

Building up emergency money

AIC20 - N

Important - This resource is aimed at advisers to discuss with clients, **not** as a potential handout

It is important *but not crucial* for clients to build up some small savings pot before leaving a situation of domestic violence and abuse. Physical safety always comes first, and whilst some clients may have the option to save up some money discreetly, others may be putting themselves at risk of harm by doing so.

General tips

A client should be encouraged to open their own account if possible, and set up a small regular amount to go into it. This may not be practical for most clients, as it involves having a fair amount of personal and financial freedom already.

If a client wants to do this, here are the tips we recommend:

- o Open a simple basic bank account or saving account.
- o Pick a high street bank (or building society), or a credit union with a very wide presence. If the client moves to a whole new area, a well-known national bank is much easier to access than a local credit union.
- o Once they have the account, move to paperless billing as soon as possible so that nothing is sent to the house. We have information later on about covering their tracks online.
- o Keep the debit card in a safe place. This doesn't even have to be in the client's possession; they can give it to a friend, or post it to a forwarding address. Either way, it should be safe from discovery but easy to access.

High-tech tip

It can be tempting to try to get clients to think about more high-tech alternatives, and there are many available. For example, clients can set up a Paypal account, or ApplePay via their mobile.

The problem with these systems is that they require money to exist in a bank account first before they can be transferred to the virtual account. This is quite obvious, and is likely to be spotted.

However, if clients can get money into such a virtual account, they can store it there till they need to spend it, or they can send it to any new account of their choice.

To get the money there they can:

- o Send it from their account, as long as they are certain this won't be detected.
- o Give cash to a friend who can then wire money to their virtual account

There are risks with both of these options. However, using a virtual account like this also has some major advantages:

- o There is no risk of storing physical money that may be discovered.
- o There is no post sent to the home (you will however get regular emails about it).

Specific tips

If possible, a client should try to put very small change aside every time they spend money. This can be as little as just keeping the coppers from any change, or – as long as it doesn't increase risk of discovery – larger coins up to £2 pieces. Missing coins are much easier for abusers to overlook than missing notes.

If possible, clients can try to take some items back to the shop it was bought from when they are alone, asking for a refund. If an item was bought by cash, the store should refund as cash: if it was bought on a card, most stores will only refer it onto the card which obviously isn't very useful. However – depending on the individual store's policy – they can refund it as cash if they wish, or provide a credit note for use in the store later. Even if the store only offers a voucher or credit, see if the client can sell this for cash. If not, vouchers or credit at useful shops like supermarkets can be kept for several months without expiring.

Clients should only keep any money together in a safe place if they are certain it is safe. Shelves and cupboards are not often safe: better locations can be

- o taping money to the bottom of drawers
- o Hiding small notes in picture frames behind photos or pictures
- o burying a small sealable container containing money
- o Giving the money to a friend, but only if they can definitely be trusted

We've seen examples where clients have held car boot sales or taken to selling items online, and then used this as an opportunity to put some money away for themselves without disclosing it to partners or family members. Keep in mind that this should **not** be attempted in secret from their partner, but it can allow the client the chance to be handling a lot of loose, unspecified cash in a busy environment. They can claim the car boot sale yielded £200, and keep £50 for themselves in secret, for example.

Similarly, if working for an employer, a client needs to start putting away some of their earnings. This may mean taking on extra hours (and excusing the delays on traffic or similar issues) so that a partner does not see a change in their earnings.

If a client is in the rare position where they have money to buy their own work lunch (for example) they may need to consider tightening what they spend their lunch money on in order to save the excess.

If the client normally pays for buses, they may want to consider walking to save the cash.

We appreciate it's difficult to ask clients to keep things from their partners or from family members: however, they should consider it as potential necessity in order to keep themselves safe. They need to consider their own circumstances, and exactly how acute their own situation is. Some clients may not be able to risk even the slightest change in their routine, as it may alert their abuser. Remember, personal safety comes first.