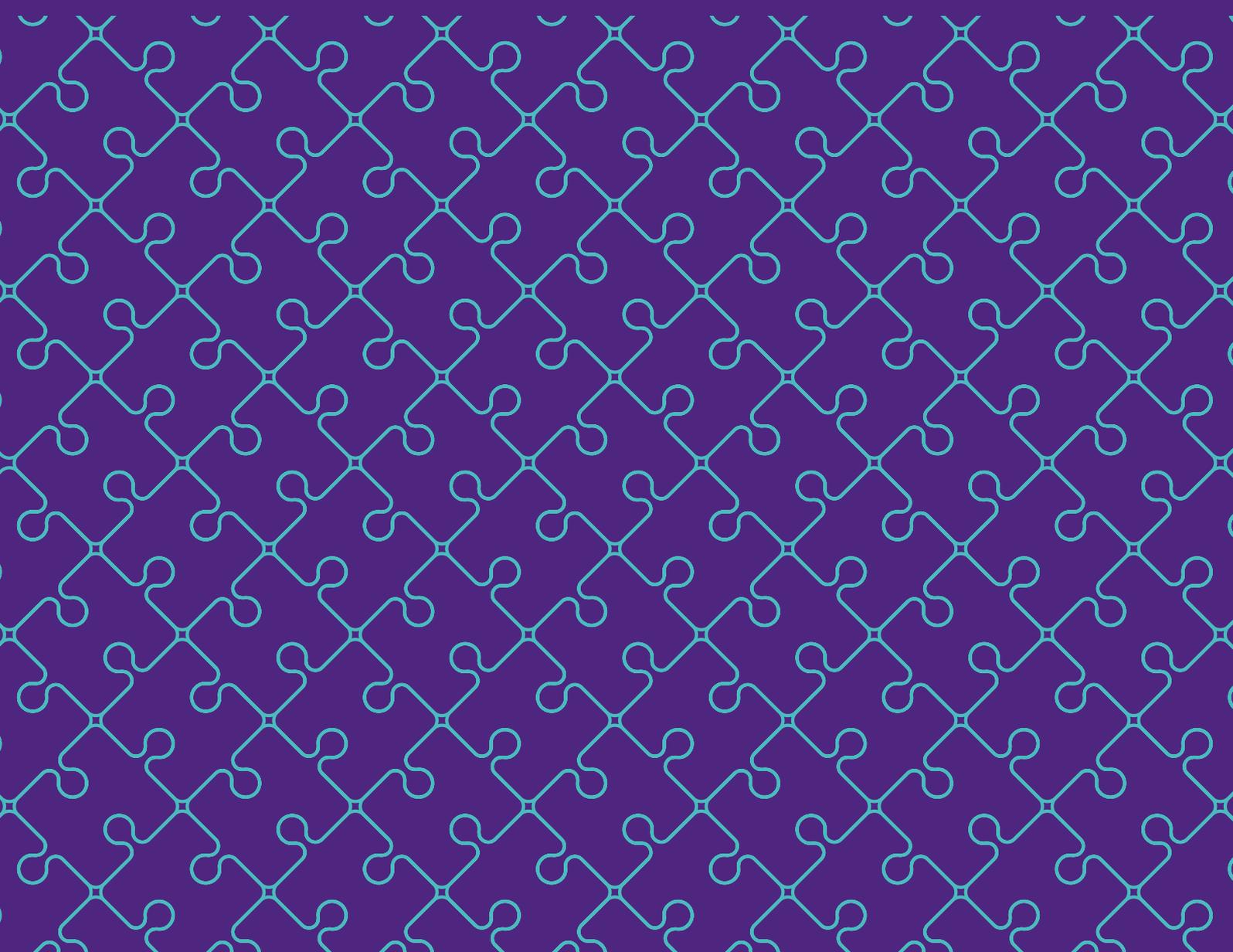


Conversation kit to screen for economic abuse

Identifying risk

TOOLS
TO
SUPPORT

For domestic abuse services



SURVIVING

ECONOMIC

A B U S E

Domestic abuse takes many forms. Abusers may restrict, exploit and sabotage their partner's access to money and other resources, such as food, clothing, transportation and a place to live. This is **economic abuse**, and it is designed to limit someone's freedom.

It is commonly experienced within a pattern of behaviour known as **coercive control**.

Why address economic abuse?

Responses to economic abuse are at an early stage of development in the UK. It is vital that we better understand and address this issue because economic stability is linked to physical safety. Women who experience economic abuse are five times more likely to experience physical abuse than those who don't. Moreover, when women experience economic abuse in the context of coercive control then they are at increased risk of homicide.

Abusers exploit women's existing economic inequality or create economic instability to reduce their partner's ability to resist control. Women who can't find £100 at short notice are 3.5 times more likely to experience economic abuse. Without access to the economic resources required to leave and live independently, victims stay with abusers for longer and experience more harm as a result.

The importance of economic advocacy

Lack of access to economic resources post-separation is one of the primary reasons why women return to an abusive partner. The aim of economic advocacy is to address the risks that arise both from economic abuse and women's economic inequality more broadly, thereby creating economic safety.

Aim of the conversation kit

This conversation kit has been developed to explore the concept of economic abuse and the forms that it takes, thereby helping victim-survivors make connections between the abuser's actions and their economic situation. This 'sets the scene' for systematically asking women about the different forms of economic abuse (using a screening tool) that they might have experienced in order to understand the full extent of what

has happened/is happening.

Using the conversation kit

The conversation kit can be used on a one-to-one basis as part of your casework. Alternatively it can be used to structure a workshop with a group of women. From our experience, we'd suggest a maximum of five.

Session one: What is economic abuse?

Introductory note

This introductory session is designed to 'set the scene' before asking the questions set out in the economic abuse screening tool (session two).

The conversation set out below will take about 75 minutes to cover. If you really don't have time to cover everything, it is possible to reduce the session to about half an hour by picking and choosing which of the four examples you cover.

It is possible to skip straight to session two but please try to avoid this. The women who piloted the tool explained that they were better able to answer the questions when they understood what economic abuse is and how it is linked to male privilege.

Training on economic abuse

In order to use the conversation kit effectively, we recommend that you undertake training on economic abuse first. Details of how to access training can be requested via info@survivingeconomicabuse.org

Aim of this session

To introduce the concept of economic abuse and to explore how abusers exploit women's economic inequality and/or create economic instability.

Learning Outcomes

- Understand that economic abuse is used by abusers as a method of power and control.
- Understand how economic abuse creates economic dependency, instability and risk.

Resource checklist for this session

- Power and Control Wheel
- Definition of economic abuse
- Economic Abuse Wheel
- Equality and Respect Wheel

5 mins

The power and control wheel

Introduce and talk through each segment of the Power and Control wheel reinforcing that domestic violence is more than physical abuse and that abusers will use different tactics to exert power and control in a relationship. Finish with the 'Economic Abuse' segment.

Introduce the definition of economic abuse. Explain that you will use the four examples in this segment to explore the definition and illustrate how abusers interfere with women's ability to acquire, use and maintain economic resources.

Wherever possible in the conversations outlined below, make links with gender inequality/male privilege. Examples might include: the 'breadwinner model' (in which men go to work and earn money and women care for children/the home); the gender pay-gap; and how, because of caring responsibilities, women are more likely to be in part-time and low paid work. This will help illustrate how economic abuse can be 'hidden in plain sight' and that abusers draw on social structures to perpetrate it.

10 mins

Economic abuse: Example one

The first example of economic abuse is 'preventing her from getting or keeping a job'. Ask how this is significant. What is the purpose of this behaviour? What impact will it have?

Discussion prompts:

- What do you get from having a job?
- What would be the impact on you if your partner's behaviour meant you weren't allowed to work, were at risk of losing your job or had to give it up?

Steer the discussion towards the following points:

- Controlling a woman's ability to acquire an independent income (either through wages or benefits) is one of the ways through which abusers make women dependent on them and limit their 'space for action'. Lack of access to economic resources is a barrier to leaving an abusive partner.
- Abusers may feel threatened if their partner has a better job/higher status/a higher salary.

Summary

'Preventing her from getting or keeping a job' is an example of behaviour that interferes with women's ability to acquire income (an economic resource) and this creates economic dependency and barriers to leaving,

10 mins

Economic abuse: Example two

The second example of economic abuse is 'making her ask for money'. Ask how power might be exerted if one partner must ask another for money.

Discussion prompts:

- Do you remember being a child and being given pocket money? Would you have to do jobs to get this? Was having your pocket money stopped a punishment? Is it right if a partner acts in the same way?
- Have you ever claimed benefits? Are there conditions attached to accessing benefits? What happens if these are not met? Who has the power – you or the government?

Steer the discussion towards the following points:

- Abusers have the power to say 'yes' or 'no' or to agree to give you money. They may only give it to you under certain conditions e.g. begging, in return for sex or doing other things you don't want to do.
- Abusers may only give you small amounts of money at a time. They may prevent you from accessing your own money.
- As in example one, not having easy access to money makes it difficult to leave.

Summary

'Making her ask for money' puts women in a situation where they are at risk of being exploited by the abuser. It interferes with women's ability to acquire economic resources and leave.

10 mins

Economic abuse: Example three

The third example of economic abuse is 'giving her an allowance'. Ask how this might be controlling.

Discussion prompts:

- What if you earn your own money/claim benefits and this is paid into a joint account from which you are given an allowance?
- What if the allowance isn't enough for your household and children's needs?

Steer the discussion towards the following points:

- Abusers may take your money and decide how much you should be given.
- Abusers may provide an allowance they know is insufficient, forcing you to have to ask for more money (example two), use savings/sell or pawn belongings or borrow money from friends/family/money lender which needs to be paid back.
- Eating into your savings or having to sell/pawn your belongings means that you are unable to maintain the economic resources you do have. Being in debt means that repayments must also be met.

Summary

'Giving her an allowance' is a way of controlling what money she has access to. This can interfere with women's ability to maintain economic resources as they may have to seek 'top-up' money by drawing on savings, pawning/selling possessions and/or borrowing money.

10 mins

Economic abuse: Example four

The fourth example of economic abuse is 'not letting her know about or have access to family income'. Ask how this can be a method of control.

Discussion prompts:

- What are the implications of being 'financially blind'?
- How might this influence your decision to leave or get a divorce?

Steer the discussion towards the following points:

- Abusers may not tell you what their income is. You may not know if there are any savings to fall back on, whose name the mortgage/tenancy is in and whether the mortgage/rent is being paid.
- It is difficult to seek help/approach a bank/solicitor if you don't know/can't access information that they need.
- This may have implications when you are considering leaving/seeking a divorce because you won't know what economic resources may be available to you.

Summary

'Not letting her know about or have access to family income' is a way of keeping women dependent because they don't know what economic resources they do have and whether or not these are at risk.

10 mins

Economic abuse: More examples

Stress that economic abuse is not just about interfering with money and finances, but economic resources more broadly – those things that money can buy (i.e. housing, possessions, clothing etc.).

The behaviours covered in the economic abuse segment of the Power and Control Wheel do not address all the different behaviours that an abuser might use. There are lots of other ways in which an abuser can control someone's ability to acquire, use and maintain resources.

These behaviours can fall under three categories.

1. **Restriction:** the abuser insisting on seeing receipts or running through bank statements line-by-line; making her ask to use utilities, use the car or take food out of the fridge, etc.

2. **Exploitation**: the abuser pawning/selling her belongings; stealing her savings; making her work but taking her wages, etc.

3. **Sabotage**: the abuser destroying her belongings; the abuser making her lose her job, etc.

Refusing to contribute (Sharp, 2008). An abuser may let her have access to her own money but refuse to contribute to any household costs such as rent/mortgage, utility bills, food bills, transport costs, childcare etc. This may lead women to have to fall back on their savings, get into debt. Such behaviour absorbs any spare income and may lead to a poor credit record. It creates economic instability and may also be a barrier to leaving.

Ask the woman if she can think of examples where her (ex)partner interfered with her ability to acquire, use or maintain economic resources.

If the woman struggles to identify any examples, then move straight on to introducing the Economic Abuse Wheel.

Summary

Economic abuse can take many different forms and women experience it in different ways.

10 mins

Economic Abuse Wheel

Introduce the Economic Abuse Wheel. Look at how economic abuse can overlap with and be used to reinforce the other segments of the wheel.

Start with example three – borrowing money and/or other economic resources from friends and family can have a negative impact on relationships if the money is not paid back or the item not returned. This can lead to isolation.

If the woman has discussed examples of economic abuse with you, then locate where they sit/might sit within the wheel.

5 mins

Using male privilege

If the woman was unable to identify examples but has recognised some behaviours within the Economic Abuse Wheel, reassure her that economic abuse can be hard to recognise because it is 'threaded' through other forms of power and control.

Use the 'male privilege' section to explore how economic abuse can be 'hidden in plain sight' since it draws on gender norms and stereotypes.

Explain that another reason why economic abuse is difficult to talk about is because, as a society, we don't generally talk about money. For instance, people rarely disclose how much they earn or if they've got money problems because they might feel embarrassed or ashamed. Women are socialized to think that men are better at managing money. This can undermine women's confidence in money matters, especially if the abuser draws on this and tells her that women are useless with money/finances.

Highlight how, in practice, women are usually excellent household managers. That they find ways to provide for themselves and their families in really difficult situations. That they put the needs of their children before their own wellbeing e.g. go without food themselves to make sure there's enough for their children.

5 mins

Move on to next section

Explain that now you've explored what economic abuse is and the different forms it takes, you are going to ask the woman some questions to help identify how she may have been affected by 'economic abuse', and if so, how the service can best support her. You can do this immediately or introduce the screening tool in your next casework session.

Session two: Screening for economic abuse

Notes for supporting survivors to answer the questions

SEA recognises that you are an expert at working with survivors of domestic abuse; we set out the following guidelines simply to ensure consistency in approach.

Survivors of any form of domestic abuse are likely to have had negative experiences of being asked questions. They may have been grilled by the abuser or repeatedly asked to share personal information with services.

Answering questions can cause anxiety. We know that you will do what you can to ensure your client is comfortable. It might be useful to know that members of the 'Experts by Experience' group (women who have experienced domestic abuse, including economic abuse) have told us they would feel more relaxed answering questions when someone is sitting next to them, rather than across a desk.

We set out the points to talk through when introducing the questions to your client below. They identify that the survivor might choose to complete the questions on her own, with the worker in the room, or nearby.

Or she might prefer the worker to work through the questions with her. Either method is fine.

SEA is asking these questions because they have been statistically 'proven' as distinct forms of economic abuse in the United States. The responses will enable SEA to make comparisons.

However, we are interested in all the information that may emerge about a woman's experience of economic abuse. We would therefore be grateful if you could endeavour to capture any additional relevant information.

If your client has any difficulty answering the questions, then refer to the explanatory notes at the end of the screening tool.

Briefing your client

Please talk through the following points when you introduce the questions in whatever order seems most appropriate.

Why am I answering these questions?

- As you know from the previous session, economic abuse is when your partner has interfered with your money or other economic resources in some way to stop you being in control of your own life and making choices.
- These questions have been designed to help us identify how you have been affected by economic abuse, and if so, how we can best support you.

How shall I answer the questions?

- It is up to you how you choose to answer these questions.
- I can ask you the questions and write down your answers or you can do it yourself with me in the room or nearby.

Answering the questions.

- At the beginning, please could you make a note of the date. I will add your client id number. This helps us keep track of how many different sets of answers we have and means that when we analyse the answers we can see if women's experiences of economic abuse are impacted by age, ethnicity etc.
- It would be most useful if you could answer all the questions. Most of them are just yes/no answers.
- You can have as much time as you need, and it's fine to stop at any point, and come back to the questions later.
- If you remember something and want to change or add to any of your earlier answers, please do.
- How things have been for you might have changed from day to day. Please answer the questions thinking about the times when the situation has been at its worst.
- If you are not sure what the question is about then refer to the explanatory notes in italics and/or please ask me.

References

This questions in this toolkit are based on research by Adrienne Adams and colleagues at Michigan State University.

Adams, A. E., Sullivan, C. M., Bybee D., and Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women* 14(5): 563–587.

Adams, A. E., Greeson, M. R., Littwin, A. K., and Javorka, M. (2019). The Revised Scale of Economic Abuse. *Psychology of Violence*.

Screening questions

Client ID:	Date:

The questions

The questions below just need a 'yes' or 'no' answer. If you are not sure how to answer and want to discuss a question, please check with your worker.

		Yes	No
1	<p>Did/does your partner/family member ever stop you from having enough money to buy food, clothes, or other essentials?</p> <p><i>This may include you not having enough money to buy these things because you had/have to spend your money on bills, etc..</i></p>		
2	<p>Did/does your partner/family member ever stop you from having enough money to pay the bills?</p> <p><i>This may include being given an allowance which was/is not big enough to pay bills.</i></p>		
3	<p>Did/does your partner/family member ever tell you how you must spend money, rather than letting you make these decisions?</p> <p><i>This may include talking you out of spending money, making you feel guilty/intimidated about spending money.</i></p>		
4	<p>Did/does your partner/family member ever get you to give them receipts or change?</p>		
5	<p>Did/does your partner/family member ever hide money from you?</p>		
6	<p>Did/does your partner/family member ever keep important financial information from you?</p> <p><i>For example, details about their income, mortgage, bank account information, credit agreements, credit card statements, etc.</i></p>		
7	<p>Did/does your partner/family member ever make you ask them for money?</p>		
8	<p>Did/does your partner/family member stop you having a job or going to work? Or did/do they make it too hard for you to do so?</p> <p><i>This may include making you have (more) children, moving home, telling you that your place is at home.</i></p>		

		Yes	No
9	<p>Did/does your partner/family member ever make you get a credit card or loan, or buy something on credit, against your wishes?</p> <p><i>This may include blackmail (telling that they couldn't work otherwise or that you need to improve your family's wellbeing) or insisting that all liabilities are in your name.</i></p>		
10	<p>Did/does your partner/family member have a loan or credit card with YOUR name on it which you didn't agree to? Or did/have they ever bought something using your credit?</p> <p><i>This includes situations in which you felt unable to say no</i></p>		
11	<p>Did/does your partner/family member make you use your money to buy them things or pay their bills against your wishes?</p> <p><i>This includes situations in which you felt unable to say no partner made you feel guilty, sulked, made you feel intimidated, etc.</i></p>		
12	<p>Did/does your partner/family member spend their money on whatever they want, while your money covers the essentials?</p>		
13	<p>Did/does your partner/family member ever steal things from you?</p> <p><i>This includes items that may have gone missing when your partner used things that were yours, eg car.</i></p>		
14	<p>Did/does your partner/family member ever put bills in your name, so that you had/have to pay them?</p> <p><i>Or you had no choice but to put them in your name.</i></p>		
15	<p>Did/does your partner/family member build up debt in your name, eg by using your credit card, internet account, or phone?</p> <p><i>They may have told you that their credit was bad.</i></p>		
16	<p>Did/does your partner/family member ever force or pressure you to give them your savings, wages or other things?</p> <p><i>This includes situations in which you felt unable to say no.</i></p>		
17	<p>Did/does your partner/family member stop you from having or accessing a personal or joint bank account?</p> <p><i>This may include preventing you from having access to online log-in details, PIN number, etc.</i></p>		
18	<p>Did/does your partner/family member ever make you sign papers without telling you what they're for?</p>		
19	<p>Did/does your partner/family member ever break or destroy your things, or things in the house?</p>		

Some final questions

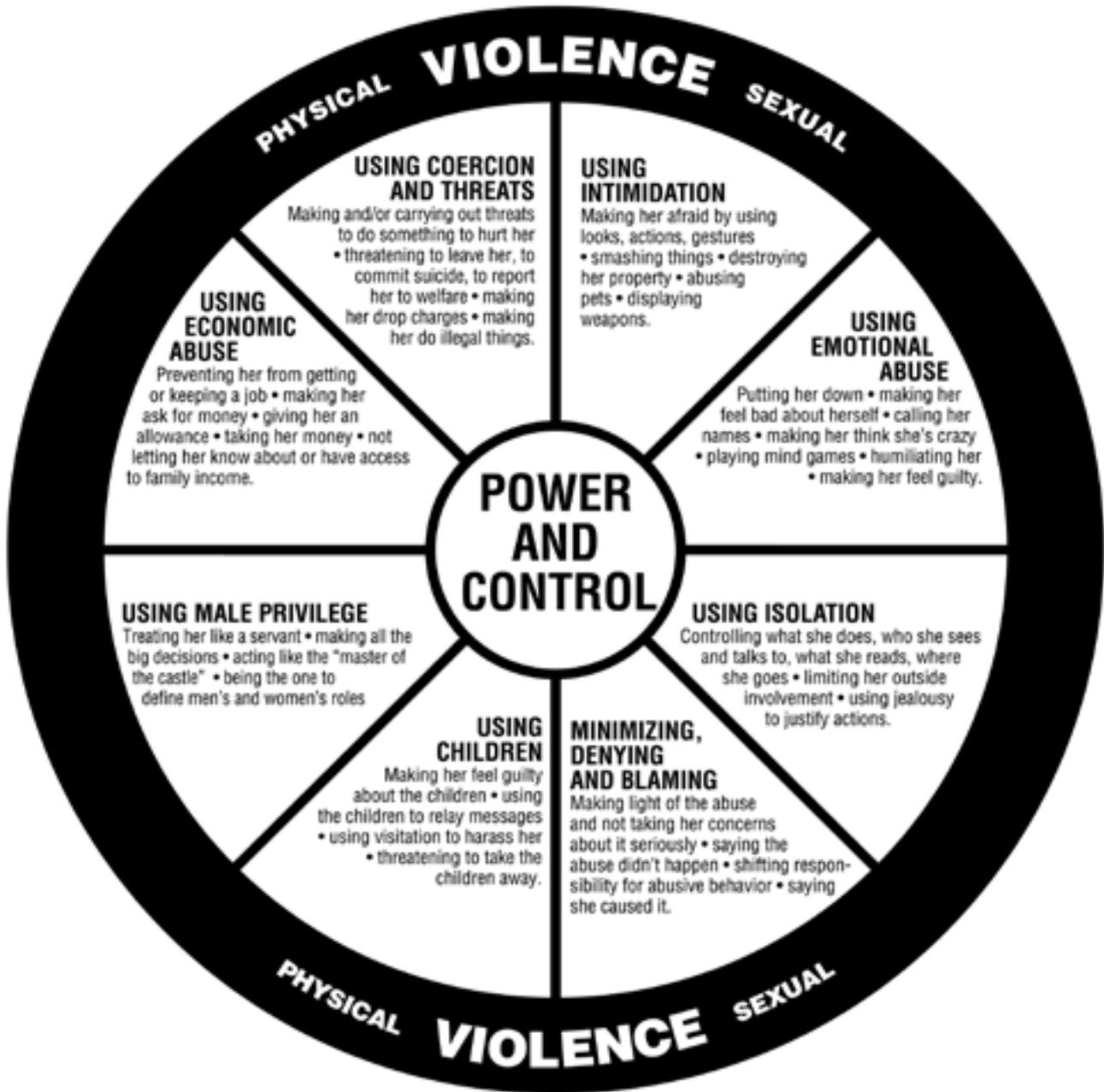
This is a chance for you to tell us a bit more, if you are happy to do so. If you need more space, please write on the back of the form

