

IT'S YOUR MONEY

SURVIVING
ECONOMIC
ABUSE

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WHAT IS FINANCIAL AND ECONOMIC ABUSE?

If someone is controlling your money, you may be experiencing financial or economic abuse.

Financial and Economic Abuse

We understand that financial and economic abuse can take a variety of different forms within relationships, whether by partners, family members or carers, and may be experienced as financial and economic control through restriction, exploitation, or sabotage, creating dependency and/or insecurity.

This type of abuse involves the control of money, finances, and things that money can buy, such as clothing, transport, food, and a place to live.

It might involve:

- Withholding money from you
- Restricting your access to statements
- Stopping you from accessing your money
- Preventing you from using your credit card
- Preventing you from removing your name from a joint account you can't access

If anything like this is happening or has happened to you, you may be a victim of financial or economic abuse or fraud and should contact your financial services provider (such as your bank or building society).

Other organisations (see Information and Resources) are also there to help and support you.

WHO IS AT RISK?



One in six adults in the UK has experienced economic abuse by a current or former partner. Refuge, 2020 Know Economic Abuse.

But anyone can experience financial or economic abuse, whatever their age or personal circumstances.

"They told me I was bad with money so they should manage my accounts. I wasn't allowed to know any of my online banking details. I was given a weekly allowance and had to account for every penny I spent"

"She had access to all my bank statements and accounts. I didn't know anything about her finances"

"Even after separating, he said that if I didn't do his washing and cooking, he wouldn't pay child maintenance"

"I can't get about like I used to so my carer offered to get my shopping. I can't get to the cash point so she said she should get my benefits paid into her account so she could help me. I had no idea how my money was being spent"

HOW YOUR FINANCIAL SERVICES PROVIDER MAY BE ABLE TO HELP



Your financial services provider will ensure employees have training covering a wide range of circumstances and will understand the difficulties you may be facing. They will be respectful and where appropriate, tailor solutions to your individual needs.



Only speak to your financial services provider or ask them to take the actions below if it feels safe to do so
You are the best judge of whether making any changes might put you at risk of harm or place you in danger

If you are in immediate danger, call 999

Listen and follow the operator's instructions

UNDERSTANDING YOUR CIRCUMSTANCES



If it's safe to do so, ask to speak to your financial services provider about your circumstances.

Your financial services provider will listen and be empathetic. They understand that you know your situation better than anyone else. When you have explained this, they will let you know what support they can offer to help you stay safe and regain control of your finances. They won't take any action that puts you in risk of harm and they will never ask you to contact the abuser.

PRACTICAL SUPPORT



Important documents

If possible, it's good for you to know where your identification and important financial documents are kept.

If you do not have access to the documents that are usually needed to prove your identity (such as a passport, driving licence or birth certificate), your financial services provider may be able to accept different documents. This could include letters from a refuge, social worker, or local authority.

Here are some examples of important documents:

Passport	Documents about Home ownership, rental or mortgage
Driving Licence	Bank and other account statements
National Insurance Number	Credit card details in your name
Your birth certificate (and your children's)	Pension Statements
Your marriage certificate	Details of any benefits you receive
Payslips, a P45 and/or P60	Utility bills in your name

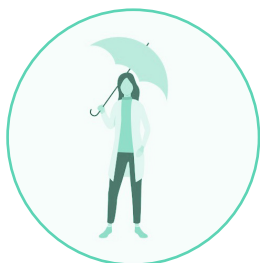
If you don't have access to any of this information, speak to your financial services provider.

JOINT ACCOUNTS



If you have a joint account with your partner or ex-partner, it may be possible to put a block on the account if it is safe to do so. Discuss your options fully with your financial services provider before putting a block in place.

STAYING SAFE



There are several ways your financial services provider may be able to support you to stay safe. This might include:

- changing your PIN and password for using your cards or online banking
- sending you a new debit or ATM card, for example if yours has been destroyed
- changing your settings so that you access your statements online if this is safest for you
- removing additional card holders from a credit card if it is held in your name
- working with you to protect information about your account
- obtaining your authority to give someone you trust access to your account if you need support with your banking
- supporting you to access specialist support, such as debt or legal advice.

