

Supporting victim-survivors with debt



**SURVIVING
ECONOMIC
ABUSE**

SPOT

Signs debt may be linked to economic abuse

A victim-survivor may:

- have debts they do not recognise or understand
- appear fearful or ashamed when discussing money
- avoid opening post or speaking to creditors
- have rent, council tax or utility arrears linked to abuse
- disclose pressure to take out loans or credit
- have damaged credit caused by a partner
- say they are “bad with money” or blame themselves
- still be experiencing financial control after separation

Remember: victim-survivors may not identify this as economic abuse.

ASK

Safe, supportive questions:

- Has anyone controlled your access to money?
- Were you pressured to take out credit or bills in your name?
- Has debt ever been used to frighten or control you?
- Are there financial issues making it harder to feel safe or move forward?
- Are there debts you feel were caused or worsened by the abuse?

DO

What domestic abuse practitioners can do:

- ✓ Validate the victim-survivor’s experience
- ✓ Recognise debt as part of coercive control
- ✓ Help gather paperwork safely
- ✓ Support access to credit reports or financial information
- ✓ Advocate with landlords, councils, banks or utilities
- ✓ Explain support options and referral pathways
- ✓ Prepare victim-survivors for debt advice appointments
- ✓ Work collaboratively with specialist debt advisers
- ✓ Consider safety and confidentiality risks at all times

REFER

Refer to specialist debt advice when a victim-survivor:

- needs advice on debt solutions or insolvency
- is facing court action or enforcement
- needs creditor negotiation support
- may need Breathing Space or debt relief schemes
- has multiple or complex debts

Wherever possible, make warm referrals and avoid expecting victim-survivors to navigate systems alone.

DON'T

Important boundaries:

- ✗ Recommend a debt solution
- ✗ Advise on insolvency or repayment options
- ✗ Promise debts can be written off
- ✗ Undertake regulated debt advice activities unless authorised
- ✗ Assume debt is caused by “poor budgeting”
- ✗ Contact perpetrators or joint account holders without considering safety risks

REMEMBER

- Debt may be a tool of coercive control
- Financial harm can continue after separation
- Shame and trauma may affect engagement
- Safety, dignity and autonomy should remain central
- Advocacy and regulated debt advice are different – but both are essential