



HM Government

Public Sector Economic Abuse Toolkit

Created by Government Debt Management Function



The Fairness Group

The government established the Fairness Group in 2016, bringing together central and local government, the debt advice sector and the debt collection industry.

The Fairness Group is responsible for examining fairness in government debt management and making evidence-based recommendations for change.

Fairness means identifying and supporting vulnerable people while protecting taxpayers' money by taking a proportionate response to those who can repay debts but choose not to.



Purpose of this toolkit

This economic abuse toolkit was produced by the Fairness Group to help public sector bodies who are recovering debt. It aims to help them understand, identify and support people who may have experienced or may be experiencing economic abuse. Noticing the signs and acting on them can have a huge impact on someone's safety and economic stability.¹

1 Surviving Economic Abuse, [Supporting customers experiencing economic abuse](#), accessed: 06/06/2022



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This toolkit was developed in collaboration with the charities Surviving Economic Abuse and Money Advice Plus. Working with these leading UK experts ensures the toolkit brings together proven best-practice tools. Alongside these two organisations, the following helped shape this toolkit to make it effective across the public sector:

- Cabinet Office Government Debt Management Function
- Christians Against Poverty
- Citizens Advice
- Credit Services Association
- Crown Commercial Services
- The Department for Work and Pensions
- HM Revenue and Customs
- Home Office
- Ministry of Justice
- StepChange Debt Charity
- London Borough of Barking and Dagenham



Understanding economic abuse

What is economic abuse?

Economic abuse involves behaviours that interfere with an individual's ability to acquire, use and maintain economic resources such as money, transportation and utilities. It can be controlling or coercive.

It can make the individual economically dependent on the abuser, thereby limiting their ability to escape and access safety.² It is designed to intimidate and isolate the victim.³

Economic abuse is included as a category of abuse in the Domestic Abuse Act 2021. It goes beyond interfering with money and finances to include economic resources more broadly, such as things that money can buy. Examples include housing, possessions and clothing. Financial Abuse is also included as a form of abuse in Section 42 (3) of the Care Act (2014).

2 Home Office (2022), [Statutory definition of domestic abuse factsheet](#), accessed: 06/06/2022

3 Surviving Economic Abuse, [Am I experiencing economic abuse?](#), accessed: 06/06/2022



Coercive control does not always involve the use of physical violence. Some abusers dictate the victim-survivor's choices and control their everyday actions, becoming violent or threatening if their demands are refused.

Forcing or coercing someone into debt is a common form of economic abuse – this is called coerced debt. [Surviving Economic Abuse](#) have more information on their website about coerced debt.

Even when a victim-survivor has left the home, financial control can still be exerted, for example with regard to child maintenance. Abusers may be carers as well as family members or intimate partners.



It is important to remember that economic abuse seldom happens in isolation – in most cases abusers use other abusive behaviours to reinforce it.



Some statistics on economic abuse

16%



of adults in the UK
(8.7 million people) say
that they **have experienced**
economic abuse.⁴

60%



of victim-survivors
of coercive control have been **coerced**
into taking out debt which can take many
years to repay and impacts credit ratings.⁵

Women who can't find
£100 at short notice are



3.5

times more likely
to experience domestic abuse.⁵

25%



of women
who have suffered economic abuse report
continuing to experience it after leaving
the abuser.⁵

4 Refuge (2020), [Know Economic Abuse](#), Refuge: London

5 Surviving Economic Abuse, [Coerced Debt Statistic 2020](#) and [Impact Report 2018-2019](#)

Economic abuse in public sector debt management

Economic abuse generally falls under three categories.⁶



Restriction

The abuser insists on seeing receipts or running through bank statements line-by-line, making the victim-survivor ask to use utilities, the car, a mobile phone etc.



Exploitation

The abuser pawning/selling the victim-survivor's belongings, stealing their savings, making them work but taking their wages, insisting all liabilities are in the victim-survivor's name, refusing to contribute to household costs, and building up debts in the victim-survivor's name.



Sabotage

The abuser destroying belongings, preventing the victim-survivor from being in education or employment, limiting their working hours which can cause them to lose their job, refusing to let them claim benefits and refusing to let them access a bank account.

