

**SURVIVING**

**ECONOMIC**

**A B U S E**

# **Economic abuse conversation kit**

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For women's centres, groups and forums

**labyrinth  
project**

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

### Facts about economic abuse

- In our research into prosecutions for controlling or coercive behaviour, economic abuse was present in six out of ten cases of domestic abuse.
- Economic abuse rarely takes place in isolation. Instead, it often occurs alongside physical, sexual, or psychological abuse.
- Women who experience economic abuse are five times more likely to experience physical abuse than those who don't.
- Economic abuse is commonly part of a pattern of behaviour called coercive control, which limits a person's choices and ability to access safety. When women experience economic abuse in the context of coercive control, then they are at increased risk of being killed.
- 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.

### Aims of the conversation kit

This conversation kit has been developed to explore the concept of economic abuse and the forms that it takes with victim-survivors. This will support victim-survivors to make connections between the abuser's actions and their economic situation.

The kit introduces the concept of economic abuse, and explores how abusers exploit women's economic inequality and/or create economic instability.

### Understanding economic abuse: conversation guide

The conversation set out below will take about 75 minutes to cover. If you 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.

#### 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: 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: Making her ask for money
	<p>Ask how power might be exerted if one partner must ask another for money.</p> <p><b>Discussion prompts:</b></p> <ul style="list-style-type: none"> <li>• 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?</li> <li>• 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?</li> </ul> <p><b>Steer the discussion towards the following points:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Abusers may only give you small amounts of money at a time. They may prevent you from accessing your own money.</li> <li>• As in example one, not having easy access to money makes it difficult to leave.</li> </ul> <p><b>Summary</b></p> <p>'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.</p>

10 mins	Economic abuse example three: Giving her an allowance
	<p>Ask how this might be controlling.</p> <p><b>Discussion prompts:</b></p> <ul style="list-style-type: none"> <li>• What if you earn your own money/claim benefits and this is paid into a joint account from which you are given an allowance?</li> <li>• What if the allowance isn't enough for your household and children's needs?</li> </ul> <p><b>Steer the discussion towards the following points:</b></p> <ul style="list-style-type: none"> <li>• Abusers may take your money and decide how much you should be given.</li> <li>• Abusers may provide an allowance they know is insufficient, forcing you to ask for more money (example two), use savings/sell or pawn belongings, or borrow money from friends/family/money lender that needs to be paid back.</li> <li>• 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.</li> </ul>

	<p><b>Summary</b></p> <p>'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.</p>
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10 mins	Economic abuse example four: Not letting her know about or have access to family income
	<p>Ask how this can be a method of control.</p> <p><b>Discussion prompts:</b></p> <ul style="list-style-type: none"> <li>• What are the implications of being 'financially blind'?</li> <li>• How might this influence your decision to leave or get a divorce?</li> </ul> <p><b>Steer the discussion towards the following points:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• It is difficult to seek help/approach a bank/solicitor if you don't know/ can't access information that they need.</li> <li>• 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.</li> </ul> <p><b>Summary</b></p> <p>'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.</p>

10 mins	More examples
	<p>Stress that economic abuse is not just about interfering with money and finances, but economic resources more broadly – things that money can buy (eg housing, possessions, clothing).</p> <p>The behaviours in the economic abuse segment of the Power and Control Wheel do not address all the behaviours that an abuser might use. There are lots of other ways in which women's ability to acquire, use and maintain resources can be interfered with.</p>

	<p>These behaviours can fall under three categories.</p> <ol style="list-style-type: none"> <li><b>Control:</b> 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.</li> <li><b>Exploitation:</b> the abuser pawning/selling her belongings; stealing her savings; making her work but taking her wages etc.</li> <li><b>Sabotage:</b> the abuser destroying her belongings; the abuser making her lose her job etc.</li> </ol> <div style="background-color: #d9ead3; padding: 10px; margin: 10px 0;"> <p><b>Refusing to contribute (Sharp, 2008)</b></p> <p>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.</p> </div> <p>Ask the woman if she can think of examples where her (ex)partner interfered with her ability to acquire, use or maintain economic resources.</p> <p>If the woman struggles to identify any examples, then move straight on to introducing the Economic Abuse Wheel.</p> <p><b>Summary</b></p> <p>Economic abuse can take many different forms and women experience it in different ways.</p>
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10 mins	Economic Abuse Wheel
	<p>Introduce the Economic Abuse Wheel. Look at how economic abuse can overlap with and be used to reinforce the other segments of the wheel.</p> <p>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.</p> <p>If the woman has discussed examples of economic abuse with you, then locate where they sit/might sit within the wheel.</p>

