



**SURVIVING  
ECONOMIC  
A B U S E**

# Spotting the signs of economic abuse during the coronavirus (COVID-19) outbreak

For family, friends, neighbours and colleagues

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Building safety

**Current measures in place to control the spread of the coronavirus (COVID-19) mean that many people will be spending more time at home with an abusive partner and that their usual sources of support may no longer be available. Measures necessary to control the spread of the virus, such as social distancing, isolation and working from home, can reinforce the power that an abuser may have over their victim.**

**This resource is designed to help you notice signs that someone you care about may be experiencing economic abuse at this time, and to know what you can do to support them.**

## **What is economic abuse?**

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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.

An abuser may use the measures currently in place to reinforce the power they have by creating economic instability and isolating their victim further from support.

## **Warning signs**

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The measures that are currently in place to control the spread of the coronavirus mean you may not physically be able to see people that you care about. By keeping in touch by phone, email or text, you may still be able to notice warning signs that someone you know may be at risk at this time.

Look out for a family member, friend, neighbour or colleague who:

- **expresses high levels of concern about where money is coming from.** Many people are concerned about their finances at the moment, but someone experiencing economic abuse might express particular concern or distress about a change in their personal or household income. They might tell you that they are struggling to manage the household on a reduced income or say that their budget or allowance from their partner has been reduced.
- **says they have less access to or control over their money.** This could be because an abuser has greater oversight of spending if they are at home more. Incomes are uncertain for many at this time, but an abuser may purposely withhold information about their income from their partner, causing further concern about the household finances.

- **prioritises buying items or paying bills that may not seem essential.** Someone experiencing economic abuse might prioritise a particular bill to meet the demands of the abuser, who may be spending more time at home. For example, they may need to pay for extra mobile phone data over a water bill. They may also buy expensive items that don't seem essential, such as new technology for the home, to meet the abuser's demands.
- **struggles to access financial support.** Look out for someone who says that their partner is preventing them from speaking to their mortgage provider, utility company or another contract provider to negotiate a payment holiday or other form of financial support available at this time.
- **can't access basic necessities.** An abuser may use the current uncertainty to impose further restrictions on someone's spending, making them 'cut back' on essential items. This may make it harder for someone to access things they need, including sanitary products, medicines and food.
- **is especially concerned about access to food and other goods.** An abuser may restrict their victim to certain products or brands, which may be harder to find while supplies are more limited.
- **says their partner is making it difficult for them to work from home.** An abuser may interfere with someone's ability to work by insisting that they are responsible for childcare at this time. They may also prevent them from accessing the equipment they need to work at home (such as a laptop or phone).
- **leaves work when they liked their job.** An abuser may use the virus to pressure someone to leave their job in order to isolate them. They may state fears of catching the virus or insist their partner is responsible for all childcare while schools are closed.
- **is carrying out additional paid or unpaid work and/or caring responsibilities with no help from their partner,** for example providing food packages for their family or being forced to disinfect the home regularly.
- **is struggling to stay socially connected.** An abuser may use current isolation measures to cut someone off further from sources of support. If someone you care about is in touch less frequently, this may be a sign that an abuser is limiting their contact with others. Also look out for a change in their usual tone if you are in contact by phone.

**“Those isolating with the abuser will be petrified, being trapped at home with no escape and with potential loss of earnings, resulting in financial difficulties.”**

## Offering support

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Offering support to a family member, friend, neighbour or colleague that you are concerned about may be more difficult while you are not seeing them. Their devices may be monitored by the abuser, making it harder for them to reach out for and receive support. You may normally have been able to lend them some money or offer them a place to stay, where this is no longer possible with the current restrictions in place.

There may still be some ways that you can offer support at this time.

### Keep in touch

While physical contact is limited, keeping in touch by phone, text or email is more important than ever. Someone experiencing abuse may find their devices are monitored by the abuser, especially at this time while they may be spending more time at home together. This may make keeping in touch difficult. If you are concerned about someone, could you find a 'cover story' to account for your need to call them, for example, a mutual friend or a colleague who needs help? If you are concerned about an employee, could you check in with them over a video call so that you can see them and check that they have the equipment you need to communicate?

**“If there were financial implications from him not being able to do all the ‘fun’ things he liked spending his money on, his mood would have been even worse than usual. He would claim that it was all my fault.”**

### Use code words

Could you set up a code word or phrase to use that the abuser will not understand? Code words could be a way that the person you care about can tell you they are concerned about the abuser's behaviour.

### Find a safe time to talk

If there is a time when the abuser may be leaving the house to get groceries or other essentials, try to be available at this time. Being overheard on the phone by the abuser could put the person you care about at risk of further harm.

### Have information about domestic abuse services to hand

Someone experiencing economic abuse may not be able to safely access information about support that is available to them. It may help them if you can signpost them to helplines and local services that can offer support. See our resources '[Economic abuse and the coronavirus \(COVID-19\) outbreak](#)' and '[Organisations that can help](#)' for places someone can turn to for support. These include:

- the 24-hour, freephone [National Domestic Abuse Helpline](#), run by Refuge, on **0808 2000 247**
- the [live chat service operated by Women's Aid](#) (Mon–Fri, 10am–12pm), which may be easier to access discreetly than a phone helpline
- the [Survivor's Forum on the Women's Aid website](#), where they can speak to others in a similar position.

You can also [search for local services on the Women's Aid website](#).

If the person you care about is in immediate danger, they should call the police on 999.

## Support them to keep devices secure

While the abuser may have increased access to their devices, someone you are concerned about may find it helpful to know how to use their phone or computer more securely.

- Women's Aid has [information about covering your tracks online](#)
- Technology Safety has [additional tips here](#)
- Refuge has a ['chat bot' service](#) for support in securing a smart phone
- [Hestia's Bright Sky app](#) can be used to securely keep a record of abusive behaviour and access information about local services through a tool disguised as a weather app.

## Further support

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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 [the resources page of our website](#) for information including:

- Economic abuse and the coronavirus (COVID-19) outbreak
- Organisations that can help
- Grants and financial help

