



Spotting the signs of economic abuse (for friends and family)

Identifying risk

One in five UK adults has experienced economic abuse by a current or former partner. Over a third didn't tell anyone at the time.¹ Those who did were most likely to confide in family and friends.

The mission of Surviving Economic Abuse (SEA) is to raise awareness of and transform responses to economic abuse. We want everyone to understand what economic abuse is, how to recognise it in the context of domestic violence, and what they can do to support victim-survivors.

What is economic abuse?

“Money doesn't make you happy but without money, there's nowhere to go. That's why, for me, economic abuse is the greatest form of control.”

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 restriction, 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.

What can you do?

If someone you care about is being abused — or if you think that they might be — it can be very difficult to know how to support them.

You may wonder whether you have good reason to be concerned, and you may wonder what you should do or say for the

best. You may even worry about making things worse.

We work with a group of women who have experienced economic abuse. They are '[Experts by Experience](#)' and their insight underpins our work. We asked them what a friend, relative or colleague could have done to help them. This is what they said.

1. Look out for warning signs

Warning signs might include:

Not having enough money:

- leaving their purse 'at home' a few times
- being short of money or unable to buy inexpensive items even if they work
- asking to borrow money to pay bills for essential items
- food being in short supply

Joint finances:

- appearing to be in some kind of 'conflict' with a partner concerning money, earnings or savings
- saying their partner deals with all money matters, and having no knowledge of service providers or how much things cost
- not having access to the joint bank account
- wages or benefits being paid directly into their partner's account

Shopping habits:

- always using cash and not a card
- counting the pennies and making lengthy decisions when shopping
- buying cheap items
- seeking their partner's permission before making any purchases
- saying things like, "he won't let me spend money on that"
- a notable contrast in their spending habits and lifestyle compared to their partner's

Not working:

- leaving work when they liked their job
- expressing a desire to work but their partner not supporting them to do so

Not socialising:

- making excuses not to join friends for coffee and meals out
- working hard and looking after the children while their partner is out all the time

Appearance:

- wearing ill-fitting or worn out clothing
- not having a coat to wear when it is cold
- not having the money to have their hair done
- not being able to buy personal items
- Appearing anxious:
- hiding what they have bought so their partner does not see it
- 'over-reacting' to normal situations, such as going out for a meal or planning a holiday

2. Offer support

There are some simple ways that you can support a friend, family member or colleague if they are a victim of economic abuse:

Express concern

Don't ask too many questions, but say that help is available and that they are not alone.

Believe them

Take time to listen. Recognise that it may take time to act and don't force a response.

Provide practical help

Offer a spare room or provide essential items, like food, clothing and toiletries. Help sort out an action plan.

Have information about domestic abuse services to hand

If someone you know is experiencing domestic abuse, encourage them to contact a helpline or an online support service. You could look up these resources for them, or even offer to be with them while they make the call or text.

Helplines include:

- **National Domestic Abuse Helpline (England)**: A confidential, 24-hour service run by Refuge. Call on **0808 2000 247** or access the service online. You can set a codeword and send a message to the helpline to either contact you by phone or email. They can also contact an alternative number you provide, such as for a friend's phone. If you are asking them to contact you by email, it is important your email is safe and not checked by the abuser.
- **Women's Aid online chat**: Chat directly with a Women's Aid support worker (Mon–Fri, 10am–4pm, Sat–Sun 10am–12pm).
- **Live Fear-Free Helpline (Wales)**: A 24-hour service available on **0808 80 10 800**. Live chat is available or you can email info@livefearfreehelpline.wales. A 24-hour text service can be accessed on **07860 077333**.
- **Domestic Abuse and Forced Marriage Helpline (Scotland)**: A 24-hour service available on **0800 027 1234**. You can also email helpline@sdafmh.org.uk. An online chat service is also available.

- **Domestic and Sexual Abuse Helpline (Northern Ireland)**: Managed by Nexus NI, the helpline is available 24-hours a day on **0808 802 1414**. You can also email help@dsahelpline.org or use the web chat service.
- **National LGBT Domestic Abuse Helpline**: Run by Galop, the service is available Mon, Tues and Fri, 10am–5pm; Wed and Thurs, 10am–8pm) on **0800 999 5428** or help@galop.org.uk.
- **Men's Advice Line**: Call on **0808 801 0327** (Mon and Wed, 9am–8pm; Tues, Thurs and Fri, 9am–5pm) or info@mensadvice.org.uk. Web chat service also available.

Economic abuse rarely happens in isolation. It may be occurring alongside other forms of domestic abuse.²

If a person is in immediate danger, they should call the police on **999**.

Specialist support on economic abuse

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.

Financial Support Line for Victims of Domestic Abuse

T 01323 635 987 (Mon–Fri, 9am–1pm & 2pm–5pm)

The Financial Support Line for Victims of Domestic Abuse is run in partnership between Surviving Economic Abuse (SEA) and Money Advice Plus. It offers specialist advice to people experiencing domestic abuse who are in financial difficulty.

Visit www.survivingeconomicabuse.org/resources for information including:

- Organisations that can help
- Grants, benefits and financial help

References

1. Sharp-Jeffs, N. (2015) Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK London: The Co-operative Bank/Refuge*.
2. Sharp-Jeffs, N. with Learmonth, S. (2017). Into Plain Sight: How economic abuse is reflected in successful prosecutions of controlling or coercive behaviour. London: Surviving Economic Abuse.

*Financial abuse is a sub-category of economic abuse. It involves the control, exploitation or sabotage of economic resources (not 'just' money and finances but housing, transport etc.) more broadly. As such, the scale of the issue is likely to be underestimated. There are no national statistics on the scale of economic abuse.