5 mins	Using male privilege
	<p>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.</p> <p>Use the 'male privilege' section to explore how economic abuse can be 'hidden in plain sight' since it draws on gender norms and stereotypes.</p> <p>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.</p> <p>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.</p>

5 mins	Moving on
	<p>Explain that, now you've explored what economic abuse is and the different forms it takes, there are some questions to consider to help identify if the victim-survivor has been affected by economic abuse and how best they can be supported.</p>



### Identifying economic abuse

		Yes	No
<b>1</b>	<p>Did/does your partner/family member ever stop you from having enough money to buy food, clothes, or other essentials?</p> <p>This may include you not having enough money to buy these things because you had/have to spend your money on bills, etc..</p>		
<b>2</b>	<p>Did/does your partner/family member ever stop you from having enough money to pay the bills?</p> <p>This may include being given an allowance which was/is not big enough to pay bills.</p>		
<b>3</b>	<p>Did/does your partner/family member ever tell you how you must spend money, rather than letting you make these decisions?</p> <p>This may include talking you out of spending money, making you feel guilty/intimidated about spending money.</p>		
<b>4</b>	<p>Did/does your partner/family member ever get you to give them receipts or change?</p>		
<b>5</b>	<p>Did/does your partner/family member ever hide money from you?</p>		
<b>6</b>	<p>Did/does your partner/family member ever keep important financial information from you?</p> <p>For example, details about their income, mortgage, bank account information, credit agreements, credit card statements, etc.</p>		
<b>7</b>	<p>Did/does your partner/family member ever make you ask them for money?</p>		
<b>8</b>	<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>This may include making you have (more) children, moving home, telling you that your place is at home.</p>		
<b>9</b>	<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>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.</p>		
<b>10</b>	<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>This includes situations in which you felt unable to say no</p>		

		Yes	No
<b>11</b>	Did/does your partner/family member make you use your money to buy them things or pay their bills against your wishes?  This includes situations in which you felt unable to say no partner made you feel guilty, sulked, made you feel intimidated, etc.		
<b>12</b>	Did/does your partner/family member spend their money on whatever they want, while your money covers the essentials?		
<b>13</b>	Did/does your partner/family member ever steal things from you?  This includes items that may have gone missing when your partner used things that were yours, eg car.		
<b>14</b>	Did/does your partner/family member ever put bills in your name, so that you had/have to pay them?  Or you had no choice but to put them in your name.		
<b>15</b>	Did/does your partner/family member build up debt in your name, eg by using your credit card, internet account, or phone?  They may have told you that their credit was bad.		
<b>16</b>	Did/does your partner/family member ever force or pressure you to give them your savings, wages or other things?  This includes situations in which you felt unable to say no.		
<b>17</b>	Did/does your partner/family member stop you from having or accessing a personal or joint bank account?  This may include preventing you from having access to online log-in details, PIN number, etc.		
<b>18</b>	Did/does your partner/family member ever make you sign papers without telling you what they're for?		
<b>19</b>	Did/does your partner/family member ever break or destroy your things, or things in the house?		

### Some final questions

This is a chance for you to tell us a bit more, if you are happy to do so.

<b>20</b>	Has anything else happened to you, to do with money, work or your possessions, which isn't covered in the questions above?
<b>21</b>	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?
<b>22</b>	Can you give any examples of why you answered 'yes' to any of the questions above?



## Principles for responding to clients experiencing economic abuse

### Principle 1 Understand why people may not disclose abuse

Some victim-survivors may be forthcoming with information about the abuse they are experiencing but there are a number of reasons why some will not.

