

Using the DARA to understand economic abuse risks

This tool supports practitioners to identify and interpret economic abuse within DARA. Although DARA includes prompts relating to control and financial access, economic abuse is often embedded across multiple areas of risk.

Practitioners should interpret responses through an economic abuse and coercive control lens. This includes recognising how perpetrators may use money, housing, employment, benefits and other systems to exert control, and how this may contribute to entrapment, escalate post-separation, interact with other high-risk behaviours, or create immediate risks to safety.

The table below provides guidance on how economic abuse may present within DARA questions, what to explore further, and when this may indicate elevated risk.

Question	What to explore (economic abuse lens)	When this may indicate elevated risk
Q1. How often does (abuser) make threats to harm you or things you care about such as people, pets or property?	Do threats include damaging the home, car, belongings, work equipment or other property essential to housing, employment or financial stability? Has property damage created repair costs, debt or housing risk?	Threats or damage to property that undermine housing, transport or income can create economic crisis and entrapment, particularly where this affects ability to work or remain safely housed. Where property damage is used to destabilise safety or punish separation, reassess overall risk and consider escalation through professional judgement.
Q3. How often does (abuser) control your daily activities such as how you dress or how you perform household tasks?	Does this include preventing employment, education, transport, communication or independent financial activity?	Control that removes practical routes to independence (e.g. work, income, transport) or escape routes increases vulnerability and should be considered in escalation decisions.
Q4. How often does the perpetrator deny you access to money or control what you spend?	Is control total or persistent? Does it affect access to housing, benefits, bank accounts, child maintenance or essential needs?	Severe or total financial control that creates dependency prevents access to resources, and entrapment should influence overall risk assessment. Post-separation economic harm may influence the victim-survivor to return to the perpetrator.
Q5. How often does (abuser) make you account for where you have been or monitor your phone, email or social media to check up on you?	Does monitoring include checking bank transactions, controlling online banking access, intercepting financial communications, restricting access to devices, or preventing contact with employers, banks or support services?	Financial surveillance and control of communication that restricts access to income, housing and support, can increase entrapment. Where monitoring is used to block independence or punish financial autonomy, reassess overall risk and consider escalation through professional judgement.

Q12. Have you recently separated from (abuser) or do you plan to separate from them? Has this/will this put you in danger?	Has separation triggered financial retaliation, such as withdrawal of support, refusal to pay maintenance, account freezing, debt enforcement, housing destabilisation or employment sabotage?	Economic escalation following separation particularly through misuse of financial or legal systems – is a significant risk marker. Where financial control intensifies after separation, reassess overall risk and consider escalation through professional judgement.
Q13. Is the abuse you are experiencing from them getting worse?	Has financial control escalated post-separation? For example, freezing accounts, initiating debt enforcement, sabotaging employment, increasing financial monitoring.	Escalation in financial control or harm, particularly after separation, may indicate loss of control and increased risk or danger.
Q16. Does the perpetrator use child contact arrangements to control or continue abuse?	Is contact linked to financial threats, maintenance manipulation or coercive legal action?	Post-separation financial manipulation through child contact may signal escalating coercive control.
Free text – general assessment of threat	Describe patterns of economic entrapment, escalating financial harm, system misuse and impact on safety.	Where economic abuse creates entrapment, involves system misuse, interacts with threats, violence, stalking or suicidal ideation, treat as compounding high risk.