffs, N. (2015) *Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK* London: The Co-operative Bank/Refuge*
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*Financial abuse is a sub-category of economic abuse that involves the control, exploitation or sabotage of economic resources (not 'just' money and finances but housing, transportation etc.) more broadly. As such, the scale of the issue is likely to be underestimated. There are no national statistics on the scale of economic abuse.

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported not only to survive, but thrive.

For more information

Visit www.survivingeconomicabuse.org

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