Your financial services provider may be able to contact other organisations if they think that someone who has power of attorney (the legal right to make financial decisions for you) is not acting in your interests. If you think contacting the police or another organisation may put you at risk, please let your financial services provider know.

REGAINING CONTROL



Financial service providers may also help you to regain control of your money by:

- giving you information about the accounts they hold in your name
- helping you to open a bank account that is only in your name
- supporting you to separate any joint accounts, where this is possible
- offering flexibility if you are in debt (for example, providing you breathing space, freezing interest and charges, or refunding fees)
- signposting you to a qualified independent debt adviser who can support you to explore your options
- offering repayment plans or other support
- supporting you to access your statutory credit report, which will allow you to check if there are credit accounts with other providers which you may not be aware of.

INFORMATION AND RESOURCE



There is a lot of help and support available where you can talk things through and get some practical advice.

If you are in immediate danger, call the police on 999

NATIONAL HELPLINES

THE NATIONAL DOMESTIC VIOLENCE HELPLINE

A freephone 24-hour helpline run in partnership by Refuge and Women's Aid. It is a national service for women experiencing domestic violence, their family, friends, colleagues, and others calling on their behalf

0808 200 0247 (24 hours)

helpline@refuge.org.uk and helpline@womensaid.org.uk

<https://www.nationaldahelpline.org.uk/>

REFUGE

Refuge is the largest domestic abuse organisation in the UK. On any given day our services support thousands of women and their children, helping them to overcome the physical, emotional, financial, and logistical impacts of abuse and rebuild their lives — free from fear.

<https://refuge.org.uk/>

Freephone 0808 2000 247

SAFELIVES

SafeLives work with organisations across the UK to transform the response to domestic abuse.

They are the experts in what works to make victims and children safe from domestic abuse and keep them safe.

Email: info@safelives.org.uk

<https://safelives.org.uk/>

SURVIVING ECONOMIC ABUSE

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.

SEA has more information about economic abuse and regaining control, available at www.survivingeconomicabuse.org/i-need-help/ SEA's website also contains information about helplines you can call if you are in immediate danger or if you need specialist support, for example with debt. Together with MoneyHelper, SEA provides the Financial Support Line for victims of domestic abuse. It offers specialist advice to victim-survivors of domestic abuse in financial difficulty.

www.survivingeconomicabuse.org/what-we-do/financial-support-line/

0808 1968845

VICTIM SUPPORT

Free and confidential support if you've suffered from any crime, with information and support for victims of domestic abuse, as well as specialist case workers.

0808 16 89 111 (24 hours)

www.victimsupport.org.uk

Text Relay and Live Chat also available

DEVOLVED NATION HELPLINES

NORTHERN IRISH WOMEN'S AID

Supporting victims of domestic and sexual violence in Northern Ireland

0808 802 1414 (24 hours)

info@womensaidni.org

www.womensaidni.org

SCOTTISH WOMEN'S AID

Scotland's 24-hour Domestic Abuse and Forced Marriage Helpline

0800 027 1234

helpline@sdafmh.org.uk

www.womensaid.scot or www.sdafmh.org.uk

WELSH WOMEN'S AID

Support in Welsh, English and any other languages using LanguageLine.

<https://welshwomensaid.org.uk/>

Telephone: 0808 8010800

Text: 07458 143415

Email: info@livefearfreehelpline.wales

Text phone users can contact us via Type Talk on 18001 0808 8010800

LIVE FEAR FREE HELPLINE

LLINELL GYMORTH BYW HEB OFN

Providing confidential support and information on domestic abuse, sexual violence, and violence against women in Wales. Available 24 hours, 7 days a week for women, men and children by telephone, text, email, and webchat. Provided by Welsh Women's Aid funded by Welsh Government.

0808 80 10 8000

info@livefearfreehelpline.wales

078600 77 333 24/7 text service

SPECIALIST HELPLINES

THE NATIONAL CARELINE

The National Careline provides support and information to the elderly, their carers and their families. We provide help and assistance by way of our free helpline and website that offers lots of advice and information relevant to the needs and aspirations of older people.

