

# FOCUS ON ECONOMIC ABUSE



Domestic abuse is not always physical. An abuser may restrict how you make or spend your money, or control other areas of your life including housing, food and clothing. This is known as economic abuse. It is commonly experienced within a type of abuse called coercive control.



# WHAT IS ECONOMIC ABUSE?

Economic abuse is when an abuser takes control of your money (or other resources such as food), to stop you from leaving or to gain financially from you. Economic abuse can be subtle to start with, and can be hard to recognise.

The abuser may act as if they are making your life easier. They may tell you that you can't buy certain things, or that they are saving on your behalf for your future with them.

They might also tell you that you aren't clever enough to manage money, or that you are no good with maths.

None of this is true—you should always have full control of your own money yourself.

Making you  
take out  
credit.

Only giving  
you set  
amounts of  
money.

Refusing  
to support  
children.

Taking or  
selling your  
things.

Demanding  
receipts for  
things you  
buy.

# SIGNS OF ECONOMIC ABUSE

Stealing  
your  
identity.

Making you into  
give up your job.

Not allowing you  
access to joint  
bank accounts.

Stalking or  
harassing you  
at your job.

Taking your  
bank card  
details.

Coercing you  
into working  
more hours.

Refusing to  
contribute to  
rent, food,  
fuel.

Spending  
money on  
themselves while  
not letting you  
spend on  
yourself.

Using money  
that you receive  
for you children.

**Cancel your bank card, and request a new one.**

**If you are the victim of fraud, contact the police.**

**Do not co-sign any loans or contracts with an abuser.**

# **WHAT CAN YOU DO ABOUT ECONOMIC ABUSE?**

If the abuser has or has had access to your bank account or credit cards, there are measures you can take to protect yourself and your money.

**Change your PIN, and change passwords for devices and accounts.**

**Seek advice from reputable financial experts such as Citizens Advice or Money Matters.**

**If you can spare any money, try to save it in a place the abuser cannot access.**

**If you open a new bank account, tell the bank you do not want statements to be sent to your home.**

# WHO CAN HELP WITH ECONOMIC ABUSE?

There are lots of organizations to help women in Scotland who have experienced economic abuse. Most banks and financial institutions follow the UK Finance 'Financial Abuse Code of Practice,' so it is also worth contacting your bank.

## **Surviving Economic Abuse**

Free resources on economic abuse (some resources may apply only to England & Wales).

**[survivingeconomicabuse.org](http://survivingeconomicabuse.org)**

## **National Debtline**

Free and independent debt advice over the phone and online.

**0808 808 4000**

**[www.nationaldebtline.org](http://www.nationaldebtline.org)**

## **Shelter**

Free information and advice on housing and homelessness.

**0808 800 444**

**[www.shelter.org](http://www.shelter.org)**

## **Money Advice Service**

Free and impartial money advice set up by the government

**0800 138 7777**

**[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

## **Turn2Us**

Information on benefits, charity, local authority grants and support services across the UK.

**[www.turn2us.org.uk](http://www.turn2us.org.uk)**

## **Citizens Advice Scotland**

Information, advice and support on debt, money matters, housing and benefits, etc.

**0800 028 1456**

**[www.cas.org.uk](http://www.cas.org.uk)**

# POST-SEPARATION ECONOMIC ABUSE

Economic abuse can start, continue, or escalate after physically separating from an abusive partner and may include:

- deliberately and unreasonably delaying legal proceedings to increase legal fees
- refusing to pay agreed child maintenance
- removing money from any joint accounts
- fraudulently accessing your personal accounts
- misusing or sabotaging joint financial products or responsibilities.

# ECONOMIC ABUSE IN SCOTLAND

- **One in five women in the UK have experienced economic abuse from a current or former intimate partner.**<sup>1</sup>
- 95% of domestic abuse victims experience economic abuse.<sup>2</sup>
- **73% of women experiencing economic abuse report that this crisis has made it harder to leave their abusers.**<sup>3</sup>
- 8.7 million adults in the UK say that they have experienced economic abuse.<sup>4</sup>
- **Women who can't find £100 at short notice are 3.5 times more likely to experience domestic abuse.**<sup>5</sup>
- 25% of women who have suffered economic abuse report continuing to experience it after leaving the abuser.<sup>6</sup>