It is important to understand that they may be feeling:

- shame about their experience and situation
- afraid of the response they will receive - that they will not be believed or their experiences dismissed as unimportant
- unaware or unsure of the support available
- afraid of the abuser finding out - the abuser may have threatened them so they don't share information

Remember also that the victim-survivor may only just be coming to terms with the abuse they are experiencing. They may not yet have understood that what they are experiencing is abuse. It is important to be gentle in how you ask questions or discuss the issues.

Victim-survivors may also find it difficult to talk about economic abuse with you because you are a stranger, but there are certain things you can do to make it easier for them to talk

### Principle 2 Set the scene

This may be the first time that the victim-survivor has discussed the abuse. It can help to outline briefly how you might be able to support them. This can put them at ease. It may also help them to be more open with you about their experiences.

If you are supporting someone who is experiencing economic abuse, it can help to explain that they are not alone. Explain that you and other professionals will be able to support them and that you can signpost them to other organisations for more practical and emotional support.

### Principle 3 Create the right environment

There are a number of ways that you may be able to create an environment that makes it easier for someone to talk to you about what is happening to them. This will, of course, depend on whether you are speaking over the telephone or face to face.

Remember that the abuser may be monitoring their communications and movements, and that talking to you on the telephone or coming to see you in person might be difficult and unsafe for them.

- If you are speaking to them on the telephone, they will need to speak to you when their partner is not around. Always 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.
- If a face to face meeting is not possible, and if they feel unsafe speaking to you from home, explore whether there is another location or number from which they would prefer to speak to you, for example a friend's house or at work.
- Agree a code word that they would like to use to indicate when they are not able to speak safely.
- Ask if they would like you to pretend to be someone else if the phone is suddenly taken by their abuser.
- If you are meeting face to face, ensure that you are in a private and confidential space where you can meet uninterrupted and will not be distracted by others or by telephones or emails.
- Ensure that your client knows that you have time to hear them. Do not rush them.

Ensuring your client feels safe during your telephone calls or meetings in this way will help them feel more comfortable to discuss difficult issues with you.

## Principle 4 Introduce the topic gently

If you are worried that your client may be experiencing economic abuse but they do not share this directly with you, it may be appropriate to ask more questions about their situation. Do this when you are sure that the environment is right for them to talk and they know that you are there to support them.

You might not directly ask if they are experiencing economic abuse, but might ask some questions that open the conversation, such as 'How are things at home?'

Remember that the victim-survivor may not yet herself have identified her situation as abusive, so be sure to ask questions gently.

## Principle 5 Listen

Active listening skills are really important to create an environment in which victim-survivors 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 victim-survivor to explain the situation. Offer a supportive response that is sensitive to the issues they may still be experiencing and encourages them to share as much information as possible with you.

Reflecting back the precise words that the victim-survivor has said to you demonstrates that you have been truly listening to them. Paraphrasing can also be a useful technique in allowing you to summarise what the victim-survivor has told you. It demonstrates that you have understood their situation and their feelings. These techniques can help to build empathy between you.

## 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 victim-survivor a long time to feel comfortable to disclose the abuse they have experienced and 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 vital for survivors of abuse to be believed. Do not dismiss or minimise their experience.

It is also important not to offer your own opinion as to what they should do. Respond in a professional yet empathetic matter that reassures the victim-survivor that you have heard and understood their situation. Give them a clear outline of their options but allow them the space and time to make their own decisions about what steps to take.

## Principle 7 Offer support

The victim-survivor may have issues that are outside your expertise or remit, for example they may need the support of a qualified debt advisor. It is not your role to solve all the issues that they may be experiencing. Remember that by being there, empathising and listening, you are already providing support and that they may have practical and emotional support needs that it is not appropriate or possible for you to meet.

Become familiar with the local and national support organisations that you can signpost them to for additional support. This may include:

- Local domestic abuse organisations offering practical and emotional support, such as a local Women's Aid member organisation
- Counselling or other therapy services offering support to survivors of domestic abuse
- Debt or money advice services
- Welfare benefits advice services

**You can also signpost the victim-survivor to SEA's website for more information:**  
[www.survivingeconomicabuse.org/i-need-help](http://www.survivingeconomicabuse.org/i-need-help)