0800 0699 784

<https://www.thenationalcareline.org/>

AGE UK

A free advice and resource service for older people

0800 678 1602

www.ageuk.org.uk

GALOP – NATIONAL LGBT+ DOMESTIC ABUSE HELPLINE

Emotional and practical support for LGBT+ people experiencing domestic, emotional, or financial abuse

0800 999 5428 (Tuesday is a Trans* specific service)

help@galop.org.uk

www.galop.org.uk/domesticabuse

THE MEN'S ADVICE LINE

A confidential helpline for all men experiencing domestic violence by a current or ex-partner

0808 801 0327

Info@mensadvice.org.uk

www.mensadvice.org.uk

RESPECT

<https://www.respect.uk.net/>

Respect is a pioneering UK membership organisation in the domestic abuse sector. We lead on the development of safe, effective work with perpetrators, male victims, and young people using violence in their close relationships.

STAY SAFE EAST

Stay Safe East is run by and for disabled people. We provide advocacy and support services to survivors of domestic abuse, sexual violence, hate crime, harassment, and other forms of abuse. We serve communities in London.

<https://www.staysafe-east.org.uk/>

NOUR

Nour provide trauma-informed, culturally competent services to adult survivors of abuse, including, but not limited to, survivors of domestic abuse, sexual violence, and childhood abuse.

Providing support to survivors from minoritised communities, particularly from the Muslim community.

<https://www.nour-dv.org.uk/>

KARMA NIRVANA

First specialist charity for victims and survivors of Honour Based Abuse in the UK.

Lead the campaign against Honour Based Abuse supporting, empowering, and educating those impacted, so they can live a life free of abuse.

UK Helpline: 0800 5999 247

<https://karmanirvana.org.uk/>

DEBT AND MONEY

CITIZENS ADVICE

Information, advice, and support on lots of different topics, including debt, money matters, housing and benefits

Support across England, Wales, Scotland, and Northern Ireland

03444 111 444

www.citizensadvice.org.uk

MONEY HELPER

Free and impartial money advice, set up by the UK Government.0800 138 7777

Typetalk 18001 0800 915 4622

<https://www.moneyhelper.org.uk/en>

MONEY ADVICE TRUST

The Money Advice Trust provides free, independent debt advice to people across the UK through our telephone and online advice services helping people across the UK to tackle their debts and manage their money with confidence.

020 7489 7796

<https://www.moneyadvicetrust.org/>

STEP CHANGE

Free, confidential, and expert debt advice and money guidance.

Provide recommendations for the best solution or service for your circumstances. Support you while you deal with your money worries for as long as you need.

0800 138 1111

<https://www.stepchange.org/>

CREDIT REFERENCE AGENCIES

You can receive a free credit report to understand more about your own credit information and all the financial services products held in your name by requesting a Statutory Credit Report from one or all of the Credit Reference Agencies.

www.equifax.co.uk

www.experian.co.uk

www.transunion.co.uk

LEGAL

LAW CENTRE NETWORK

Centres which can offer free legal advice across the UK

www.lawcentres.org.uk

RIGHTS OF WOMEN

<https://rightsofwomen.org.uk/>

Free legal advice for women including family law and immigration advice.

OFFICE OF PUBLIC GUARDIAN

Office of the Public Guardian (OPG) helps people in England and Wales to stay in control of decisions about their health and finance and make important decisions for others who cannot decide for themselves.

<https://www.gov.uk/government/organisations/office-of-the-public-guardian>

OFFICE OF PUBLIC GUARDIAN – SCOTLAND

Part of the Scottish Courts and Tribunals with a national remit covering all of Scotland, focused on protecting and safeguarding the property and finances belonging to incapable adults living in Scotland.

<https://www.publicguardian-scotland.gov.uk/>

HOUSING AND BENEFITS

Department for Work and Pensions

Information on different benefits and what you need to apply. Also apply online.

www.gov.uk/browse/benefits

SHELTER

A free information and advice service and helpline on housing and homelessness in England, Scotland, Wales, and Northern Ireland

0808 800 444

www.shelter.org.uk

TURN2US

A website with information on benefits, charity, local authority grants and support services across England, Scotland, Wales, and Northern Ireland

www.turn2us.org.uk

COST OF LIVING SUPPORT

Find out what support is available to help with the cost of living. This includes income and disability benefits, bills and allowances, childcare, housing, and travel.

<https://www.gov.uk/cost-of-living>

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