⁶ Surviving Economic Abuse, [Conversation kit to screen for economic abuse](#), accessed: 06/06/2022

Economic abuse you could see in public sector debt management might include, but is not limited to:

- individuals who are in debt because their abuser has built up debt in their name (for example, by claiming benefits)
- individuals who are unable to repay debt because an abuser takes their earnings, including from employment and benefits
- individuals who are unable to repay debt because an abuser controls when and how their money is spent
- individuals who are unable to access certain debt recovery mechanisms because their abuser refuses to allow them to claim benefits
- individuals who struggle to communicate their financial position because an abuser controls their use of property, such as a mobile phone or car
- individuals who are unable to access certain debt recovery mechanisms because their abuser insists all economic assets, for example savings or a house, are in their name
- an abuser putting bills in an individual's name and then not paying them, or not giving the individual money to pay them
- an abuser contacting an organisation to illicitly gain information about financial matters that are not their own but those of a current or former partner, or spouse

Economic abuse in effect – possible examples

An abuser may use the victim-survivor's credit cards or other financial products to pay for their own lifestyle. Due to fear of consequences, the victim-survivor can do nothing. The abuser will run up large bills, which the victim-survivor has to cover by having to work harder to earn more money or face going into debt. As a result, they may become more tired and more controllable.

An abuser may not work but instead live off a victim-survivor, giving the impression of working but actually contributing little. For example, this may take place through a joint business venture. Here an abuser often creates a situation where the victim-survivor is working constantly to pay off debts and bills, while earning money to stay alive, which can lead to dependence and/or exhaustion.



Identifying individuals facing economic abuse

It is important to note that economic abuse can present itself in many ways and that it can be challenging to identify. Your organisation should seek to put in place policies and processes for identifying economic abuse. Ideally, these processes should involve:



enabling front-line staff to identify signs of potential economic abuse



having clear processes in place to support a customer following a disclosure



creating a safe space where disclosure can take place



Spotting the signs

It is not possible or appropriate to ask everybody you deal with whether they are subject to economic abuse. Victim-survivors of economic abuse may not be able to tell you they need help, even though they desperately want to. This can be because of fear that the abuser might find out and harm them.

However, there are some signs that might indicate economic abuse is ongoing. If you believe somebody is seeking to disclose information on economic abuse, you can ensure they feel comfortable by:



expressing concern

don't ask too many questions, but say that help is available and that they are not alone – believe them when they tell you⁷



taking time to listen

recognise that it may take time to act and don't force a response

⁷ Surviving Economic Abuse, [Spotting the signs: A guide for friends and family](#), accessed: 06/06/2022



🚩 Where an individual may be experiencing economic abuse, they might:

- 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
- have concerns about protecting their personal privacy or safety
- indicate their mail is no longer being delivered to their home
- tell you about a protective court order and have safety concerns

They may also mention:⁸

🚩 joint finances:

- appearing to be in conflict with a partner, family member or carer concerning money, earnings or savings
- saying their partner/family member or carer deals with all money matters and having no knowledge of service providers or how much things cost
- not having access to the joint bank account

🚩 not working:

- leaving work when they liked their job
- expressing a desire to work but their partner or a family member or carer is not supporting them to do so

🚩 not socialising:

- making excuses not to speak to friends
- working hard and looking after the children while their partner is out all the time

8 Surviving Economic Abuse, [Spotting the signs: A guide for friends and family](#), accessed: 06/06/2022

Security

If you get the sense an individual cannot talk freely, you should continue with the call and help them with their query as best as you can.

Your best option in this circumstance is to encourage them to contact you at another time when they can talk more freely. For example, you might want to remind them that they can call any time that phone lines are open.

Beyond this, your organisation may wish to consider developing policies on security in these circumstances. This might involve establishing a code word at the start of the call so the victim-survivor can use it if they need to end the call.

In developing such policies, your organisation may wish to refer to the public sector [Vulnerability Toolkit](#), which contains relevant information in this area.



Creating the correct disclosure environment

If your organisation decides to explore the matter further to understand if somebody is experiencing economic abuse, the conversation should be led by an appropriate member of the team. See the 'organisational training' section on the following pages for more information.

The screening questions outlined below are statistically proven to cover distinct forms of economic abuse in the United States.⁹ However, before proceeding to ask these questions, it is important to create the correct disclosure environment.

Your organisation will have policies and processes to work with potentially vulnerable people. These policies are likely to be suitable for working with people suffering from economic abuse. However, the following approaches around disclosure are also recommended by the charity Surviving Economic Abuse.

9 Adams, A. E., Sullivan, C. M., Bybee, D. and Greeson, M. R. (2008). Development of the Scale of Economic Abuse, *Violence Against Women* 14(5): 563.





Respond with empathy

Your member of staff may be the first person that someone who has experienced economic abuse shares their story with. Your staff member should offer a supportive and sensitive response, and encourage them to share their story.



Invite the customer to speak privately about the issue

If your member of staff is not already speaking in private with the customer, they can offer to move the conversation to a quiet place where they cannot be overheard.



