



**SURVIVING
ECONOMIC
ABUSE**

For banks, building societies and mortgage providers

Supporting customers experiencing economic abuse in the coronavirus outbreak

Building safety

In partnership with



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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. It is more important than ever to know the signs that someone may be vulnerable to abuse.

If you work for a bank, building society or mortgage provider, this information is for you. It is designed to help you notice the signs that a customer may be experiencing economic abuse at this time, and to know what you can do to support them.

Understanding 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 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.

Economic abuse often occurs alongside other forms of abuse and is commonly part of a pattern of behaviour through which abusers seek to control their victims. Social distancing and isolation measures necessary to control the spread of the virus may reinforce the power that an abuser has.

The role of banks and building societies

Banks, building societies and mortgage providers can play a key role in helping to identify economic abuse. By noticing some key signs and acting on them, you can support a customer to achieve economic safety.

Many people may be struggling financially due to the effects of the coronavirus, and people who are experiencing economic abuse may be struggling more than usual. It is more likely at this time that someone experiencing economic abuse will need to call their bank or mortgage provider to seek the support that is on offer in the current circumstances.

Abusers may use this time to put increased pressure on someone to make financial decisions that are against their wishes. If a customer is isolated at home with an abuser, their usual sources of support may no longer be available to them. It may also be easier than normal for an abuser to further isolate their victim.

Calling the bank or mortgage provider to talk about their financial situation may be one of the only external sources of contact that an abuser allows their victim to have. At a time when calling a helpline might be impossible, contact with a bank or mortgage provider is much less likely to raise suspicion and so may represent the only safe space a victim can access while the perpetrator is also in the house.

By simply being aware of some of warning signs that someone may be vulnerable to economic abuse and outlining the support that you can offer, you are playing a crucial role to support the customer.

Look out for warning signs

Not speaking freely

The abuser is more likely to be at home given the social-distancing measures in place. This might mean that the customer is not able to speak freely about concerns they may have around their finances. A customer experiencing economic abuse may:

- 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.

Needing to talk discreetly

Customers experiencing abuse may have less opportunity to speak to their bank or mortgage provider via phone at this time. They may need to contact you covertly using different channels such as a web chat or email.

Lack of knowledge about their account

Look out for customers who:

- are unaware of recently completed transactions, loans in their name, or activity on their mortgage
- ask questions about another account holder's behaviour or activities.

Lack of consent from another party

A customer may wish to make changes to their account or mortgage at this time. Look out for customers who want to make changes to their account or mortgage, such as a payment holiday, and say that their partner will not consent.

Unusual account activity

This may include:

- having income paid into their partner's account rather than their own
- making large, unusual or uncharacteristic transactions (possibly under pressure from the abuser)
- asking for something that would clearly not be in their best interest, such as adding a partner to their mortgage or using their property to secure a loan for their partner
- wanting to close down a joint bank account, or close a personal account when opening a joint account
- 'spoiling' an application form (perhaps for the opportunity for a call from the bank and a chance to say what is happening).

At this time, a customer may also ask about whether they need the consent of another account holder to apply for financial support that is available, such as a payment holiday on a mortgage or credit card. An abuser may prevent someone from accessing this support.

Privacy and safety concerns

Customer's experiencing economic abuse may require additional support during this period to access a new, safe and potentially, covert bank account to protect their finances from an abuser. This might involve correspondence being sent to an alternative address or an alternative means. Customers may also be experiencing increased surveillance by abusers through the checking of post and surveillance of online activity. Look out for customers who:

- have concerns about protecting their personal privacy or safety, or the security of their account/s
- indicate their mail is no longer being delivered to their home
- tell you about an intervention order or similar.

Also look out for abusive behaviour

An abuser may use the coronavirus pandemic as a way to gain access to information about their partner's account or to make changes. They might say, 'My partner is unwell and has asked me to act on their behalf'.

The customer may also disclose behaviour that raises concern, such as the abuser not paying their share of the mortgage or forcing the customer to make transactions against their wishes.

“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.”

Principles for responding

Respond with empathy

If you suspect that a customer may be experiencing economic abuse or if they reveal this to be the case, it is important to respond in a way that is understanding and lets them know that the bank is there to support them, especially at this time. It may be very daunting for someone who has experienced economic abuse to talk about what they are going through. Knowing that you are there to support them will provide much-needed reassurance.

Make sure it is safe for the customer to talk

An abuser may have their victim's phones and other devices under increased surveillance at this time. With an abuser present at home, it may be more difficult for them to speak freely about what is happening.

