
Making Safeguarding Personal Toolkit

Case Example 9: Financial abuse





Case Example

Emma

Emma is 32. She is recorded as having a learning disability and attended a “special school” but does not currently receive any social care services. She lives in rented accommodation provided through a housing association.

Emma is known to the police due to repeated reports by her neighbours. Incidents have involved noise, intimidation of neighbours by visitors, fights between groups of young men and a complaint by Emma that her ex-partner Darren had locked her in the bathroom.

Emma and Darren had been together for five years. Darren moved into Emma’s flat very quickly after they started their relationship, offering to take care of the bills and shopping using a joint account. He said that because of her learning disability she shouldn’t be in charge of the money. At first Emma had enjoyed having a boyfriend and had felt ‘normal’ but he had soon started to just use her flat as he wanted and tell her what to do ‘as if she was stupid’. Darren has taken out a loan in her name and she is receiving letters related to repayments which she can’t afford. Emma used to be really close to her mum who lives nearby, but hasn’t seen her in a while.

The housing association sent Emma a letter saying that she will be evicted if there are any other incidents of her visitors causing distress to other tenants. After the housing association letter Emma ended the relationship. Emma calls herself an idiot for letting him into her life in the first place.

Emma does not want to give evidence to support police action against Darren as she is scared of what he might do to her. She consented to a safeguarding referral being made.

This Case Example is one of five available to support practice and learning in working in situations of coercive control. You can find more information and the DASH-RIC assessment at:

www.tiny.cc/case-study-emma

Preparatory reading and reflection before visiting Emma

Financial abuse

Coercive and controlling behaviour can leave women with no money for basic essentials such as food and clothing. It can leave them without access to their own bank accounts, with no access to any independent income and with debts that have been built up by abusive partners set against their names.' (Howard and Skipp, 2015: 1)

'It's hard to do anything without money. You can't even get on the bus without cash. So I had no chance to leave or even get help.' (Survivor, Howard and Skipp, 2015: 40)

Marilyn Howard and Amy Skipp's research into women's experience of financial abuse is available here: Howard M and Skipp A (2015) *Unequal, Trapped and Controlled*. Womens Aid and TUC.

www.tuc.org.uk/sites/default/files/UnequalTrappedControlled.pdf

Social workers need to recognise financial abuse as a barrier to leaving and be knowledgeable about the role of housing agencies in responding to people with care and support needs fleeing coercive and controlling relationships. Liaison with housing agencies regarding tenancy violations which are the partner's fault may be required.



How would you make safe enquiry with Emma?

Who will meet with her?

Where?

How will you contact her to arrange the meeting?