

**GDASS**

**SUPPORTING VICTIMS  
OF DOMESTIC ABUSE**

# **Economic Abuse**

## **Learning from Domestic Abuse Related Death Reviews**

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Training & Prevention Coordinators





# GDASS

## **GDASS – Gloucestershire Domestic Abuse Support Service**

Provides support for all victims aged 16+ regardless of gender or background

Support includes:

- Safety planning
- Advocacy work
- Practical support

### **Referral Routes:**

- **Self-referral** – [www.gdass.org.uk](http://www.gdass.org.uk) | [support@gdass.org.uk](mailto:support@gdass.org.uk) | 01452 726 570
- **Professional referral** – [www.gdass.org.uk](http://www.gdass.org.uk) | [support@gdass.org.uk](mailto:support@gdass.org.uk)
- **Professional line** - **01452 726561**
- **MARAC referral** – for high-risk cases

# Gloucestershire Domestic Abuse Training Pathway



# Impact Warning

This webinar includes discussion of domestic abuse-related homicide, suicide and missed professional opportunities.

Step away if needed. Keep cameras off if preferred. Use support available to you during or after the session.



# What we will cover

Describe economic abuse and recognise its place within coercive control

Identify how economic abuse can appear in routine agency information

Understand links with entrapment, post-separation abuse, homicide and suicide risk

Recognise recurring missed opportunities within DARDs and DHRs

Apply the learning through stronger asking, recording, risk assessment and referral

# What is economic abuse?

***“Any behaviour that has a substantial adverse effect on the victim-survivors ability to acquire, use or maintain money or other property or obtain goods or services.”***

**Acquire** - Income, employment, benefits, education or access to money

**Use** - Spending, accounts, transport, technology, utilities or essentials

**Maintain** - Savings, property, credit standing, housing and possessions



# More than money

**Money –**  
Accounts, cash,  
benefits

**Work –**  
Attendance,  
income, study

**Access –**  
Phone, internet,  
transport

**Housing –**  
Rent, mortgage,  
tenancy

**Essential –**  
Food, clothing,  
medication

**Property –**  
Possessions,  
damage, debt

# Acquire, use and maintain

## Acquire

- Preventing or sabotaging work
- Controlling benefits or income
- Restricting education or training
- Wages paid into the perpetrator's account

## Use

- Dictating spending
- Demanding receipts or passwords
- Restricting utilities or transport
- Providing an inadequate "allowance"

## Maintain

- Creating debt
- Emptying joint accounts
- Damaging property
- Refusing essential household costs

# Economic abuse as coercive control

**Restrict**

Limit access and  
choices

**Exploit**

Use the victim's  
resources

**Sabotage**

Undermine  
stability

**Dependence**

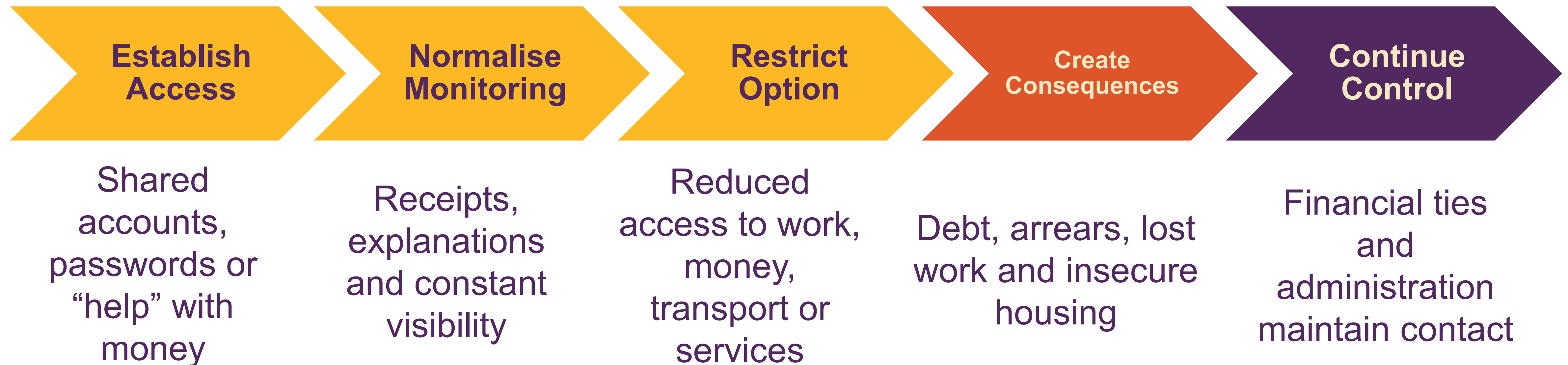
Make leaving  
harder

**Control**

Maintain power

**The key question is not only “What happened?” but “What did the behaviour enable the perpetrator to control?”**

# How economic abuse develops over time



# Why it matters in Domestic Abuse Related Deaths

**454**

DARDRs  
analysed  
2019–2025

**51%**

featured  
intimate-partner  
economic  
abuse

**47%**

of those reviews  
recognised it

**4/15**

in-depth reviews  
made  
economic-abuse  
recommendations

**The issue is not simply whether economic abuse was present. It is whether agencies and review panels recognised its significance and acted on the learning.**

