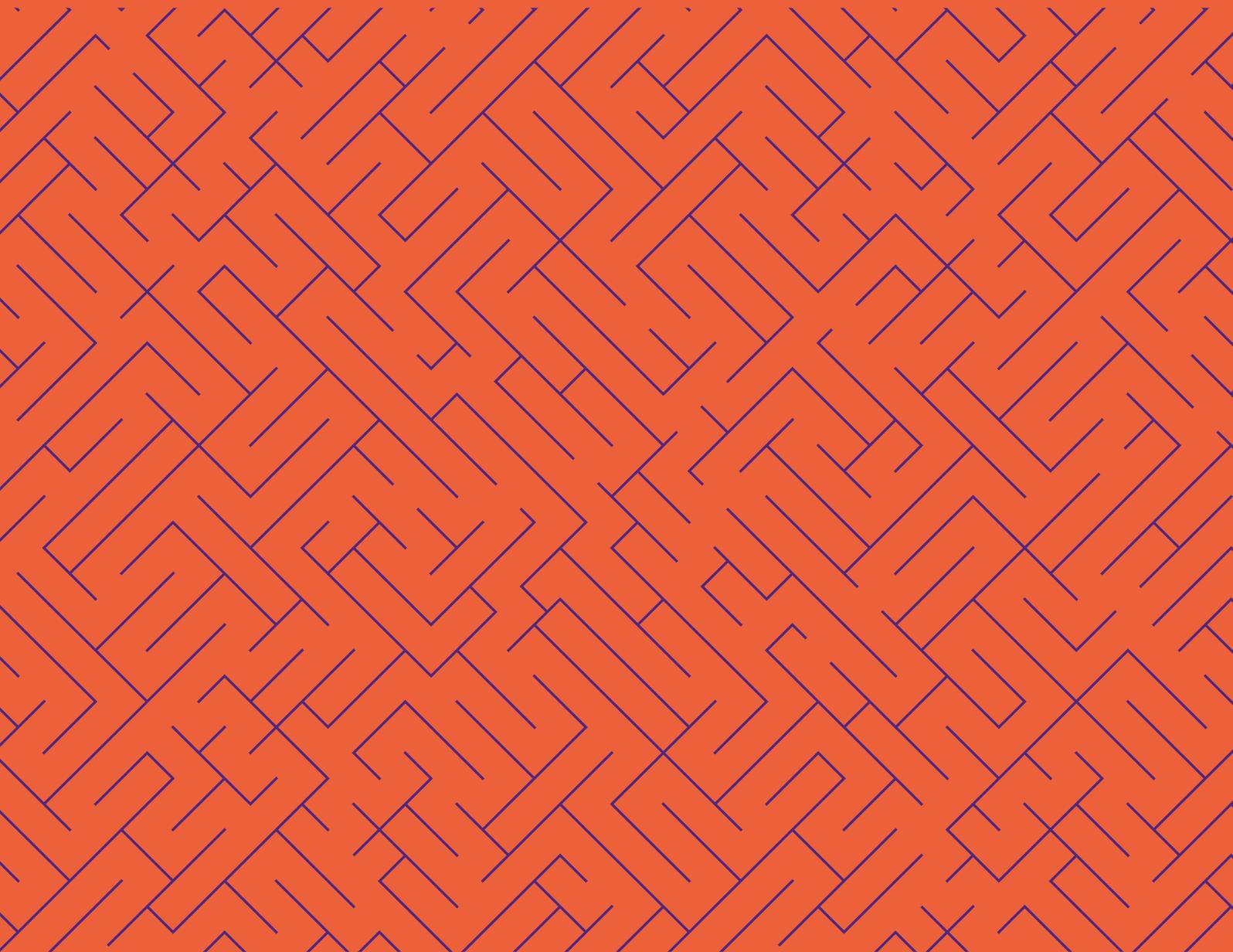


# Separating your finances from the abuser

Building safety

TOOLS  
TO  
**THRIVE**



**SURVIVING  
ECONOMIC  
ABUSE**



In partnership with



If you have experienced economic abuse and are leaving the abuser, you will be making some very brave decisions and taking some very important steps to reach safety. There can be a lot to consider as you build a strong economic position for yourself.