Try to establish a time that you can speak with the customer privately. You could ask if there is a time that you could call them back, perhaps when the abuser might be out for some exercise. Always check with the customer that it is safe for them to talk, and remember that any abrupt or unusual responses could be due to the presence of an abuser.

Similarly, if you are supporting a customer who has previously shared with your organisation that they are experiencing abuse, check if they are 'still safe to talk freely'.

One way of establishing if it is safe for a customer to talk with you is by setting up a code word that they can use to indicate that it is not a good time for them to speak.

Use discreet methods of communicating

If you are not sure it is safe for the customer to talk with you over the phone, let the customer know if there are other ways that they could speak with you – for example, through an online chat service. The customer may find this easier while they are at home with an abuser than speaking over the phone.

Speak to the vulnerable customer team

Your bank may have a team dedicated to supporting customers in financial difficulty. Speak to them to find out how your organisation can support customers who are experiencing economic abuse at this time. Gathering as much information as you can about the support that your organisation can offer to the customer will help minimise the number of times they need to make contact with you, as getting in contact may put them at risk of harm from the abuser.

Offer specialist help

While you can offer valuable support to the customer, you are not there to solve all the issues that they may be experiencing. An important form of support that you can offer is to signpost them to external sources of help that can support them to reach safety, such as a domestic abuse support organisation or a debt advice service.

Consider alerting the police

If you have reason to believe that a customer may be in immediate danger of criminal activity in relation to their bank account or mortgage, alert the police. Be aware that alerting the police may in some cases put victims of economic abuse at risk of further harm. Speak to the customer about whether they would like you to involve the police.

Offering financial support

If you are concerned that a customer you are supporting may be experiencing economic abuse, you might wonder what you should do. It can be especially hard to know what to do to support a customer with the measures currently in place.

Only support a customer to take the following actions if it is safe for them to do so and they are sure that it would not lead to further harm from the abuser.

Help the customer to secure their account

If someone else might have access to their PIN or online banking passwords, support the customer to change these if it is safe for them to do so. Issue a new card and PIN to an alternative address if it may not be safe at the home address you have on file for them. The abuser's increased presence at home could mean that documents, such as statements and other letters, should be sent to a different address too, where a family member or friend, for example, can keep them safely until it is safe for them to be collected.

Support the customer to open a new bank account

Many abusers will use the measures in place due to the virus to exert even more control than usual over their victim. The customer may need access to a separate bank account that is unknown to the abuser.

If they do not already have a bank account in their sole name, support them to open one safely, sending documents to an alternative address. Be sure not to 'link' the new account with any joint accounts the customer may have with the abuser. The customer may prefer to set up an account with a different bank from where they have held an account with the abuser to completely avoid this risk.

Help the customer manage a joint account or mortgage

If the customer is under more financial pressure than usual due to the effects of the coronavirus, they may need to speak to you about support you can offer in relation to joint accounts or mortgages.

The customer may be seeking support such as a payment holiday, a temporary increase in their credit card borrowing limit or switching to a reduced interest rate. If your organisation is offering this kind of support, find out if the customer would be eligible without needing the consent of the other party. Many abusers will withhold this consent to put the victim in an even more difficult financial situation.

Existing arrears should not prevent you from granting the customer a payment holiday.

Waiving fees

Many banks, building societies and mortgage providers have measures in place to support customers that involve waiving fees they might usually incur, such as for missed payments or for taking a cash advance on a credit card. Are you able to offer this kind of support to the customer?

If your organisation has a vulnerable customer team, speak to them about any further measures that may be in place at this time specifically to support customers who are particularly vulnerable, such as those experiencing abuse. You may be able to refund any fees the customer has incurred over a period of time as one way of providing them with immediate access to funds.

Further support

Contact the National Advice service for Banks and Building societies

Run by Surviving Economic Abuse, the advice service is a telephone service for banks and building societies offering advice on matters related to economic abuse. Access the service by contacting christina.govier@survivingeconomicabuse.org or **07554 179556**.

Access further resources

We have more information that you may find helpful to understand more about economic abuse. Visit www.survivingeconomicabuse.org/resources for information including:

- What is economic abuse?
- Spotting the signs of economic abuse

We also have more general guides on how banks, building societies and mortgage providers can support customers experiencing economic abuse that contain more information on how to respond and the support you may be able to offer. Contact christina.govier@survivingeconomicabuse.org for copies of these resources.

