

# Economic abuse – steps to economic safety

This factsheet is for male victims of domestic abuse who need information and support to overcome economic abuse. The factsheet is reproduced with the kind permission and support of Surviving Economic Abuse.

## What is economic abuse?

Economic abuse is part of a pattern of controlling or coercive behaviour where abusers repeatedly dictate their partner's choices and control their everyday actions, becoming violent or threatening if their demands are refused.

If a current or former partner has interfered with your money or economic resources to limit your choices and options, you may have been a victim of economic abuse.

Those who are economically abusive may prevent or restrict how you acquire, use and maintain money and economic resources such as accommodation, food, clothing and transportation.

Some of the behaviours that make up economic abuse are listed below. This is not a complete list but covers the most common patterns of behaviour that make up economic abuse.

**If your partner has controlled or restricted how you gain money and economic resources by:**

- preventing you from being in education or employment
- limiting your working hours
- taking your pay
- refusing to let you claim benefits
- refusing to let you access a bank account

**If your partner has limited how you have used money and economic resources by:**

- controlling when and how money is spent
- dictating what you can buy
- making you ask for money or providing an allowance
- checking your receipts and bank statements
- making you keep a spending diary
- making you justify every purchase made
- insisting all economic assets (e.g. savings, house) are in their name
- keeping financial information secret

**If your partner has sabotaged your economic independence by:**

- stealing money or property

- causing damage to your or their property
- refusing to contribute to household costs
- spending money needed for household items and bills
- insisting all bills, credit cards and loans are in your name and then makes you pay for them
- building up debt in your name- this might have been without your knowledge

### **The impact of economic abuse**

Economic abuse creates economic instability by limiting choices and restricting the victim's ability to access safety. It is a barrier to an independent life as economic abuse can, and does, continue after separation.

The impact of economic abuse makes rebuilding lives challenging. Many victims leave with nothing and have to start again with very little. Victims are also often left in debt or owing money and the lack of financial security impacts on their ability to rebuild their lives.

Victims may stay with an abusive partner for longer than they would want to, experiencing more harm as a result. Economic stability is therefore linked to physical safety.

Economic abuse rarely happens in isolation and is often part of a larger pattern of physical and psychological abuse.

Economic abuse is a new area of recognised abuse and it can be hard to explain to friends, families and professionals without the knowledge and understanding of economic abuse. Physical safety does not always stop economic abuse.

### **Steps you can take towards economic safety**

If you are worried about your safety and your economic situation, support is available. There are some immediate steps you can take to protect yourself and begin to regain control.

Only take any of the following actions if it is safe to do so. You are the best judge of whether making any changes might lead to further harm.

## 1. Get expert money advice

The Financial Support Line for Victims of Domestic Abuse (01323 635 987 – Mon – Fri 9–1pm & 2–5pm) is run in partnership between Surviving Economic Abuse (SEA) and Money Advice Plus. It offers specialist advice to people experiencing domestic abuse who are in financial difficulty.

Organisations including [StepChange](#) and [National Debtline](#) also have qualified advisers trained to offer specialist debt advice. They can outline the options you may have for dealing with your debts and help you to make any important financial decisions.

It is important not to take action to tackle debts until you speak to a qualified debt adviser, as some debt solutions can have serious long-term consequences.

## 2. Gathering financial records and information

Many banks and building societies have signed up to the UK Finance [Financial Abuse Code of Practice](#). This means they have committed to inform victims of domestic abuse about assets and liabilities held in their name.

Some questions you can start with include:

- Do you have assets, such as a property, a car or savings?
- Are there debts in your name (or joint names), such as a credit card, mortgage or loan?
- If you are renting, is the tenancy in your name?
- Are you responsible for the bills?
- Do you have a bank account in your name?

## 3. Important documents

Where it is safe to do so only, gather documents or copies of these so you have relevant documents should you leave and need to open bank accounts, claim benefits, or prove economic abuse.

Important documents can include:

- Passport (and your children's)
- Driving licence
- Birth certificate (and your children's)
- Bank statements
- Documents related to your home ownership or rental agreement
- Utility bills in your name, including gas, electricity, water and TV licence
- Details of any credit cards in joint names
- Pay slips, a P45 or P60
- Details of any benefits you are receiving
- National Insurance number
- Account details or savings books for your children's accounts

You may wish to keep these documents with a trusted friend or family member, rather than somewhere in your home if the abuser also lives there or has access to your home.

If you are unable to take the original documents with you safely, scanned copies, a picture or a screenshot of the documents may also be useful. Apps such as [Bright Sky](#) let you upload photos in a secure way, without any content being saved on the device you use.

## Financial help and where to find it

### Find out what benefits you are entitled to

- Turn2Us has an online [benefits calculator](#) that can help you to know what benefits might be available to help you financially.
- You could also make an appointment with your local [Citizens Advice](#).
- This [factsheet](#) from the Department for Work and Pensions has information about support for people who have experienced domestic abuse.

### Charity grants

Some charities and organisations provide grants to people in financial difficulty. [Search on the Turn2Us website](#) to find out whether you might be eligible for any grants to provide financial

assistance. We have [a list of some grants](#) that you may be eligible to receive.

#### **Local council welfare assistance scheme**

Many local councils have a welfare assistance scheme for people on a low income who are experiencing financial difficulty. Contact your local council to see if they have a scheme and to find out whether you are eligible. Some offer loans, grants or support in other ways, such as food vouchers.

#### **Contact your local foodbank**

If you need help with emergency food, you can contact your local foodbank. You may need a referral from a local advice agency, but they will be able to point you in the right direction.