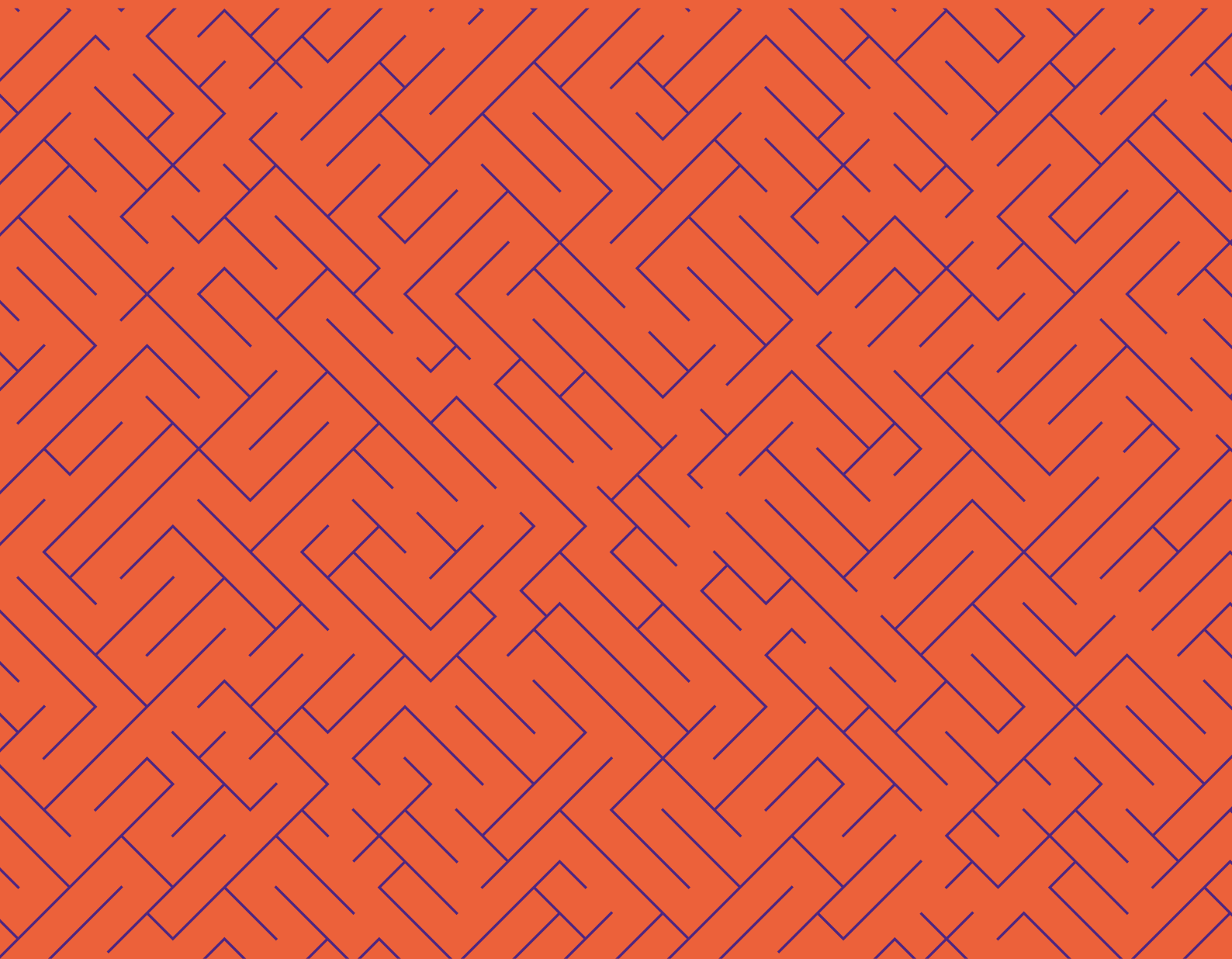


# Steps you can take towards economic safety

TOOLS  
TO  
**THRIVE**

Building safety



**SURVIVING  
ECONOMIC  
ABUSE**



In partnership with



If a current or former partner has interfered with your money or economic resources in some way to limit your choices, you may be a victim of economic abuse.

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.**

## First steps

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**"I thought I was broken, then I realised I am not alone. I started to believe I could come through this."**

### If you are in immediate danger, call the police

Economic abuse often occurs alongside other forms of abuse<sup>1</sup>. It is commonly part of a pattern of behaviour through which abusers seek to control their victims. If you are in immediate danger, call the police on **999**.

### Call the National Domestic Violence Helpline

If you are not in immediate danger, call the [Freephone National Domestic Abuse Helpline](#) on **0808 2000 247**. It is a confidential, 24-hour service run by Refuge. You will be able to talk about your experiences and speak to someone about your options. They will be able to refer you to specialist support services that can help you to reach safety and access local support. Equivalent helplines exist [for men](#) and [LGBT people](#).

### Contact your local domestic abuse service

You can search for your local service on the [Women's Aid website](#). Your local service

can help you to think about what you want to do next, such as find somewhere safe to stay, and provide the support you need. If you have been coerced into debt, they will be able to refer you to other specialist services, such as benefit and debt advice.

### Get expert money advice

Money Advice Plus offers specialist advice to people who have experienced domestic abuse as part of the [Domestic and Economic Abuse Project](#). 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.

