

WHAT CAN BE DONE TO HELP SURVIVORS OF ECONOMIC ABUSE?

Earlier this year a UK Finance report called for greater support for victims of economic abuse. Closer speaks to one survivor about why there's an urgent need for change...

Mary* was just 23 when she got together with the man who would become her physical, mental and financial abuser for over two decades. The mum-of-two says that at times during her former relationship she was forced to shoplift in order for her and her kids to survive. And shockingly, Mary says in that in some ways the aftermath of the relationship was "even harder" – as her former partner left her with thousands of pounds' worth of debt. "People might wonder why I didn't just leave," says Mary, now 53. "But fear keeps you frozen."

SURVIVORS

In May this year a report by UK Finance, a trade association for the UK banking and financial services sector, called for changes in the finance sector in order to help survivors of economic and financial abuse. Their recommendations included access to legal advice for survivors, a "tell us once" service allowing survivors to disclose abuse to multiple organisations at once, and a review of how "coerced debt" is

reflected on survivors' credit files. With research by Aviva last year suggesting that one in six women in the UK has experienced financial abuse in a current or former relationship, experts say improvements can't come quickly enough.

Former Spice Girl Mel B has spoken about experiencing financial abuse in her marriage to ex-husband Stephen Belafonte. She said, "I wasn't just emotionally and physically abused, there was all the financial abuse too. I didn't realise that I didn't have as much money as I thought I had. So I literally had to eat humble pie and live with my mum." Belafonte has repeatedly denied the claims against him.

Rojas Perez, service manager

at the domestic abuse charity, Advance, says, "Economic abuse is very common in the context of domestic abuse. It's a tactic to exercise control and power over the victim."

"We've seen women who aren't working, either because they are looking after young children, or because their partner won't let them work. They are dependent on their partner who then controls exactly how they're going to spend any money. And we've also seen women who have to give their partners their entire salary each month."

"Another form of financial abuse can be a partner taking out loans and credit cards in the victim's name without their consent or



Mel B has spoken about experiencing financial abuse in her marriage

even knowledge, or using their partner's name to claim benefits. Economic abuse really takes over a victim's life and everything she does."

SLOW BURN

Mary describes her own transition into an abusive relationship as a "slow burn". She recalls, "At 31, Simon was eight years older than me. He worked in sales and had a lot of charisma. In the early days, he always offered to come to mine, saying it was easier as he had a car. It was only later that I learnt he was still living with his ex."

"A few months in he began criticising things I'd said on nights out, accusing me of



‘SIMON WAS OFTEN OUT OF WORK & I PAID ALL THE FOOD, RENT & BILLS’

being 'inappropriate' with his friends or flirting with them. Then he started suggesting I dress differently. He was trying to turn me into somebody I wasn't. It wasn't until three years in that the physical abuse started."

And it was after the birth of the couple's first child, a year after the relationship became violent, that Mary became a victim of economic abuse too. She says, "I got housed in a one-bed flat and Simon moved himself in too. Knowing what he was capable of, I was too scared to say no."

"Simon was often out of work and I paid all the food, rent and bills. Everything was in my name. Officially I was a single parent. He said if I gave his name to the Child Support Agency, my life would be over."

In survival mode, Mary sold

anything of value. She says, "I'd cycle to Tesco at 8pm to get yellow-sticker items. Sometimes I was forced to shoplift food, soap or clothes. A few times I got caught, but I always got off with a slap on the wrist."

FEAR

When Mary's eldest was six, a second child arrived. She says, "By then I'd been re-housed in a two-bed flat. Again, Simon moved himself in. Once, he ordered an ugly pine wardrobe without asking me, then insisted I owed him half the £3,000 cost."

"When I bought a computer through a scheme for people on low incomes, he made himself the administrator and locked me out of it. He'd also raid the kids' birthday money to buy cigarettes."

"Fear kept me trapped. He strangled me and held a knife

to my throat. During one row he clocked me round the ear, perforating my eardrum. If I ever tried to stand up to him, he'd threaten to take the kids away."

In the end it was actually one of the couple's children who broke the cycle of abuse and called the police during a violent rampage. But despite decades of abuse, Simon faced just two charges of common assault, relating to events on the day Mary's child called the police.

"He was only in prison for eight weeks," says Mary. "Although he also got community service, a £250 fine and had to attend a course in anger management. Thankfully he was also given a restraining order so he wasn't allowed near us anymore."

Even once free of her ex, the relationship left mental, physical and financial scars. Mary says,

WHAT CAN YOU DO?

If your partner is being controlling around finances, Gabriela suggests approaching your bank. "If you can, put accounts into your own name," she says. "And if possible put some money aside to prepare for an exit. Approach organisations and services like Advance for help so they can put a safety plan in place. Our helpline is free."

● If you're in immediate danger, call 999 straight away. You can also call the National Domestic Abuse Helpline for free on 0808 2000 247.

"I had to borrow £7,000 from my mum to pay off a car that Simon had pressured me to put in my name. Thankfully I have family who love me. What about those who don't have any support?"

RESTRAINING ORDER

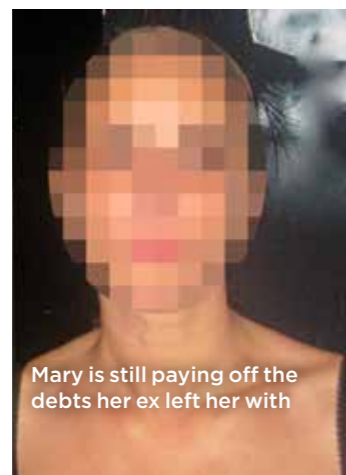
As for Mary, seven years on from the end of her relationship she says "everything is better" – although she still owes her mum money. She says, "I've been left with mental health issues which make it hard to work. My relationship very nearly destroyed me in so many ways, and I'm angry that Simon stole my youth. But my youngest saved my life by calling the police that day."

"The changes UK finance are asking for would have a massive impact for survivors, particularly the access to legal advice. In my case, the charities Advance and the Women's Trust were amazing – I wouldn't be here today without them – but these services are so stretched."

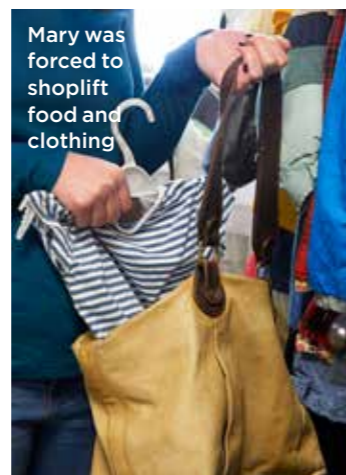
"In the aftermath of domestic abuse, you're left with so many emotions and often you're still not thinking straight. You're still living in fear. Access to someone who could guide you through dealing with the debt you've been left with would be incredible."

By Deborah Riseley

● For help and more information, go to advancecharity.org.uk



Mary is still paying off the debts her ex left her with



Mary was forced to shoplift food and clothing