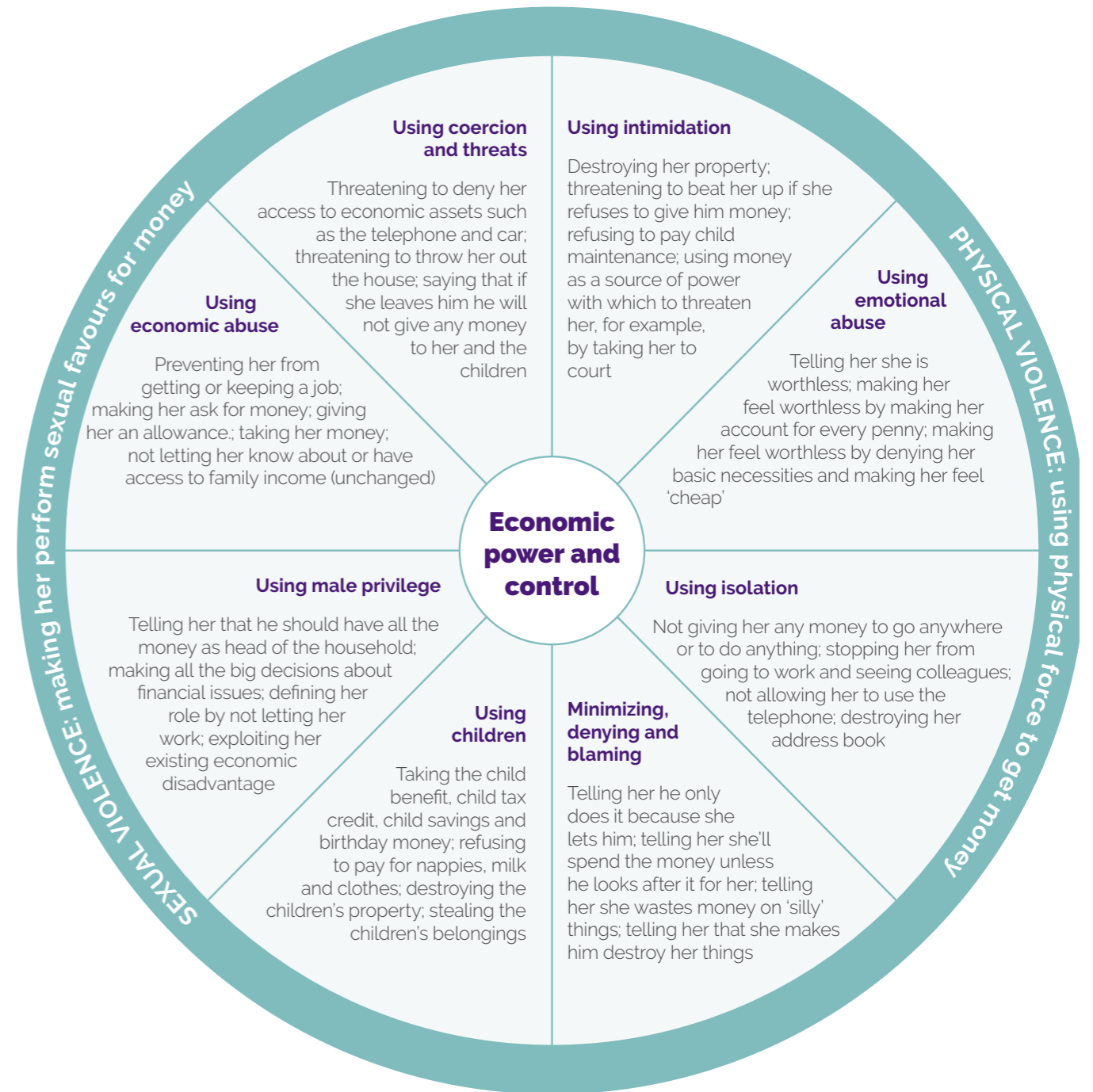




DOMESTIC ABUSE INTERVENTION PROGRAMS  
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Economic abuse involves behaviours (control, exploitation and sabotage) that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for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