**Click here to read ‘Hidden Risks, Fatal Consequences’**

# When economic abuse is viewed in isolation

Rent arrears

Missed work

Benefit  
problems

Debt

No transport

Property  
damage

Court action

Declining  
wellbeing

Housing  
insecurity

**Ask:**

**How did this situation arise?**

**Who controls the resource?**

**What is preventing resolution?**

# A pattern no single agency can see



# What different agencies may record

| What may be recorded                         | What may be missed                                         | What to ask next                                                           |
|----------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------|
| Rent arrears; one partner controls contact   | Income diversion, threats, hidden correspondence           | Who receives income and correspondence? Who can access the home?           |
| Absence, lateness or resignation             | Transport, childcare or workplace sabotage                 | Has anyone made it difficult to attend or remain in work?                  |
| Debt, repeated credit or unusual transfers   | Coercion, impersonation or withheld access                 | Were transactions and credit freely agreed and understood?                 |
| Stress, missed care or no medication         | Restricted money, transport or phone access                | What is preventing access to care and essentials?                          |
| Property disputes and repeated court contact | Legal processes used to exhaust resources or force contact | Is the contact proportionate and resolution-focused, or part of a pattern? |

# Recurring missed opportunities

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**Not named** Financial problems recorded without identifying abuse

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**Limited curiosity** What is owed, but not who created or controls it

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**Separation assumed safer** Financial ties still provide routes for control

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**Consequences only** Debt or non-engagement, not perpetrator behaviour

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**Incidents separated** No cumulative pattern across time or agencies

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**Economic safety omitted** Physical safety planning without practical resources

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# When systems unintentionally reinforce control

## Contact and correspondence

Sending information to a monitored address or allowing one partner to speak for the other.

## Enforcement first

Responding to arrears, absence or non-engagement before exploring how the situation arose.

## Repeated retelling

Requiring the victim-survivor to explain complex abuse to multiple services without coordination.

## Unsafe “solutions”

Suggesting immediate account, tenancy or payment changes without considering risk and liability.

## Fragmented records

Recording each incident separately so the cumulative pattern remains invisible.

## Perpetrator credibility

Treating organisation, confidence or financial knowledge as evidence that the perpetrator is reliable.



# Post-separation economic abuse

Joint accounts, debts and withheld child maintenance

Housing, property and delayed sale or transfer

Repeated messages framed as financial administration

Employment or benefit sabotage

Legal processes used to force contact or exhaust resources

Threats involving homelessness, possessions or children

# Post-separation: contact disguised as administration

## Legitimate issue

- Clear purpose and defined scope
- Proportionate frequency
- Information needed for resolution
- Respect for agreed channels
- Movement towards completion

## Possible continuing control

- Repeated or shifting demands
- Unnecessary urgency or threats
- Multiple channels and boundary breaches
- Delays that increase cost or exposure
- Children, property or debt used to force contact

# Economic abuse, entrapment and suicide

## Economic pressure

- Overwhelming or coerced debt
- Fear of losing the home
- Loss of work or income
- No access to essentials

## Possible cumulative impact

- Entrapment and loss of realistic choices
- Isolation from practical support
- Continuing harassment after separation
- Deteriorating wellbeing and hopelessness

# Responding where suicide risk is present

## **Take it seriously**

Explore immediate safety and follow urgent safeguarding or crisis procedures.

## **Connect the context**

Consider domestic abuse, post-separation harassment, debt, housing and entrapment together.

## **Do not leave practical risk aside**

Immediate access to money, housing, communication and essentials may affect safety.

## **Share proportionately**

Record and share relevant risk information through established procedures.

## **Keep perpetrator behaviour visible**

Do not reduce the account to mental health symptoms or financial stress alone.

## **Use specialist support**

Involve domestic abuse and appropriate health or crisis services.

# Asking about economic abuse

*“Do you have access to your own money?”*

*“Does anyone stop you buying things you need?”*

*“Do you have debt someone created or pressured you to take?”*

*“Does anyone monitor your spending or demand receipts?”*

*“Has anyone interfered with work, benefits, housing or transport?”*

*“Are money or property being used to maintain contact?”*

**Ask privately and safely. Do not ask in the presence of the suspected perpetrator.**

# From disclosure to action



**Economic safety belongs within safety planning: money, housing, transport, communication, documents and essential items.**

# Economic safety planning in practice

## Money and banking

Safe access, account visibility, cash, benefits and specialist advice.

