



## What would you do?

Brief for May 2017 theme for the localisation of the National Awareness Campaign 'What Would You Do?'

# Financial Domestic Abuse

The National Awareness Campaign as part of the Second National Strategy on Domestic, Sexual and Gender-based Violence 2016-2021



## What is financial domestic abuse?

It is a sad truth that when people think of domestic abuse, the first thing that comes to mind for many people is ‘Why don’t they just leave?’. Research, both domestic and internationally, has shown us that many domestic abuse victims stay in abusive relationships because they feel they do not have the financial resources to break free. Having no money and no means to pay for a roof over your own or your child’s head can be a terrifying prospect.

Financial abuse is a form of domestic abuse in which money and access to finances are used by an abuser to exert power and control over their partner. It can take many different forms but all are aimed at limiting and controlling a partner’s current and future actions and freedom of choice\*. In 2015, Women’s Aid in Ireland had over 1,600 disclosures of Financial Abuse\*\*. In a recently published Irish survey commissioned by the National Safeguarding Committee looking at the abuse of vulnerable people, 16 per cent of respondents reported knowing of some vulnerable person (either themselves or someone close to them) who has experienced financial abuse \*\*\*.

The most common type of financial domestic abuse occurs when the abuser does not allow their partner access to money. Victims often have no income, access to bank accounts, or credit cards. 71% of respondents, in research on victims of financial abuse\*, reported that they went without basic essentials because they did not have enough money to buy them. 41% reported having to use their children’s birthday money or savings.

Contrary to what people may think, financial domestic abuse is not restricted to people who have no income in their own name. Survivors of financial domestic abuse come from all socio-economic backgrounds and can have all sorts of careers. In the research on Women’s experience of financial abuse and Universal Credit, a third of respondents said that their abusive partner directly took their wages from them. Others were made account for every penny they spent with receipts or even account for every mile driven by car.

Financial domestic abuse is often more than just controlling access to money. It frequently includes elements of exploitation where the abuser will put their spending first. The abuser may be feeding an addiction, leaving their partner and children without money for basic needs such as food and heat. Victims report instances where documentation is forged in order to run up debt in their name, effecting their credit rating. Some are forced by their partner to commit crimes such as welfare fraud, which further inhibits their perceived ability to reach out for help.

\*Information taken from research published in 2015, carried out by Women’s Aid (UK): *Unequal, trapped and controlled. Women’s experience of financial abuse and Universal Credit.*

\*\* *Impact Report 2015*, Women’s Aid (Ireland)

\*\*\* *Vulnerable adults in Irish Society, Nationwide Public Opinion Survey, National Safeguarding Committee, December 2016*



## The impact of financial domestic abuse

Sabotage is another tactic used by abusers in financial abuse to limit a partner's independence. Incidences have been recorded of abusers damaging their partners career and professional reputation, sustained belittling of their achievements, preventing them partaking in education or training, or even beating them before interviews, purposely leaving marks so they are unable to attend.

Other forms of controlling behaviour and abuse, such as physical, sexual and emotional abuse for example, often accompany financial abuse. Sometimes victims report that financial abuse was the first in a spectrum of abuse that they experienced. Others report it came later in order to prevent them from leaving. Enforcing complete financial dependence can be such an efficient tactic employed by abusers to control their partner that it can be the sole type of domestic abuse used.

Compared to other forms of domestic abuse, financial abuse can be less visible and difficult to prove. Victims can have very well paid professional careers, or could live in a big house in a wealthy area and have no access to cash, bank accounts, credit cards or the ability to spend a single cent without having to ask their partner's permission. Some victims have spent many years completely reliant on a meagre allowance.

The impact of financial domestic abuse can leave a victim with a loss of confidence in managing money, no financial skills due to inexperience, diminished employment potential, ruined or zero credit history, large debts and even fear of criminal charges due to being forced into fraudulent behaviour.

Financial domestic abuse can continue long after the victim has left their abuser. Victims with children can be forced to struggle to provide for their children, with no maintenance support, while the abuser showers the children with expensive and lavish spending in order to shame their ex-partner.

Sometimes victims might not recognise that they are in a financial abuse relationship for a long time. It can develop slowly and manifest in an insidious manner. The abuser could tell their partner that they are helping them by taking care of all financial matters, while at the same time curtailing their independence and ultimately leaving their partner feeling trapped.

There is much we, as potential bystanders, can do to help someone we suspect is a victim of financial domestic abuse. We may know someone who is suffering from domestic abuse but they are too afraid or ashamed to tell us. This can especially be the case when it comes to financial abuse. In Ireland, it is a commonly held belief that it is rude or an invasion of privacy to ask someone about his or her financial situation, or talk about our own. However, we all have a responsibility to tackle domestic abuse and to educate ourselves on how we can help.