This resource is designed to support you to think about the ways in which you are financially linked with the abuser, and how you can break those links to regain control of your own finances.

## Your safety

---

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.

## Gathering information

---

To fully separate your finances from the abuser, it will be useful to gather as much information as you can about your financial situation. This may not be easy if the abuser withheld this information from you throughout the relationship, or opened accounts or took out credit in your name without your knowledge.

If you can, try to find out:

- 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 agreement in your name?
- Are you responsible for the bills?
- Do you have a bank account in your name?

Your bank or building society might be able to help you find out some of this information. Many banks and building societies have signed up to the UK Finance Financial Abuse Code of Practice, which means they have committed to inform people who have experienced domestic abuse, including economic abuse, about assets and liabilities held in their name. Ask your bank if this is a service they can offer you. It helps to speak to someone in the vulnerable customer team.

**“The abuse started with how we organised our bank accounts when we first lived together. We opened a joint account for household bills but within a year, he had transferred all his own direct debits to the joint account.”**

If it is safe to do so, take copies of any important documents you can gather. You may need these 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, photos 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.

## Banking

---

**“He started using the joint account for cash withdrawals when it was supposed to be for bills. He then accused me of overspending.”**

Reporting economic abuse to your bank or building society can be daunting, but this can be an important step to help you reach economic safety.

There is a lot that the bank can do to support you. They may be able to suggest ways of de-linking your finances from those of the abuser, and of ensuring any new banking information is safe and secure to help prevent further abuse.

The bank has a duty to support you, and you won't be penalised or blacklisted for reporting abuse and seeking their support.

### Opening a new bank account

If you do not already have a bank account in your own name, this will help you de-link from the abuser as it will allow you to receive benefits or wages and to pay bills independently.

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.

See our [resource on opening a bank account](#) for more information on doing this safely.

### Closing a joint bank account

Normally, both parties have to agree for a joint bank account to be closed. However, banks and building societies that have committed to the [Financial Abuse Code of Practice](#) may not insist on this.

You should be able to close a joint account without the consent of the abuser as long as

the balance is zero. It won't be possible to close a joint bank account if you are in your overdraft, unless you are in a position to pay it off.

If it isn't possible to close the account, you may be able to freeze the account instead.

## Freezing joint accounts

If you are unable to close a joint account, you can ask the bank to freeze the account instead. This will prevent the abuser from withdrawing all the money from the account or from incurring an overdraft, which you would be jointly liable for. 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 usually require the consent of all named account holders. Remember that freezing the account will mean that any standing orders and direct debits will not be paid.

**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).**

## Separating credit card access

A credit card is never jointly held with someone – it is always in one person's name. The abuser may have told you that your credit card is in joint names, but this is not possible in the UK. However, there can be a secondary cardholder who is permitted to use the cardholder's account. 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 and wish to de-link.

Our [resource on how banks can help](#) has more information that can support you.

**Consider carefully whether closing or freezing your account or separating your credit card access could lead to further harm from the abuser.**

## Housing

---

### Rental contract

If you rent your home with the abuser and have left your property or are planning to leave, let your landlord know. It may be possible to discuss your situation with them and explain the abuse that you have experienced. If your rental contract means you are jointly liable for the payment of the rent with the abuser, ask your landlord if they are able to offer any flexibility. It may help to ask a domestic abuse worker to support you to speak to the landlord and explain your situation. You can find your local domestic abuse service by searching on the [Women's Aid website](#).

### Joint mortgage

If you are a homeowner, it is important to let your mortgage provider know that you are experiencing economic abuse. Many mortgage providers have signed up to the UK Finance Financial Abuse Code of Practice, which outlines the ways in which they have committed to supporting vulnerable customers, including customers experiencing economic abuse. Ask your mortgage provider if they have signed up to the code and ask to speak to someone in the vulnerable customer team, if they have one, about how they can support you.