Be flexible

Some organisations have policies on supporting vulnerable customers, including customers facing economic abuse. Many policies specify ways that normal procedures can be altered to better support vulnerable individuals.



Consider speaking to the customer's family, friends or a support worker

The individual may ask your member of staff to speak to a friend, relative or a support worker (including debt advisers such as Money Advice Plus) on their behalf. You may want to consider whether they can do this, if it would provide support and is consistent with the organisation's data policies. However, it is important to be aware that sometimes family members or carers may also be implicated in economic abuse.

If your organisation deals with individuals in person, your policies can be extended to reflect the needs of individuals facing economic abuse. For example, your organisation can ensure conversations are held in a location appropriate to the potentially challenging nature of the discussion.

Preparing individuals to answer questions

Before proceeding to the economic abuse screening questions, it is important to ensure the individual is in the best place to answer them. In order to do so, a staff member should consider going through the following explanation:

1. economic abuse is when a partner, family member or carer has interfered with your money or other economic resources in some way to stop you being in control of your life and making your own choices

2. these questions have been designed to help us identify if and how you have been affected by economic abuse – and if so, how we can best support you

3. it is up to you how you choose to answer these questions

4. (where appropriate) I can ask you the questions and write down your answers, most of them only require a 'yes' or a 'no'

5. you can have as much time as you need, and it's fine to stop at any point

6. if you remember something and want to change or add to any of your earlier answers, please feel free to do so

7. how things have been for you might have changed over time – please answer the questions thinking about the times when things have been most difficult



Remember that victim-survivors of any form of domestic abuse are likely to have had negative experiences of being asked questions. They may have been grilled by the abuser or repeatedly asked to share personal information with services.

Creating staff help cards

Your organisation may wish to create simple help cards to support staff in creating the correct disclosure environment when dealing with an economic abuse situation.

These can be useful when a staff member is on a call and needs an immediate reference point.

These simple tools provide immediate guidance on how to ensure an individual feels able to talk and how to respond to their concerns with appropriate empathy while gathering further information.

The help cards should include information on how to escalate issues internally as well as signposting details to expert external support.

Economic abuse screening questions

Once a correct disclosure environment has been established, the following screening questions should help confirm the existence or otherwise of economic abuse.

They should only be used by an appropriately trained individual if economic abuse is suspected and there is a need to explore further.

Remember, these questions do not need to be asked in exactly the same way each time. The most important thing is to help the individual feel comfortable when sharing potentially distressing information.

Questions can be adapted to the circumstances as long as the intention remains the same.

Question

1	Did/does your partner/a family member or carer ever stop you from having enough money to buy food, clothes, or other essentials?	Y/N
2	Did/does your partner/a family member or carer ever stop you from having enough money to pay the bills, including debts?	Y/N
3	Did/does your partner/a family member or carer ever tell you how you must spend money, rather than letting you make these decisions? This may include talking you out of repaying debts or making you feel guilty/intimidated about spending money.	Y/N
4	Did/does your partner/a family member or carer ever keep important financial information from you, including on household debts or their income?	Y/N
5	Did/does your partner/a family member or carer stop you from having a job or going to work? Or did/do they make it too hard for you to do so?	Y/N
6	Do you struggle to repay debt to the government because your partner/a family member or carer has taken out credit in your name?	Y/N
7	Did/does your partner/a family member or carer make you use your money to buy them things or pay their bills against your wishes, including debts?	Y/N
8	Did/does your partner/a family member or carer spend their money on whatever they want, while your money covers the essentials, including debt repayments?	Y/N
9	Did/does your partner/a family member or carer build up debt in your name, e.g. in applications for welfare benefits	Y/N
10	Did/does your partner/a family member or carer ever force or pressure you to give them your savings, wages or other things?	Y/N

You may wish to ask additional open questions to gather any information that you may have missed.

- 11 Has anything else happened to you, to do with money, work or your possessions, which isn't covered in the questions above?

Y/N

Once you have completed these questions you can consider what help your organisation may be able to offer (see the 'providing support and a consistent response' section below). Remember that help should be proportionate to the situation discussed.

It is possible that you find out information during the use of this questionnaire that is not related to economic abuse but reveals another form of vulnerability. In this case you should refer to other in-house guidance, including the public sector [Debt Management Vulnerability Toolkit](#).



Economic abuse as a form of vulnerability

Economic abuse may overlap with other forms of vulnerability that make engaging with debt management difficult. Or your organisation may suspect economic abuse where in reality another form of vulnerability is being revealed.

Where other vulnerabilities are identified instead of or in addition to economic abuse, your organisation may wish to consider the public sector [Debt Management Vulnerability Toolkit](#), which brings together existing industry-standard tools used in the identification and support of vulnerable customers.