## Housing

Tenancy or ownership, perpetrator access, arrears and homelessness options.

## Communication

Safe phone, email, post, passwords and agreed contact method.

## Documents

Identification, banking, benefit, tenancy and legal records.

## Work and transport

Attendance, pay, workplace contact, childcare and reliable travel.

## Children and essentials

Food, medication, school items, maintenance and emergency needs.

# Recording the abusive behaviour

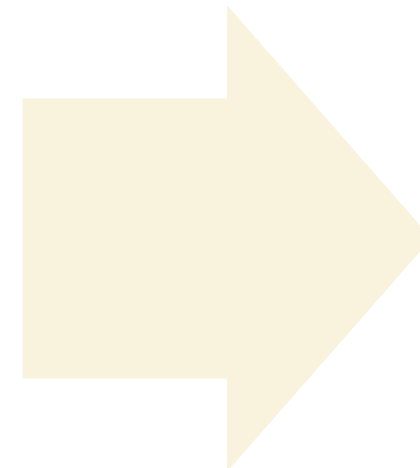
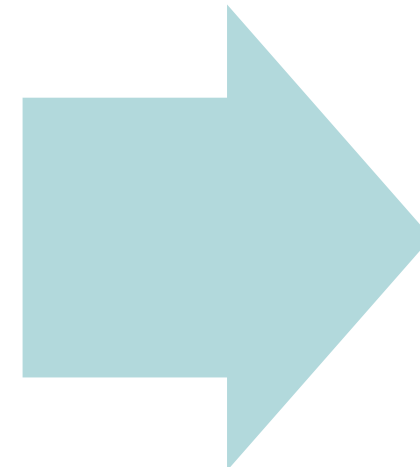
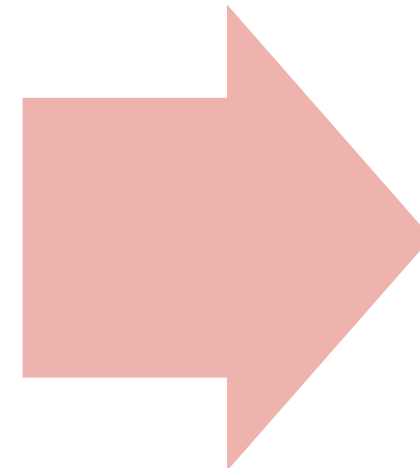
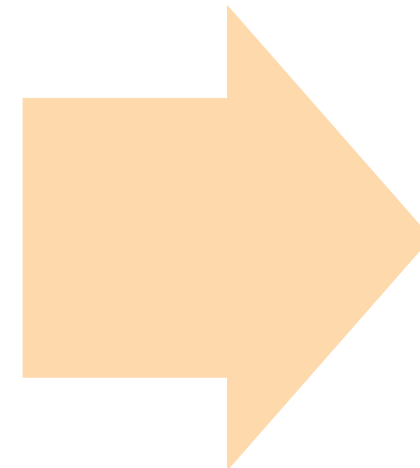
Avoid recording only

*“Client is in debt.”*

*“Tenant failed to pay rent.”*

*“Employee has poor attendance.”*

*“Conflict about money.”*



Record behaviour, impact & pattern

*“The partner pressured the client to take credit and retained the funds.”*

*“The perpetrator diverted household income, preventing rent payment.”*

*“The partner repeatedly withheld the car and contacted the workplace.”*

*“The ex-partner withholds maintenance and uses payments to force contact.”*

# Organisational learning from DARRDs

| Ask                                                        | Enable                                                     | Audit                                                  | Connect                                                  | Evidence                                        |
|------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------|
| Do tools cover economic abuse and post-separation control? | Do staff have pathways, supervision and specialist advice? | Can records show improved identification and language? | Can agencies identify linked incidents and share safely? | How will we know practice has actually changed? |

**“Raise awareness” is not an outcome. Define the change, owner, timescale and evidence.**

**Click here to read  
‘Learning from Loss’  
report**

# Seven messages to take away

Economic abuse is domestic abuse and a mechanism of coercive control.

The consequences may be visible before the abuse is disclosed.

Debt, arrears and work difficulties should prompt curiosity, not judgement.

Different agencies may each hold one part of the pattern.

Control can continue or escalate after separation.

Risk and safety planning must include economic safety.

DARDR learning must produce demonstrable changes in frontline practice.

# Support and further resources

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## **GDASS**

Local specialist domestic abuse support

[www.gdass.org.uk](http://www.gdass.org.uk)

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## **Surviving Economic Abuse**

Information and Tools to Thrive

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

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## **Financial Support Line**

[Money Advice Plus](#)

0808 196 8845 | Mon–Fri, 9–5

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## **Citizens Advice**

Benefits, debt, housing and consumer advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

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## Thank You, Feedback & Questions

Click to access the GDASS  
website

GDASS Professional Line:  
01452 726561

