

## SESSION 2: DISCUSSING ECONOMIC CONTROL AND FINANCIAL ABUSE

*How can victims and survivors best identify and respond to economic control?*

## GROUP CONTRACT

- Do a go around to make sure everyone is included
- Check if you're on mute – the host will mute if there's background noise



## Previous Session

- Overview of training
- Definitions of economic control and financial coercion and their consequences for victims and survivors
- How financial coercion is identified
- What can be done if someone is in a financially abusive relationship

# OBJECTIVES 1

## Identifying Financial Abuse

- Discuss how to identify economic control as abuse with victims and survivors
- Discuss if victims identify economic control as abuse
- Recognise the indicators of abuse (e.g., they don't regularly have enough money to pay for basic necessities, including hygienic products; they must present receipts for purchases)
- Recognise the difference between lack of knowledge/skills and lack of confidence with managing finances ( e.g. Do they ask for help filling out forms now? Are they anxious about going into a bank? Do they know where to look for financial help?)

## OBJECTIVES 2

### Addressing the Impact of Control and Abuse

- Discuss how to determine the extent of abuse (e.g., coercive debt)
- Discuss how to separate off financially from the ex-partner/current partner
- Identify support services
- Introduce financial planning tool that we will learn how to use by the end of this module

## IDENTIFYING ECONOMIC CONTROL AND FINANCIAL ABUSE AS DSGBV

- Do survivors identify economic control and financial abuse as abuse?
- How do you discuss this abuse with them?
- What are the primary factors driving this dependence? (e.g., unemployed, perpetrator controlling income, perpetrator owns the house or has his name on the lease, perpetrator has generated jointly held debt)

## IDENTIFYING ECONOMIC CONTROL AND FINANCIAL ABUSE AS DSGBV

- How often does financial dependence and risk of poverty influence staying in an abusive relationship or returning to it?
- Are they working? Who receives their income?
- Do they receive the child benefit?
- Do they spend the child benefit?
- Is the house jointly owned? Are both names on the lease?

## ASSESSING SKILLS VERSUS CONFIDENCE

### Issues to Consider:

- Information on the household income and expenditure may have been withheld from survivors
- Access to management of household finances and budgeting may have been blocked by the abuser
- Survivors may have been excluded from information on utility
- Victims may have had to present receipts for any expenditures, undermining confidence
- Victims may have not been given money for essential items



## COERCIVE DEBT

- What is it?
- Examples:

Forced to pay bills/bills in their name only

Forced to borrow from high cost lenders like money lenders or catalogue lenders

Forced to pay for items for the perpetrator, and not for household use

Forced to borrow against the mortgage or other assets

## CASE STUDY: COERCIVE DEBT

- Gráinne - 47-year-old with a 22-year-old daughter who is in her final year in college.
- Separated from her husband 2 years ago.
- She is employed as a carer and earns €24,600 per year.
- You have been assisting Gráinne with a social housing application and you are going through her bank statements with her.
- Gráinne is paying €300 per month to her local credit union, €45 per week to a legal money lender & €27 per week standing order to Revenue.
- Gráinne becomes very upset - Revenue and Credit Union debts are in her husband's name - he will stop paying their daughter's college costs if she stopped paying these debts.
- Gráinne received a disconnection notice for her electricity bill, her mobile phone has been cut off due to arrears, and her daughter has been taking cash from her purse at weekends when she returns from college.
- Gráinne is also in arrears of €1,200 on her private rent and she is terrified that she will not receive HAP because of these arrears.

*What are the priorities for Gráinne? What would be your response to her? What actions can Gráinne take?*

## ASSESSING DEBT AND IMPACT ON CREDIT HISTORY

- Survivors may have been left with large amounts of utility arrears
- Survivors may have taken on coerced debt, not have had access to information about debt taken out in their name, and/or be left with debts by abuser
- Survivors may have been forced to make expensive purchases
- The survivor's credit history may have been impacted by the abuse, leaving them with less ability to access cheaper forms of credit

## JOINT ACCOUNTS AND POTENTIAL FOR ONGOING ABUSE

- Survivors may not have been allowed access the benefits they are entitled to, benefits may have been in the name of the abuser, benefits may still be assessing the abuser as a member of the household when assessing eligibility, benefits may be being paid into the abuser's bank account
- Survivors may be impacted by partners using or accessing their accounts, may not have access to their accounts or may have had their accounts monitored by a partner
- Survivors may be fearful of the abuser trying to access their accounts or monitor them through digital means

## DEVELOPING A RESPONSE

By the end of this training, you will be able to develop and tailor a plan for people you work with. This will include:

- Identifying sources of independent income and housing options
- Accessing specific payments – Additional needs payments, non-means tested rent supplement (new payments under consideration: 3rd National Strategy plus SI proposals)
- Separating out payments from the abuser
- Separating out bank accounts
- Checking credit history
- Signposting support services

## Next Session

- Discuss the impact of the cost-of-living crisis
- Discuss the impact of the annual budget
- Discuss climate change and planning for its long-term impact
- Discuss what's impacting utility costs
- Discuss how to compare different providers and save money