## How to spot warning signs of financial domestic abuse

As with all forms of domestic abuse, the warning signs will not be obvious. Every situation will be different. The authors of the Women's Aid report into financial abuse\*, Marilyn Howard and Amy Skip, have outlined ten of the most frequent signs to look out. As potential bystanders, it is important for us to know them. Perhaps you have heard a sibling, friend or neighbour complaining about one or more of the following:

1. Does one partner seem to take important financial decisions without consulting the other?
2. Will they use their partners credit/debit card without telling them?
3. Does one partner control the others access to money, through credit cards or bank accounts?
4. Does one partner take the others benefit payments, or wages?
5. Does one partner refuse to contribute to household bills or children's expenses?
6. Will one partner put all the household bills in the name of the other, but will then not contribute to them?
7. Has there been loans taken out in the other partners name and then a refusal to contribute to repayments?
8. Does one partner take money from the other without consent?
9. Is one of the partners restricted from working, training or education?
10. Is one partner used as a free source of labour?

If so then the person in question could be suffering from financial domestic abuse.

\*Women's Aid (UK): *Unequal, trapped and controlled. Women's experience of financial abuse and Universal Credit* (2015)

Before you get involved, ask yourself if it is safe and legal to intervene. If the situation is already violent or looks like its escalating quickly, do not directly intervene. Call the Gardaí on 999. The only effective bystander intervention is a nonviolent one. If you try to "rescue" a victim or fight off an abuser, you will not only be endangering yourself, but the abuser might take out their anger on the victim later. The victim could end up more isolated and less likely to seek help later on.



## Advice for bystanders/witnesses concerned about someone they know

Don't wait for them to approach you. Look for a private moment where you can express concern and let them know you're there to support them. A simple question like "are you ok?" could give you both an opportunity to talk.

### Express concern

Tell your friend that you've been concerned for them or that you're worried. This is a non-judgmental approach that might make them feel comfortable in opening up. If they deny that anything is wrong, don't push, but communicate that you'll be there for them if they ever want to talk.

### Assure them that the abuse is not their fault.

This can be such an important thing for a victim of abuse to hear. Some useful things to say might be, "No one deserves to be treated this way," "You are not to blame," or simply, "What's happening is not your fault."

### Support, but don't give advice

This can be so hard to do, especially if the victim is someone close to you. But remember that you cannot make someone leave a relationship if they are not ready to do so. **Be aware that leaving an abusive relationship is the most dangerous time for a victim. The victim is best placed to assess the danger to themselves.** Give them options and offer to help and support them along the way, but pressuring a victim to leave a relationship who does not want to may only isolate them further by making them feel like they can't confide in you. Remember that abusive behaviour is a pattern of getting power and control over someone else. Validating a victim's choices and encouraging them to make their own decisions about their life can help to break the cycle of power and control.

### Give resources

There are plenty of services in Ireland which can offer help and support to the person you are concerned about. Check out [www.whatwouldyoudo.ie](http://www.whatwouldyoudo.ie) for a list of services and advice on how to find the most appropriate one.



## How to access financial help and advice for persons in difficult financial situations

If a victim is able to plan before they leave an abuser, you, a friend or relation might be able to provide safe keeping for financial records and identity documents, if it is safe to do so, including:

- Some form of identification (Passports, birth certificates)
- PPS Number for themselves and any children
- Bank account details
- Records and payment cards relating to any benefits and tax credits
- Details of any relevant insurance policies
- A sum of money (if possible).

**Below are a list of services offering financial advice for persons in difficult financial situations:**

**MABS** (Money Advice and Budgeting Service) is the State's money advice service, guiding people through dealing with problem debt. MABS operate a Helpline [0761 07 2000](tel:0761072000), Monday to Friday, 9am to 8pm or email [helpline@mabs.ie](mailto:helpline@mabs.ie).

**Abhaile** is a new service to help homeowners find a resolution to home mortgage arrears. It provides vouchers for free financial and legal advice and help from experts, which are available through MABS. Call the MABS Helpline [0761 07 2000](tel:0761072000), Monday to Friday, 9am to 8pm. The MABS face-to-face service is completely free, confidential and independent, and is available in more than 60 locations nationwide. You may wish to visit the MABS website for a list services in your area <https://www.mabs.ie/en/contact/>.

**ISI** (Insolvency Service of Ireland). If you are worried about debt and would like to speak to someone about which of the new debt solutions would best suit your circumstances, you can contact the ISI on their Information and General Enquiries line 076 106 4200.

The Insolvency Service of Ireland has **no role** in providing financial advice. If you are in doubt in relation to your legal or financial position, please take appropriate professional advice, contact a Personal Insolvency Practitioner (PIP), or approved intermediary, as appropriate. For a list of PIP's visit [www.isi.gov.ie/en/ISI/Pages/PIPs](http://www.isi.gov.ie/en/ISI/Pages/PIPs)