**“He was a named person on two of my credit cards as he insisted he didn't want one himself. They were meant to be for holidays and emergencies only. At one stage there were large payments on these cards where he had used his additional card.”**

## Bills

---

It is important to let those you pay bills to know of a change in your situation so that they can adapt your account and the amount you pay accordingly.

### Contact utility providers

If you are leaving your home, notify utility companies, such as water, gas, electricity, internet and TV Licensing. Be sure to tell them the date that you left. This will mean you can challenge charges for any future use by the abuser and that you are not legally liable for the payment of the debt if the abuser's use puts the account into arrears. If it is the abuser who leaves the home and the bills were in joint names, it is also important to notify utility companies of this so that your accounts can be de-linked.

### 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 and are not charged for council tax arrears incurred by the abuser. If you will be living alone after separating from the abuser, you may be able to apply for a discount on your council tax. A single person supplement is available if you are the only person aged over 18 in your home.

### Other bills

You may also have other bills and need to notify the provider that you are no longer at the property or that the abuser has left. This may include insurance companies, subscription services (eg TV package), and phone companies. Be as thorough as possible when thinking of all the accounts that you may have together.

## Keeping your new details secure

---

If you update your address details with any organisations you need to contact to de-link from the abuser, you may wish to let them know that you have experienced economic abuse. Tell them that it is important that your new address is not disclosed to the abuser through accounts being linked. Organisations may be able to include a flag on your account that indicates that extra care is needed in keeping your details confidential.

## Joint benefit claims

---

If you are receiving benefits jointly with the abuser, you will need to report a change in your circumstances to begin receiving the benefits you are entitled to independently. If you claim Universal Credit, this may be the only benefit that you receive, unless you have children (see below). If you are receiving benefits under the legacy system, you may still be receiving benefits separately and need to contact more than one organisation.

**Reporting a change in circumstances can in some cases affect the benefits that the abuser receives. If you are concerned that reporting a change in circumstance to benefit agencies could lead to further harm from the abuser, seek support from your local domestic abuse service to do this.**

### Universal Credit

Report changes using your [Universal Credit online account](#) if you have one or contact the [Universal Credit helpline](#) on **0800 328 5644**. Your Universal Credit online account may have a journal facility. It can be useful to use this to note the fact that you have experienced economic abuse and are separated, so this can be taken into account when future decisions are made about your situation.

## Pension Credit

Call the [Pension Service helpline](#) on **0800 731 0469** (Mon–Fri, 8am–7.30pm).

## Disability benefits

Call the [Disability Service Centre](#) on **0800 121 4433** (Mon–Fri, 8am–7.30pm) to report changes if you get Disability Living Allowance (DLA), Attendance Allowance or Personal Independence Payment (PIP).

## Housing Benefit

Tell [your local council](#) about changes if you get Housing Benefit.

## Child Benefit

You can report changes using the [Child Benefit online service](#) or call **0300 200 3100** (Mon–Fri, 8am–8pm; Sat, 8am–4pm). Note that child benefit is not part of Universal Credit, so changes will need to be reported separately even if you are claiming Universal Credit.

Unfortunately, perpetrators of economic abuse often use tactics in relation to children as part of the way they control their victim. One way of doing this is by claiming that children are living with them after separation so that they can claim child benefit. If this is a concern for you, you may wish to seek the support of your local domestic abuse service to report any changes in relation to child benefit.

## All other benefits

Call [Jobcentre Plus](#) to report changes. You need to have your National Insurance number when you call.

## Joint debts

---

If you have joint debts with the abuser, such as a loan, mortgage or an overdraft on a joint bank account, these debts will keep you financially linked to the abuser until they are cleared.

Before taking any action to tackle your debts, it is important to speak to a qualified debt adviser. If you are confident to do so, it will help if you explain that you are a victim of domestic abuse. This will help them take your safety into account when advising you on the best way to deal with your debts.

