

Economic abuse

Economic abuse is when someone you have a relationship with uses economic resources to control you. The perpetrator restricts your access to use money, goods or services - this can include restricting food, clothing or heating.

You might be experiencing economic abuse if the perpetrator:

- · stops you from working
- controls your household finances including wages, benefits and bank accounts
- forces you to hand over wages and money
- persuades or forces you to take out loans and credit in the perpetrator's name
- stops you from using things like transport or the phone
- stops you from getting your post

You don't need to be partners or share a home with the perpetrator for it to be economic abuse. The perpetrator can be:

- a partner you don't have to be married or civil partners
- a former partner
- a family member including a parent, grandparent, sibling or child

Accessing money

If you have left home with no access to money, you might be eligible for help from a welfare assistance scheme.

If you need to get to a safe place, you might also be able to get help with travel costs from the local authority. They might also need to make a claim for welfare benefits. For more information please visit (our website).

Frozen bank account

If your bank account is only in your own name, only you or the bank can freeze the account. If you have a joint account, anyone else who's named on the account might be able to freeze it.





If your account is frozen, you won't be able to get money out, pay a cheque or make a debit transaction. You should speak to your bank as soon as possible.

If you want to freeze the account to stop the perpetrator accessing it, you should speak to your bank.

Liability and challenging debts

If you have been pressurised, bullied or persuaded to take out loans or credit in your name, the debt might be unenforceable. You might not be liable for credit you have applied for under duress or undue influence. This is a complex area of law and you would need to seek specialist advice.

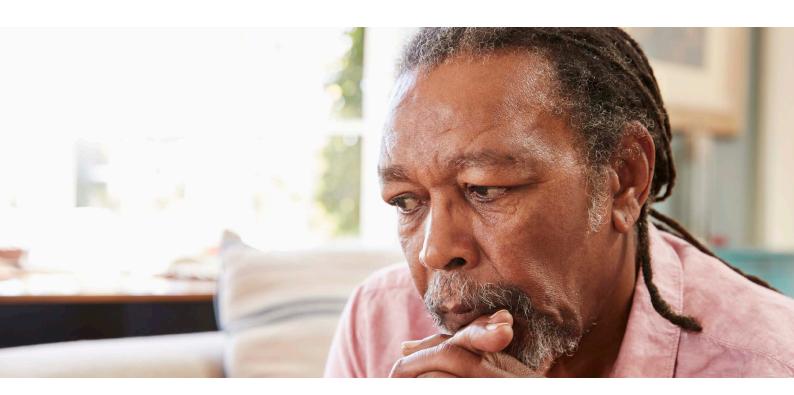
Problems with post

If the perpetrator stops your post, destroys it or doesn't let you have it you might not see important information about your money or debt.

For more information see: https://survivingeconomicabuse.org/i-need-help/de-linking-from-the-abuser/royal-mail-post/

Dealing with finances

You might need advice in the long term on maximising your income, budgeting and dealing with debts. For more information please visit our website.



For more information visit our website, ring us or find us on social media:

Allerdale



Visit Allerdale's website



Copeland



Visit Copeland's website



or find us on Social Media:







Citizens Advice Copeland **01946 693321**Citizens Advice Allerdale **01900 604735**

Project funded and supported by:



