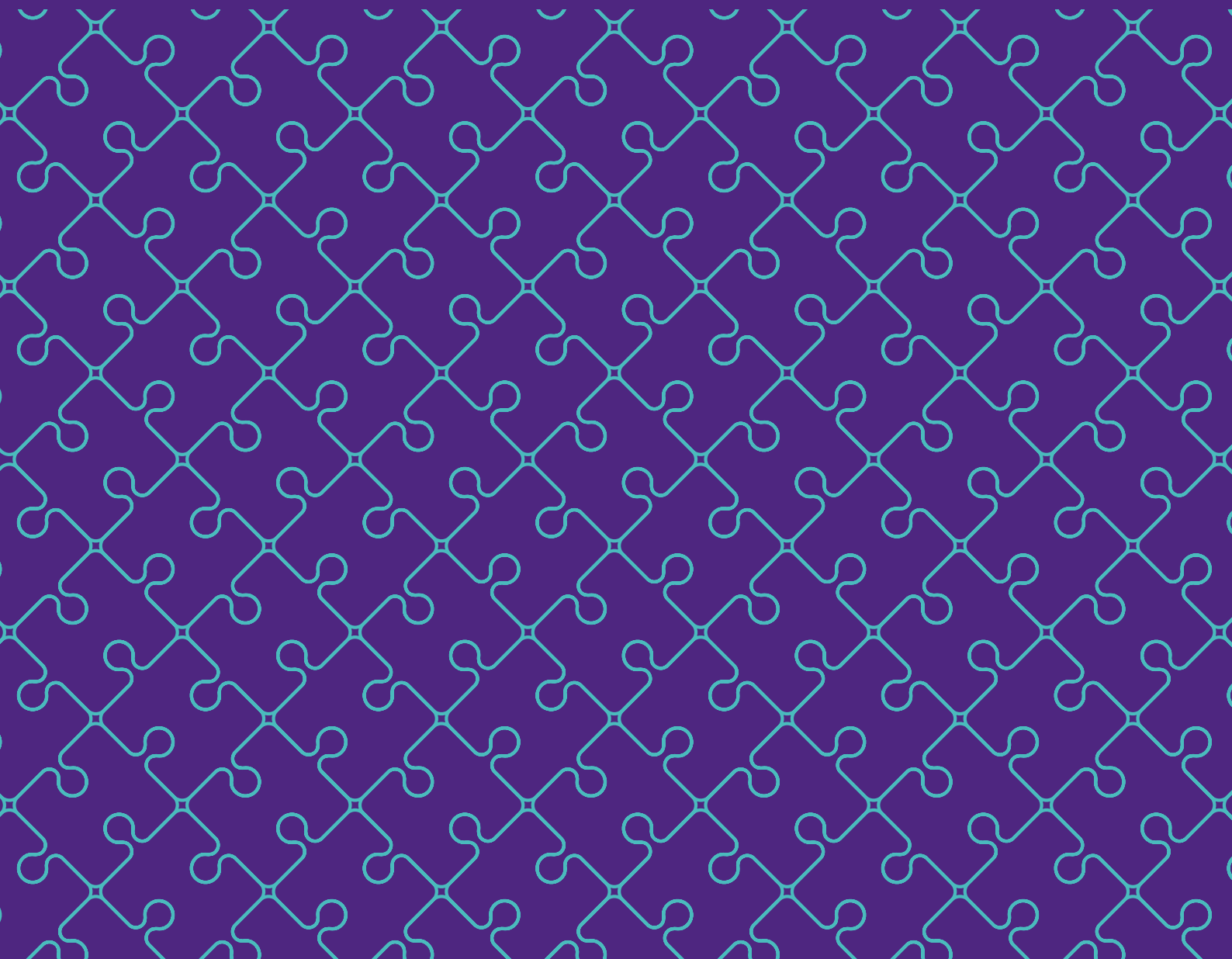


Economic abuse conversation kit for banks

Identifying risk

TOOLS
TO
SUPPORT

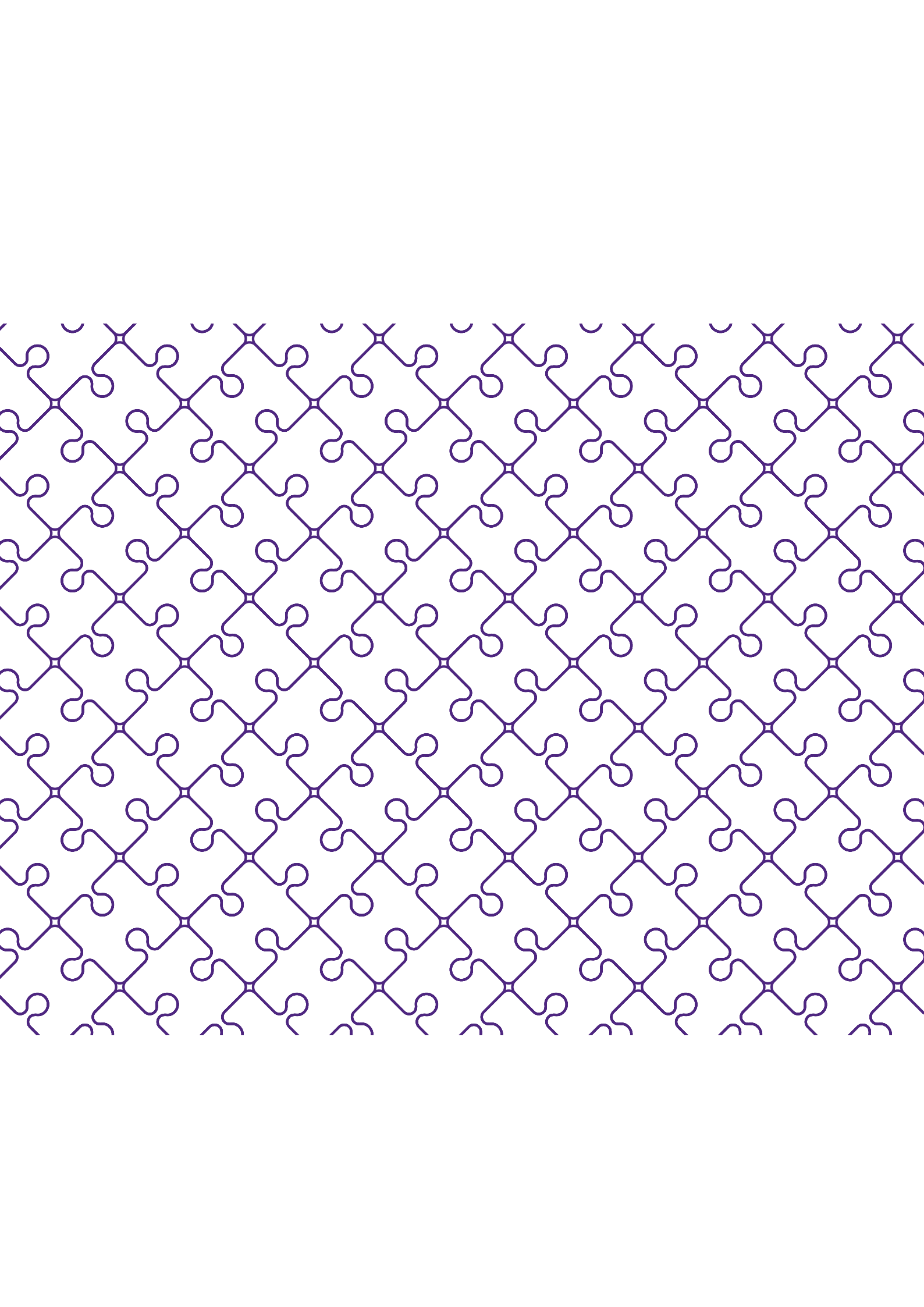


SURVIVING
ECONOMIC
A B U S E



In partnership with





Domestic abuse takes many forms. Some abusers repeatedly dictate their partner's choices and everyday actions, and may restrict how they acquire, use and maintain money and economic resources such as housing, food and transport. This behaviour is known as **economic abuse**.

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 abusive partners for longer than they want to and experience more harm as a result.

The role of banks and building societies

If you are concerned that a customer you may be experiencing economic abuse, you might wonder what you should do.

Banks and building societies can play a key role in helping to prevent economic abuse. Your involvement can be critical in supporting people to regain control of their finances and rebuild their lives. Noticing the signs and acting on them can have a huge impact on creating economic stability and safety.

It might be daunting to talk about economic abuse, but remember that you aren't there to solve everything. By simply talking to the customer about the issue and what the bank can do, you are playing a crucial role to help them move forward.

Aim of the resource

This conversation kit has been created to help you discuss economic abuse with a customer if you are concerned that they may be experiencing economic abuse, or if they raise the topic with you. It may help you to understand their situation so that you can offer appropriate support and so that they understand what the bank can do.

TEXAS framework

This resource outlines a way of responding to customers that follows similar principles to the TEXAS framework of supporting vulnerable customers. If you are not familiar with TEXAS, speak to your manager about obtaining the guidance. The main principles are:

- **(T)**hank the customer for sharing the information with you. You may be the first person that someone who has experienced economic abuse shares their story with. Offer a supportive response that is sensitive to the issues the customer may be experiencing and encourages them to share further information and seek support.
- **(E)**xplaining how the information will be used and asking the customer for e**(X)**plicit consent are very important when speaking to customers who have experienced economic abuse. It means they

should know exactly what will be recorded and that they shouldn't have to repeat their story to others.

- When you **(A)**sk questions about the customer's situation, ensure that you respond with empathy. You can use the discussion prompts in this kit to guide you.
- Try to follow up with **(S)**olutions, remembering you are not there to solve all the issues. Your role is to explain to the customer the options the bank might be able to offer and to signpost them to appropriate support services if needed.

Training on economic abuse

To use the conversation kit effectively, we recommend you undertake training on economic abuse. You can request details via info@survivingeconomicabuse.org

We also recommend that you familiarise yourself with the UK Finance [Financial Abuse Code of Practice](#).

Self-care

It is important to remember that speaking about economic abuse can be difficult for you as well as for the customer. It may be that you identify with an experience the customer mentions either because you have experienced domestic abuse or know someone who has. Or the experience the customer shares with you may have an emotional impact.

It is important to seek support if you feel that you need to. Your employer may have a domestic abuse policy or a workplace employee assistance programme, or it may help to speak to a manager or another colleague. If you have experienced abuse yourself and want to discuss this outside of work, you can contact a local domestic abuse organisation or speak to the National Domestic Abuse Helpline, run by Refuge, on **0808 2000 247**.

Supporting the customer

Remember that all your efforts in supporting the customer will be positive interactions that help them to move forward.

It may not always feel that there is much you can do to support the customer, and customers may engage with you to different degrees. It is important to remember that your support will give the customer confidence to speak to someone about the abuse they have experienced again in the future, perhaps with other agencies that can support them in different ways. It will help them to know that there is something the bank can do, and they may come back in the future when they have considered everything you have spoken about.

Section one: Signs to look out for

There are some key signs that may help identify that a customer is vulnerable to economic abuse or already a victim.

Look out for customers who:

- remain silent while another party does all the talking
- instruct you to speak to their partner
- seem to be taking instructions from their partner
- appear withdrawn, fearful, distressed or scared
- do not understand or are not aware of recently completed transactions or loans in their name
- ask questions about the other account holder's behaviour or activities
- have income paid into their partner's account rather than their own
- have concerns about protecting their personal privacy or safety, or the security of their account/s
- withdraw a large, unusual or uncharacteristic amount of cash when accompanied by their partner
- want to close down a joint bank account, or close a personal account when opening a joint account
- 'spoil' an application form (perhaps for the opportunity for a call from the bank and a chance to say what is happening)
- indicate their mail is no longer being delivered to their home
- tell you about an intervention order or similar, and have safety concerns

Also look out for third parties who present a form carrying the customer's signature that is otherwise completed in different handwriting.

Section two: Seven principles for responding

Principle 1

Understand why people may not disclose abuse

Some customers may be forthcoming with information about the abuse they are experiencing, but there are a number of reasons why not all customers will disclose that economic abuse is taking place. They may be:

- afraid of the response they will receive
- unaware that the bank is able to support them
- afraid of the abuser finding out – the abuser may have threatened them so they don't share information
- coming to terms with the abuse they are experiencing.

They may also find it very difficult to talk about economic abuse. There are certain things that you can do to make it easier for them to talk about abuse.

Principle 2

Set the scene

Bank responses to supporting people who have experienced economic abuse are relatively new. Customers may not know that your bank offers support to them if they are in this situation. If you are worried that a customer you are supporting may be experiencing economic abuse, it can help to explain that you have a vulnerable customer team who are there to support them and that there is a code of practice that guides their response. This can be a good first step to let customers know that they can speak to the bank.

It can also help to explain what the vulnerable customer team can do to support them, for example helping them to freeze or close accounts, or supporting them to open a new bank account safely. Explaining the ways in which the bank can support the customer, and what their next steps may be, can make it easier for them to talk to you.

Principle 3

Create the right environment

There are ways that you may be able to create an environment that makes it easier for a customer to talk to you about what is happening.

- Remember that they will need to speak to you when their partner is not around. Ask if it is a convenient time for them to talk and if it is safe for them to do so, or if there is another time that they would prefer to talk.
- Check if there is another location or number from which they would prefer to speak to you, for example a friend's house or at work, if they feel unsafe speaking to you from home.
- Check how they would prefer to speak to you – would they prefer a phone call, a video call, or would they like to make an appointment to speak to you face-to-face at the bank branch?
- Is there a code word that the customer would like to use to indicate when they are not able to speak?
- Would the customer like you to pretend to be someone else if the phone was to be suddenly taken by the abuser?

Checking these points with the customer will help ensure that they are safe speaking to you and feel comfortable to do so.

Principle 4

Ask the question

If you are worried that a customer may be experiencing economic abuse and they do not share this with you, it may be appropriate to ask more questions about a situation when you have ensured that the environment is right for them to talk and they know that the bank is there to support them.

You might not directly ask if they are experiencing economic abuse, but might ask some softer questions that open the conversation, for example 'How are things at home?' See more discussion prompts to help you open the conversation below.

Principle 5

Listen

Active listening skills are really important to create an environment in which a customer can speak openly. It will also help to ensure that you learn as much information as possible to allow you to support them in the appropriate ways.

Remember to give space and time for the customer to explain the situation. If you need to, arrange to have the conversation when you have more time to listen to the customer.

Principle 6

Respond appropriately

Economic abuse can happen to anyone and it is very common. One in five UK adults has experienced economic abuse by a current or former partner, and over one third did not report it to anyone at the time.

It may have taken the customer a long time to feel comfortable to disclose the abuse they have experienced. It is important not to judge them in the way you respond, or express shock or horror at what you hear. They may have received judgmental responses previously, which may have made it harder for them to talk. It is also important not to offer your own opinion, such as "If I were you...". The bank should offer a professional response that shows empathy (see below) and suggests the ways that the bank can support the customer.

Principle 7

Offer support

It is not your role to solve all the issues that the customer may be experiencing. Remember that by being there, empathising and listening, you are already providing support. You may also be able to offer practical support to the customer:

- Are there other support services that you can signpost to?
- Are there internal teams that you can support the customer to speak to?
- Are there ways you can help the customer regain control of their finances, for example with information about financial products in their name, by offering flexibility on repayments, or helping them to make changes to their account?

Section three: Talking to the customer

Starting the conversation

Using the principles of setting the scene and creating the right environment is a good way to think about opening the conversation with the customer.

Use some soft, inviting questions that make it clear that you are there to listen and support them, and that establish the conversation with you as a safe space for the customer. Sharing with the customer how the information will be kept confidential within the bank is important at this stage in the call.

Discussion prompts:

- Is this a suitable time for you to talk? Do you have enough time now or would another time suit you better?
- What would you like to talk to me about today? Is there something in particular you would like support with today?
- If you are returning a call, you could say, "I am calling today to make sure as a bank we are providing the best support we can to you."
- If you have concerns about the customer's safety, you might like to ask, "Is there anything we can agree to keep you safe in this call?" For example, the customer may want to agree a phrase to alert you if it is no longer safe for them to talk.
- Using the TEXAS framework, remember to thank the customer, explain how the information will be used and ask for explicit consent to record the information the customer is sharing.

Try to establish:

- if it is safe for the customer to speak with you, i.e. is the abuser present or about to return home?
- why you are calling
- trust – let the customer know that this is a safe space for them to talk.

Finding out more about the abuse the customer has experienced

When you have established that the customer can talk to you, you may wish to move the conversation towards economic abuse in a gentle way, perhaps without asking directly about the abuse they have experienced but by using some soft questioning.

Discussion prompts:

- How are things at home / with your partner?
- How do you manage for money?
- Have you ever felt worried about speaking to your partner about money?
- Do you ever feel that your access to money is controlled?
- Is there anything going on at home which the bank could support you with?

Try to establish:

- Does the customer have any concerns about their economic situation?
- Are the actions of the customer's partner (or ex-partner) a cause for concern?
- Are there any warning signs that the customer may be experiencing economic abuse?

Initial response

Try to respond to the customer with empathy and understanding, so that they feel the bank is there to support and not to judge them.

Discussion prompts:

- What you have described is not uncommon – the bank is here to support customers in your situation.
- Thank you for sharing your situation with me, the bank is here to provide support in cases like this.
- You have the right to feel the way that you feel. At the bank, we recognise economic abuse and are here to support.
- I appreciate you sharing such personal information. Your safety and wellbeing is our top priority.
- The bank is here to support you with financial matters, and I can source further support for you if needed.

Try to establish:

- That you are there to support the customer.
- That you believe them.
- That there are ways in which the bank can help.

What the bank can do

After responding with empathy, find an appropriate moment to suggest the ways in which the bank can support the customer. This may involve asking further questions, if it feels appropriate, to ensure that you fully understand the extent of the issues the customer is facing. The support that you are able to offer will also depend on your own bank's policies.

Discussion prompts:

- We offer support to customers in many types of situations, including yours. Is there anything that we as a bank could do to support you better?
- What would a good outcome look like for you?
- We have policies to support vulnerable customers, including customers experiencing economic abuse. Shall I explain the ways in which we can support you?
- There are a number of ways that the bank can support you. We can help you to regain control of your finances by supporting you to secure your accounts, to make changes to your accounts, and with information about the financial products that you have with us and with other providers.

Where flexibility can be offered and you want to suggest a solution, you could say, "I understand that the abuse you have experienced may make it more difficult for you to make payments. We can offer some flexibility with that."

Try to establish:

- That you understand the customer's situation.
- The ways in which the bank can support them. This may include liaising with other teams or departments on the customer's behalf. It will also be useful to refer to your bank's policies on supporting vulnerable customers and the UK Finance Financial Abuse Code of Practice, so that you know what support you can offer.
- What the customer would like the bank to do.

Offering further support

The customer may share elements of their story with you that extend beyond the remit of the support that the bank can offer to them. Remember that you are not there to solve everything for the customer. There may be other agencies and organisations that you can direct them to that can provide support with other issues that they may be facing. We have a resource on organisations that can help, which you may find useful.

Discussion prompts:

- Is there anything we've spoken about today that you would like further support with?
- I have a list of organisations that are experienced in supporting people in your situation. Would you like me to share this with you?
- Thank you for sharing your experience with me today, there are several organisations that may be able to support you further that I can give you details of.

