

Spotting the signs of economic abuse (for friends and family)

TOOLS
TO
THRIVE

Identifying risk

SURVIVING

ECONOMIC

A B U S E

One in five UK adults has experienced economic abuse by a current or former partner. Over a third didn't tell anyone at the time¹. Those who did were most likely to confide in family and friends.

The mission of Surviving Economic Abuse is to raise awareness of and transform responses to economic abuse. We want everyone to understand what economic abuse is, how to recognise it in the context of domestic violence, and what they can do to support victim-survivors.

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. 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.

Abusers may interfere (through control, exploitation and sabotage) with their partner's access to money and finances, as well as those things that money can buy (such as food, clothing, transportation and a place to live). This is **economic abuse**, and it is designed to limit someone's freedom.

This type of abuse can create economic instability and / or make one partner dependent on the other, which can prevent victims from leaving and rebuilding their lives.

What can you do?

If someone you care about is being abused – or if you think that they might be – it can be very difficult to know how to support them. You may wonder whether you have good reason to be concerned, and you may wonder what you should do or say for the best. You may even worry about making things worse.

We work with a group of women who have experienced economic abuse. They are '[Experts by Experience](#)' and their insight underpins our work. We asked them what a friend, relative or colleague could have done to help them. This is what they said.

1. Look out for warning signs

Warning signs might include:

Not having enough money:

- leaving their purse 'at home' a few times
- being short of money or unable to buy inexpensive items even when they work
- asking to borrow money to pay bills for essential items
- food being in short-supply.

Joint finances:

- appearing to be in some kind of 'conflict' with a partner concerning money, earnings or savings
- saying their partner deals with all money matters, and having no knowledge of service providers or how much things cost
- not having access to the joint bank account
- wages/benefits being paid directly into their partner's account.

Shopping habits:

- always using cash and not a card
- counting the pennies and making lengthy decisions when shopping
- buying cheap items
- seeking their partner's permission before making any purchases
- saying things like, "he won't let me spend money on that"

Not working:

- leaving work when they liked their job
- expressing a desire to work but their partner not supporting them to do so.

Not socialising:

- making excuses not to join friends for coffee and meals out
- working hard and looking after the children while their partner is out all the time.

Appearance:

- wearing ill-fitting/run-down clothing
- not having a coat to wear when it is cold
- not having the money to have their hair done
- not being able to buy personal items.

Appearing anxious:

- hiding what they have bought so their partner does not see it
- 'over-reacting' to normal situations such as going out for a meal or planning a holiday.

2. Offer support

There are some simple ways that you can support a friend, family member or colleague if they are a victim of economic abuse:

Express concern

Don't ask too many questions, but say help that help is available and that they are not alone.

Believe them

Take time to listen. Recognise that it may take time to act and don't force a response.

Provide practical help

Offer a spare room or provide essential items, like food, clothing and toiletries. Help sort out an action plan.

Have information about domestic abuse services to hand

If someone you know is experiencing domestic abuse, encourage them to contact the National Domestic Violence Helpline run by Women's Aid and Refuge on **0808 2000 247**. If they are in immediate danger, they should call the police on **999**.

Further support

If someone you know is experiencing economic abuse, they are not alone. We have information that can support them to take steps towards safety and begin to regain control of their finances.

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

- Organisations that can help
- Grants and financial help

References

1. 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*

*Financial abuse is a sub-category of economic abuse. It involves the control, exploitation or sabotage of economic resources (not 'just' money and finances but housing, transport 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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