Through using the information set out in the toolkit, leaders and experts involved in the design and administration of government debt strategies can fully make use of the success these tools have brought to other creditor sectors.



Providing support and a consistent response

Where an individual has disclosed economic abuse, either with or without the use of screening questions, your organisation should have support mechanisms in place to respond. It is important that if people are experiencing economic abuse, they know they are not alone and that support is available.

There are ways in which you can support an individual experiencing economic abuse. Many of these may overlap with policies and processes your organisation already has in place.



Signposting to economic and domestic abuse support services

Economic abuse helplines

The [Financial Support Line for Victims of Domestic Abuse](#) is run by [Money Advice Plus](#), in partnership with Surviving Economic Abuse. It offers specialist advice to anyone experiencing domestic abuse who is in financial difficulty.

To contact the [Financial Support Line](#), call 0808 196 8845 between 9am and 5pm, Monday to Friday. If victim-survivors do not want to speak to somebody directly, then they can be referred to Surviving Economic Abuse's [Tools to Thrive webpage](#) instead.

Domestic abuse helplines

The [National Domestic Abuse Helpline \(England\)](#) is a confidential, 24-hour service run by Refuge. Call on 0808 2000 247 or access the service online. Individuals can set a codeword and send a message to the helpline to either contact them by phone or email. They can also contact an alternative number, such as a friend's phone.

[Women's Aid online chat](#) can provide direct contact with a support worker between 8am-6pm Monday to Friday and 10am-6pm on Saturday and Sunday.

[Live Fear-Free Helpline \(Wales\)](#) is a 24-hour service available on 0808 80 10 800. Live chat is available and a 24-hour text service can be accessed on 07860 077333. You can also email info@livefearfreehelpline.wales.

[Domestic Abuse and Forced Marriage Helpline \(Scotland\)](#) is a 24-hour service available on 0800 027 1234. An online chat service is also available and individuals can email helpline@sdafmh.org.uk.

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Domestic and Sexual Abuse Helpline

(Northern Ireland) is available 24-hours a day on 0808 802 1414. Individuals can also email help@dsa helpline.org or use the web chat service.

The National LGBT+ Domestic Abuse Helpline is run by Galop and the service is available Monday, Tuesday and Friday, between 10am and 5pm, and Wednesday and Thursday, between 10am and 8pm. Reach them on 0800 999 5428 or at help@galop.org.uk. Web chat is available Wednesday and Thursday between 5pm and 8pm.

Men's Advice Line can be contacted on 0808 801 0327, Monday to Friday, between 9am and 8pm, or by emailing info@mensadvice line.org.uk. A web chat service is also available on Wednesdays, Thursdays and Fridays, between 10am and 11am and between 3pm and 4pm.

Local domestic abuse services

Individuals can search for their local service on the Women's Aid website or on Hestia's Bright Sky app. Many charities have ways to contact them online as well as by phone.

Their local service can help them to think about the steps they may want to take to stay safe, such as finding somewhere else to live where they will be away from the abuser.

The charity Surviving Economic Abuse provides a list of organisations that could offer support to victims of economic or domestic abuse in a range of circumstances, including cases where there are children in the household.

Local councils offer safeguarding support. An individual can identify which local council they live in through the government's find your local council service. Adult safeguarding services can then be located from the appropriate local authority website.

Signposting to independent debt advice

Financial support

There are a number of funds available to women who have experienced domestic abuse. You can search a full list of available funds on the Turn2us website at grants-search.turn2us.org.uk.

The process for applying will vary for each fund. See the websites listed for details of how to apply for each grant. In some cases, applications need to be made through a support worker or charity.

Eligibility criteria varies, and may depend on income, savings and housing situation, as well as whether an individual has dependent children.

If an individual is experiencing economic abuse and supporting children, Surviving Economic Abuse has more [information on help that is available](#).

Utilities

If an individual is in financial distress, their energy supplier may be able to support them by reassessing debt repayments and bill payments, and reducing or pausing payments where necessary. Some utility companies and charitable trusts offer grants to help pay debts.

Energy suppliers may ask for detailed financial information if somebody applies for a grant. Some organisations can help with these forms, including [Citizens Advice](#).

The [British Gas Energy Trust](#) offers grants and schemes that can help, even if somebody is not a British Gas customer. Details on other grant schemes can be found through individual company's websites.

Continues on next page

Local welfare assistance

England

An individual should ask their local [Citizens Advice](#) if their local council operates a welfare assistance scheme or hardship fund and how they can apply. The support could be in the form of a grant, loan or other support, for example food vouchers. The help available and criteria varies from council to council.