Try to establish:

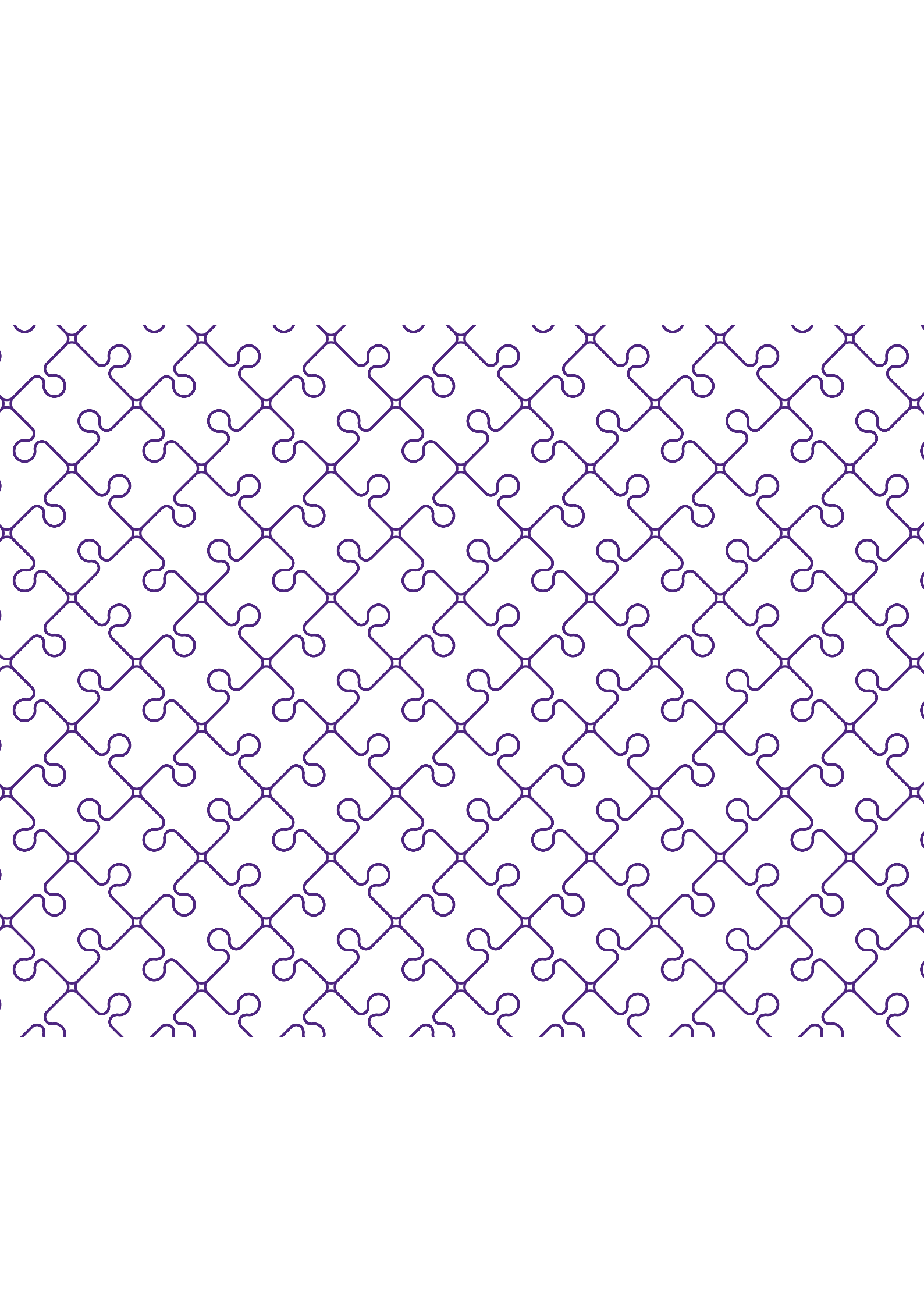
- If the customer needs further support with a particular issue.
- If there are any other organisations / agencies that you can signpost them to

It may at times feel that there is a limited amount you can do to support the customer. Try to remember that speaking to them confidentially about this issue, giving them your time, and letting them know that the bank is there to support them may give them the confidence to seek further support and challenge the abuser's narrative.