There is a list of organisations that you may find useful on our website. If you are confident to do so, it may help to explain to them that you are a victim of domestic abuse. This will help them take your safety into account. A domestic abuse support worker may be able to support you to do this.

**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.**

You may need to wait for an appointment with a specialist service. If you are preparing to leave or have recently left, there are

other things that you can do while you wait to help prevent further economic abuse and to take steps towards safety.

**Only take any of the following actions if you are sure that it is safe to do so and would not lead to further harm.**

## Gather documents

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### Try to get a clear picture of your economic situation

The abuser may have withheld this information, but it is useful to know what assets, accounts and debts are in your name, if you can. 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.

- Do you have assets, such as a property, 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?

### Try to access important documents

Only do this if you can do so safely. You may need copies of these documents for things like accessing benefits, opening a bank account, or starting a new job. Important documents 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

If you are unable to take the original documents safely, scanned copies or a screenshot of the documents may also be useful. If you can't take copies, try to note down or memorise any important information, such as bank account numbers, or your National Insurance number.

Apps such as [Bright Sky](#) let you upload photos in a secure way, without any content being saved on the device you use.

## Sort out your bills

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### Contact utility providers

When you leave, let any utility companies know. Utilities include water, gas, electricity, internet and TV. Letting them know when you leave will mean you can challenge charges for any future use.

### Contact your landlord or mortgage provider

If you have left your property or are planning to leave, let your landlord or mortgage provider know.

### Contact the local council

If the local council knows the date you left the property, they can ensure that you are no longer charged for council tax.

## Secure your bank accounts

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If it is safe to do so, try to:

### Open a new bank account

If you do not already have a bank account in your own name, this is an important step to allow you to receive benefits or wages, and to allow you to pay bills.

If you previously had a joint account with the abuser and/or know where they bank, open an account with a different bank. This will avoid the risk of the abuser getting access to your new address through accounts being linked. Some banks offer an untraceable sort code.

### Freeze joint accounts

If you have a joint bank account with the person who is abusing you, you can ask the bank to freeze the account. This can be a very important step to prevent the abuser withdrawing all the money from or incurring an overdraft on the account.

You may want to withdraw money before freezing the account, as you will not be able to do so when it is frozen. Unfreezing the account will require the consent of all named account holders.

**Consider carefully whether freezing your account could lead to further harm, and remember that using a joint account after you have left could give the abuser access to your location (e.g. through cash machine locations or on bank statements).**

### Change PINs

If you think the abuser has access to or could guess your PIN number or password for online banking, change them if you can do so safely. Remember that they will know things like the year you were born, your mother's maiden name and the name of your pet so try and use PINs and passwords that they wouldn't think of.

## Remove your partner if they are named on your credit card/ hold a second card

If the abuser is named as a secondary cardholder on your account, you can call the card issuer and ask for them to be removed. Similarly, you can remove yourself as a secondary cardholder if you have access to a credit card in your partner's name.

## Get financial help

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### Find out what benefits you are entitled to

Turn2Us has a [benefits calculator](#) online that could help you to know what benefits might be available to help you financially. Or you could make an appointment with your local [Citizens Advice](#). [This fact sheet from the Department for Work and Pensions](#) has information about support for victims of 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 or grants, and some might offer 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.

## Find somewhere safe to stay

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### Friends and family

Do you have friends or family who you could stay with temporarily? Think about whether it is safe for you to stay with them, and whether you will need to make a financial contribution.

### Local council

Your local council may be able to support you with a longer-term solution. Local councils are legally obliged to provide interim accommodation to people who need to leave home due to domestic abuse. The council may ask you for details of the abuse. You can apply to a different local council for temporary accommodation if staying in your current area would put you at risk of further harm.

### Refuge

Refuges are available for people at immediate risk of danger. Call the National Domestic Violence Helpline on 0808 2000 247 if you need to find emergency accommodation in a refuge.

### Stay in your home safely

If you do not want to leave, you may be able to access a Sanctuary Scheme to secure your property. You could also apply for a court order that could order the abuser to leave the home. If you live in rented accommodation provided by a local council or housing association, your landlord may be able to seek a court order to remove the abuser. Speak to your local domestic abuse service for further information.

## Further support

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While these options may not provide a long-term solution, they can help you to gain more knowledge and control of your situation, help prevent further economic abuse and may help you be safer.

Remember to only take any of these actions if you are sure that it is safe to do so and would not lead to further harm from the abuser.

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](http://www.survivingeconomicabuse.org/resources) for information including:

- Organisations that can help you
- Grants and financial help
- How banks can help

You may also find the Women's Aid [Survivor's Handbook](#) and Refuge's [My money, my life](#) financial guide useful.

## References

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1. Sharp-Jeffs, N. with Learmonth, S. (2017) *Into Plain Sight: How economic abuse is reflected in successful prosecutions of controlling or coercive behavior*. London: Surviving 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 to survive and thrive.

Money Advice Plus is a specialist Money and Debt Advice Charity. It is the only charity with a national service dedicated to supporting domestic abuse survivors with their money worries to increase financial stability.

## For more information

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Visit [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)

Created July 2019  
Next review July 2020

Registered charity number 1173256