Scotland

There is a nationwide system of crisis grants that are available through the [Scottish Welfare Fund](#).

Wales

The [Discretionary Assistance Fund](#) is a grant to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if somebody is experiencing extreme financial hardship.

Northern Ireland

The [Discretionary Support scheme](#) supports people who are in need of short-term financial help.

Debt management

If an individual has been coerced into debt by an abusive partner, a qualified debt adviser can talk them through the options available based on their specific situation.

Your organisation should have a signposting relationship in place to refer individuals to independent debt advice. If it does not, more information on how this can be set up can be found in the public sector [Debt Management Vulnerability Toolkit](#).

Your organisation may wish to consider how its recovery processes could support an individual experiencing economic abuse. For example, the potential to:

- offer payment breaks while a victim-survivor gets back on their feet after leaving an abuser
- consider any requests on sending communications so they don't inadvertently alert an abuser to a victim-survivor's address – for example, considering:
 - where it is safe and appropriate
 - the use of alternative addresses for victim-survivors, such as registered refuges, safe houses or other addresses
- recognise when setting up payment plans that a victim-survivor may not have full access to the income they are shown to have

Wider signposting and information

Police

Economic abuse rarely happens in isolation. It may be occurring alongside other forms of domestic abuse. If a person is in immediate danger, they should call the police on 999.

For more information on how the police can support an individual, see the 'I need help' section of [Surviving Economic Abuse's website](#).

Legal options

The Serious Crime Act 2015 made [controlling or coercive behaviour](#) in intimate or family relationships a criminal offence. Economic abuse is included in a list of the types of behaviour associated with control or coercion.¹⁰ Economic abuse is further recognised as a type of abuse under the Domestic Abuse Act 2021.¹¹

If somebody wishes to know more about this, organisations such as [Rights of Women](#) may also be able to provide support with advice and information about legal rights. [The Law Society](#) provides details of local solicitors and legal advisers.

¹⁰ Surviving Economic Abuse, [Possible solutions to coerced debt](#), accessed: 06/06/2022

¹¹ [Domestic Abuse Act 2021](#)

Data and recording

Your organisation may wish to consider how it records information on economic abuse. It is important to do so following all existing rules and regulations regarding data protection, ensuring relevant members of staff lead the process. Reference should be made to the information on data management in the [Debt Functional Standard](#).

The public sector [Vulnerability Toolkit](#) contains additional information on data capture you may wish to reference when addressing this issue. For example, the TEXAS and BLAKE protocols suggest how you can discuss consent on data with a potentially vulnerable individual. The CARERS protocol covers how to deal with third parties regarding data.

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Fraud

Challenges to the liability for debt can be made in cases of fraud – for example, if the debt was taken out in somebody’s name without their knowledge. Fraud is illegal, and laws exist to support people who have had debts fraudulently built up in their name.

If a person wishes to understand more about their legal rights, the charity Surviving Economic Abuse has more information on [challenging the liability for coerced debt](#).

Organisational training

Your organisation may wish to consider whether its existing training is suitable for dealing with issues of economic abuse. It may be the case that existing training on vulnerability can be adapted in order to deal with this challenge.

Training on economic abuse may include a focus on:¹²

- empathy – this can be part of wider vulnerability training
- the ability to understand the definition of domestic and economic abuse – in line with the Domestic Abuse Act 2021
- the demographics at risk of economic abuse
- the ability to understand other forms of abuse e.g. elder abuse
- the ability to recognise the potential signs and effects of financial and economic abuse and other drivers of vulnerability
- the ability to encourage disclosure
- awareness of support options, any referral process, access to a specialist team or experienced colleagues, or relevant consumer information

If you want to consider additional expertise to support your training, Surviving Economic Abuse offers bespoke training on economic abuse. To find out more, visit the [‘training’ pages on the Surviving Economic Abuse website](#).

¹² Areas of focus taken from UK Finance 2021 [Financial Abuse Code](#)

Support for those who speak other languages

The charity Surviving Economic Abuse has translated some of its key information on what economic abuse is and how to identify it into other languages.

Information on economic abuse in Arabic / معلومات حول الانتهاك الاقتصادي، باللغة العربية

- [Understanding economic abuse / فهم الانتهاك الاقتصادي](#) (July 2022)

Information on economic abuse in French / Informations en français sur la violence économique

- [Understanding economic abuse / Comprendre la violence économique](#) (July 2022)

Information on economic abuse in Polish / Informacje o przemocy ekonomicznej w języku polskim

- [Understanding economic abuse / Czym jest przemoc ekonomiczna](#) (July 2022)