20	Has anything else happened to you, to do with money, work or your possessions, which isn't covered in the questions above?

21	Were there any questions where you weren't sure whether to answer yes or no? If so, can you tell us a bit more about why it was difficult to answer that question/those questions?
22	Can you give any examples of why you answered 'yes' to any of the questions above?

**Thank you very much for answering these questions.
We will use the responses to identify how we can best support you.**

Power and Control Wheel

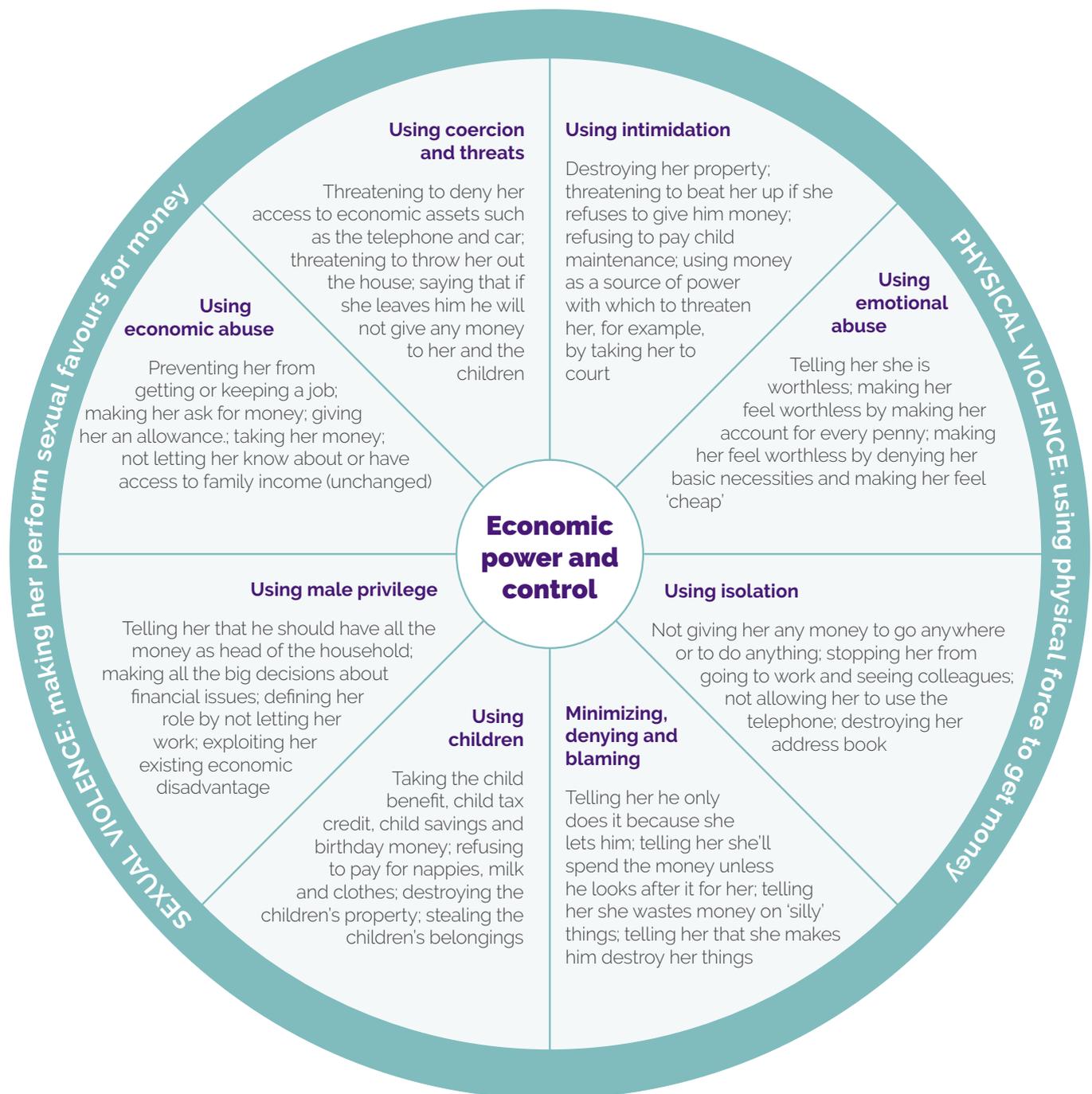


DOMESTIC ABUSE INTERVENTION PROGRAMS
202 East Superior Street
Duluth, Minnesota 55802
218-722-2781
www.theduluthmodel.org

Definition of economic abuse

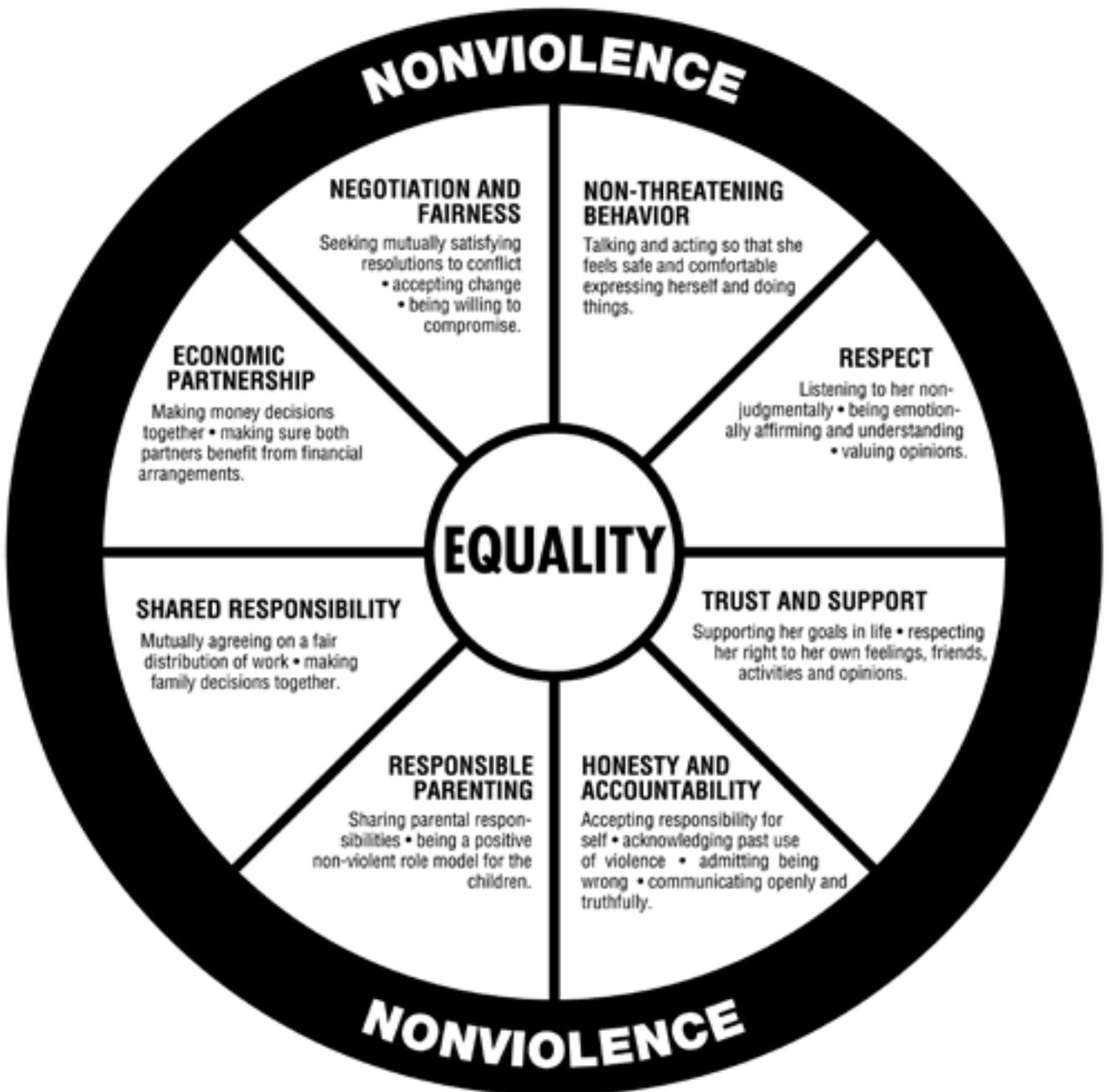
Economic abuse involves behaviours (control, exploitation and sabotage) that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.