Further support

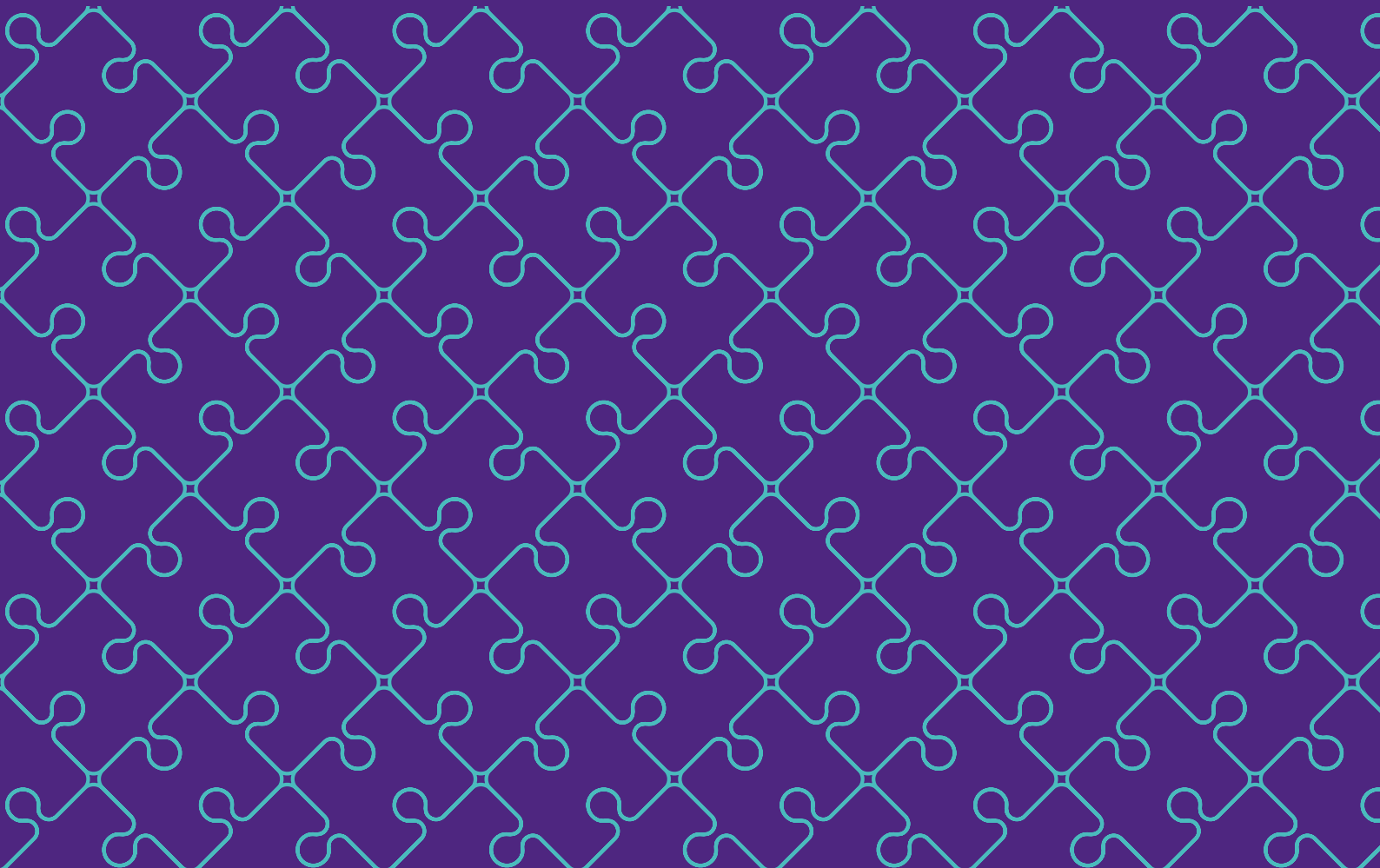
We have more resources that can help you to understand more about economic abuse at www.survivingeconomicabuse.org/resources.

Surviving Economic Abuse also runs the [National Advice Service for Banks and Building Societies](#). It is a telephone advice service that you can call for information and advice on matters related to economic abuse. To access the service, email Christina.Govier@survivingeconomicabuse.org or call **07554 179 556**.



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.



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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