A qualified debt adviser can outline the options you may have for dealing with your debts and help you to make any important financial decisions. They may also be able to support you to contact creditors and negotiate with them on your behalf.

Money Advice Plus offers specialist advice to people who have experienced domestic abuse as part of the [Domestic and Economic Abuse Project](#) which is a partnership with Surviving Economic Abuse (SEA). Organisations including [StepChange](#) and [National Debtline](#) also have qualified advisers trained to offer specialist debt advice. There is a list of other organisations that you may find useful on our website.

**“I was always the one that said we could not afford it but if he wanted it, he got it. I remember him getting a car loan that I knew that we would struggle to repay, and he just went and got it.**

Many perpetrators of economic abuse force their partner to make transactions that lead them into debt, or build up debts fraudulently in their name. This is known as coerced debt, and includes situations where you may have had no choice but to take on debt if the abuser did not allow you access to an income. If you are in debt as a result of the abuser's behaviour, you are not alone and there are organisations that can support you. Our [resource on coerced debt](#) has more information that you might find useful to help you consider your options.

**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.**

## Your credit report

---

If you have taken out credit jointly with the abuser (for example a mortgage, a loan or a bank account with an overdraft), you will be financially linked with the abuser on your credit report. This means that lenders may look at the abuser's credit history when they are considering decisions about any future applications for credit that you may make.

Your credit report gives an overview of credit that has been taken out in your name and can also help identify anything unusual, such as lender searches and credit applications that you did not request. There are three main credit reference agencies in the UK – [Experian](#), [Equifax](#) and [TransUnion](#). They may each hold different information, as different credit providers will report information about their lending to different agencies. It is a good idea to get a copy of your credit report from all three agencies.

You can financially disassociate from the abuser when you have no outstanding active credit agreements together, eg bank accounts, loans or credit cards. You can do this by contacting the credit reference agencies and asking them to put a 'notice

of disassociation' on your file to indicate that you are no longer financially linked. It is not possible to disassociate if you still have outstanding credit agreements together, unless:

- the only joint credit agreement you still have is a mortgage and you have been living apart for six months
- your joint credit agreements are defaulted.

There is more information on economic abuse, your credit report and staying safe in our [resource on this topic with Experian](#).

## Insurance

---

If you have a joint insurance product with the abuser, it may be possible to separate this. However, it may depend on the type of insurance, the insurer and the type of cover you have.

It is often straightforward for an insurer to split a joint health or life insurance product, for example, while it can be more difficult if you have joint motor insurance or travel insurance, because of the way that this type of cover is usually set up.

Ask to speak to someone in the insurer's customer vulnerability team, if they have one, to explain your situation and ask what measures they have in place to support customers experiencing economic abuse.

**“When I left the relationship I realised he had taken out loans and credit cards in joint names I knew nothing about.”**

## De-linking checklist

---

You may wish to use this checklist to ensure you have severed all the financial links that you may have with the abuser.

<b>Income</b>	<b>Y/N</b>	<b>Notes</b>
Are you receiving all income your own name and into your own bank account?		
Wages		
Benefits		
Pension (if applicable)		
<b>Housing</b>	<b>Y/N</b>	<b>Notes</b>
Have you broken all financial links with the abuser relating to your housing situation?		
Mortgage		
Tenancy agreement		
Council tax		
Utilities		
Subscriptions (eg TV package, streaming services)		
TV Licence		

<b>Financial products</b>		
Have you contacted the providers any joint financial products?		
	Y/N	Notes
Bank accounts		
Credit cards		
Loans		
Insurance products		
Phone contract		
Car finance agreement		
<b>Credit report</b>		
You will need to disassociate from the abuser with all three credit reference agencies.		
	Y/N	Notes
Experian		
Equifax		
TransUnion		
<b>Other financial links</b>		
	Y/N	Notes

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

---

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

Created January 2020  
Next review January 2021

Registered charity number 1173256