The Economic Abuse Wheel (Sharp, 2008)



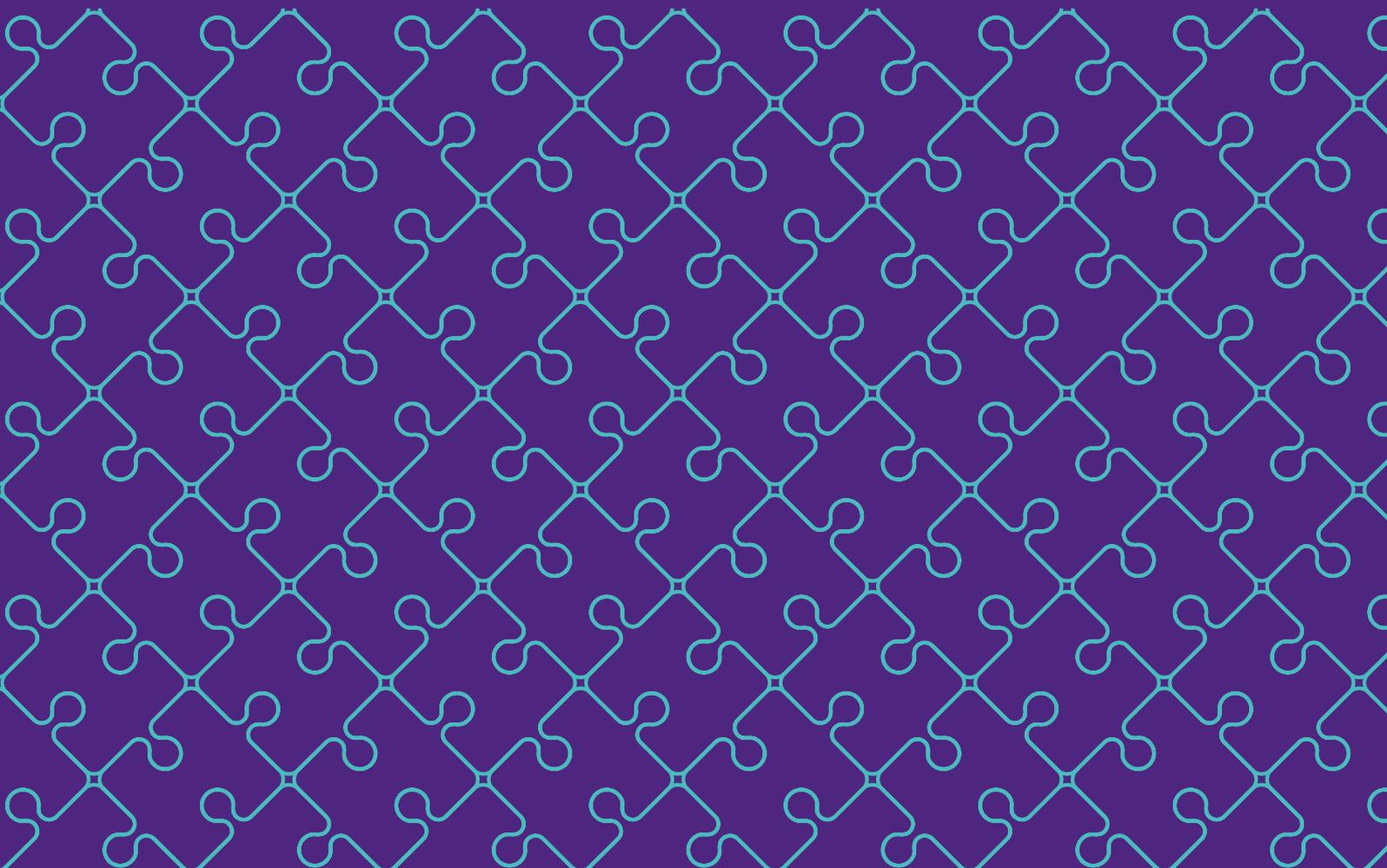
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The Equality and Respect Wheel



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Duluth, Minnesota 55802
218-722-2781
www.theduluthmodel.org

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 not only to survive, but thrive.



We deliver training, develop tools and resources, provide expert advice and disseminate best practice to professionals who work with victims-survivors across a range of sectors. We want them to have the knowledge, skills, resources and confidence to recognise and respond to economic abuse.

For more information

Visit www.survivingeconomicabuse.org

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