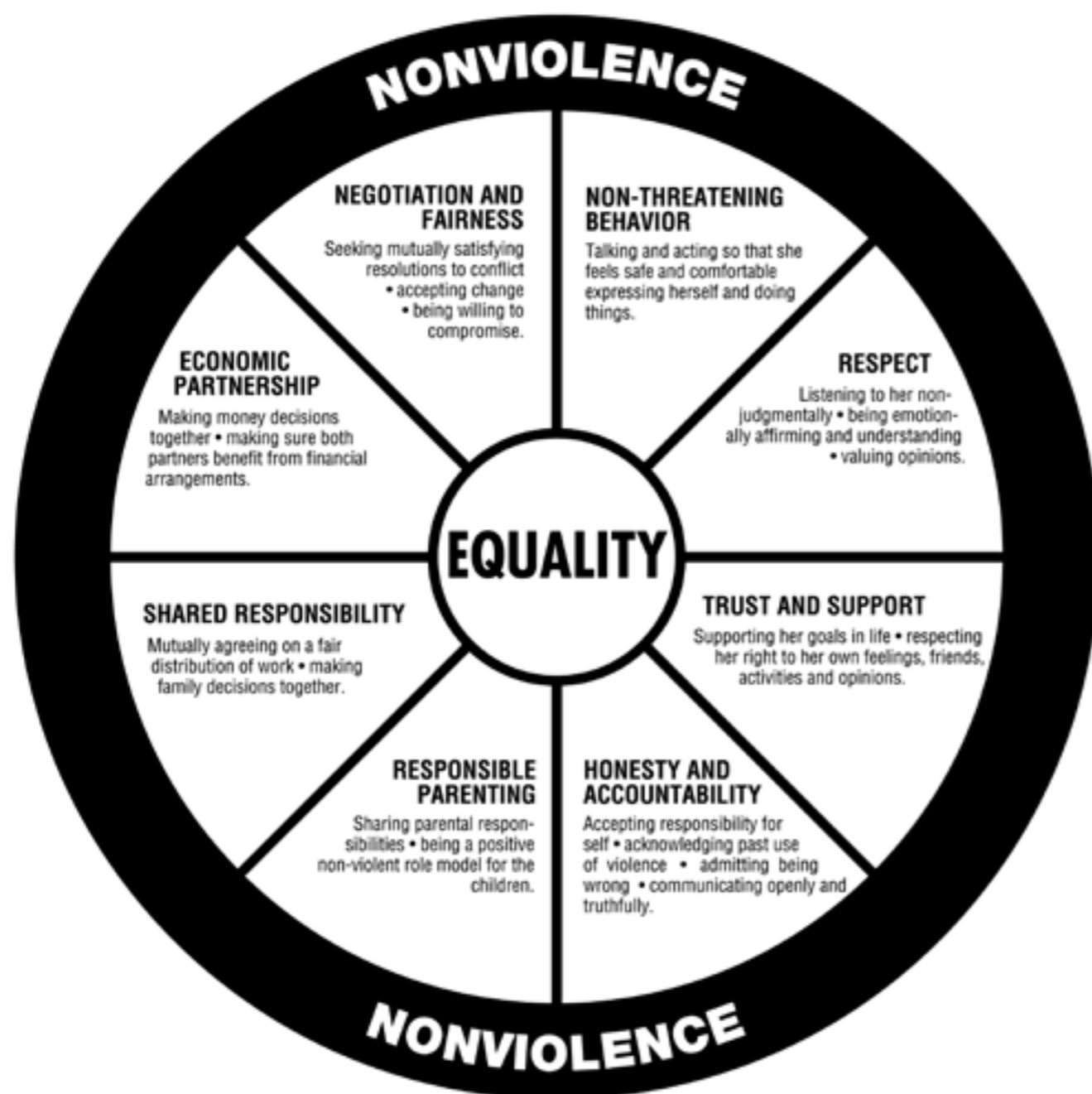
The Economic Abuse Wheel (Sharp, 2008)



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Sharp, N. (2008) 'What's yours is mine' *The different forms of economic abuse and its impact on women and children experiencing domestic violence*, Refuge

## The Equality and Respect Wheel



### DOMESTIC ABUSE INTERVENTION PROGRAMS

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[www.theduluthmodel.org](http://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 to survive and thrive.

The Labyrinth Project aims to foster stronger networks of support for women, including victims of domestic abuse, to increase capacity at women's centres and related organisations, and to enable shared learning.

### For more information

Visit [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)

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