

# Economic abuse and controlling or coercive behaviour

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Domestic abuse takes many forms and does not always involve the use of physical violence. In 2015, controlling or coercive behaviour became a crime for the first time. This made it a legally recognised form of domestic abuse.

If a current or former partner has interfered with your money or economic resources to limit your choices, this information is for you. It outlines how this behaviour – known as economic abuse – can potentially be prosecuted as controlling or coercive behaviour.

## What is controlling or coercive behaviour?

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**“He controlled everything in my life, from the food I could eat to the people I could see. He would write me a list of errands I had to do each day and refused to carry any money because he had his own personal bank with him – me.”**

Controlling or coercive behaviour is a purposeful pattern of behaviour that takes place over time. Through controlling or coercive behaviour, one individual exerts power or control over another, or coerces them to do things against their wishes.

The **Serious Crime Act 2015** defines what is considered to be controlling or coercive behaviour.

### Controlling behaviour

A range of acts designed to make a person subordinate and/or dependent by:

- isolating them from sources of support
- exploiting their resources and capacities for personal gain
- depriving them of the means needed for independence, resistance and escape
- regulating their everyday behaviour.

### Coercive behaviour

A continuing act (or a pattern of acts) of assault, threats, humiliation and intimidation, or other abuse that is used to harm, punish or frighten the victim.

## Controlling or coercive behaviour and economic abuse

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**“He told me I was selfish and greedy for not sharing my money with him, even though he made no attempt to earn his own. I held on because I was afraid to leave. In angry rages he often broke things I had bought him. It felt easier to pay for things for him than risk confrontation, guilt or worse.”**

Economic abuse involves behaviour that restricts how someone acquires, uses and maintains money and economic resources<sup>1</sup>, such as accommodation, food and clothing.

If you have experienced economic abuse, the abuser may have done any of the following:

- prevented you from being in education or employment
- limited your working hours
- taken your pay
- refused to let you claim benefits
- refused to let you access a bank account

- controlled how you spent your money
- made you ask for money when you needed it
- controlled how you used your mobile phone or car
- insisted all assets – such as savings or a house – were in their name
- kept financial information secret
- stolen your money
- stolen or caused damage to your property
- refused to contribute to household costs
- insisted all bills and loans were in your name and made you pay them
- built up debt in your name.

To challenge controlling or coercive behaviour, people normally need money and economic resources, such as access to transport and a place to stay. Without these, leaving an abuser is difficult. Perpetrators of controlling or coercive behaviour recognise this and use economic abuse<sup>2</sup> as a way of limiting their partner's choices.

Economic abuse often overlaps with other forms of abuse<sup>3</sup>, in particular, psychological abuse<sup>4</sup>. Economic abuse is also linked to:

- physical assault (e.g. using physical force to take money)
- sexual assault (e.g. making a partner perform sexual acts for money)
- threats (e.g. of physical abuse if bank account details are not shared)
- humiliation (e.g. restricting money needed for essential items, such as sanitary products)
- intimidation (e.g. destroying property)<sup>5</sup>.

## When is controlling or coercive behaviour a crime?

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**“Over the years, the criticism, blame and undermining increased. He used to run me down, tell me I was stupid at dinner parties... He considered my money his, and when I bought something with my money he got very cross. He would stand over me or block the door, and once tried to push me down the stairs.”**

The law outlines the circumstances in which controlling or coercive behaviour is criminal:

- The behaviour takes place repeatedly or continuously. The law recognises the impact that a repeated pattern of abuse can have, and that it can be more harmful than a one-off act of violence.
- It takes place in intimate or family relationships. The victim and perpetrator must be personally connected at the time<sup>6</sup>. The controlling or coercive behaviour offence only applies when you are in a relationship, not post-separation.
- It causes the victim to fear on at least two occasions that violence will be used against them **or** it causes serious alarm or distress that has a 'substantial adverse effect' on the victim's day-to-day activities.

A 'substantial adverse effect' on the victim could include:

- not being able to socialise, or a change in the way they socialise
- a deterioration in physical or mental health
- needing to make a change to routines at home, including routines associated with mealtimes or household chores
- effects on school attendance record
- putting in place measures at home to safeguard themselves or their children
- changes to work patterns, employment status or routes to work.

For the behaviour to be criminal, the perpetrator must have known that it would have a serious effect, or ought to have known that it would.

468 defendants were prosecuted for controlling and coercive behaviour in 2017, with 235 found guilty and 223 sentenced. Coercive and controlling behaviour is almost always perpetrated by a male abuser with a female victim. In 2017, 97% of the defendants prosecuted were male<sup>7</sup>.

In [our research into prosecutions for controlling or coercive behaviour](#), economic abuse was present in six out of ten cases of domestic abuse<sup>8</sup>.

## Legal guidance

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**"He controlled what I wore, what I ate and drank, who I saw, who I spoke to, my social media, my telephone, our bank accounts, my credit card. He controlled how much sleep I had. He had to be obeyed. He made it near impossible for me to sustain a full-time job, yet he refused to work. He trashed my property. He tracked and traced my every move. I was so brainwashed at the end of the relationship; I didn't know who I was anymore."**

Guidance from the Home Office on the controlling or coercive behaviour law recognises financial abuse (a sub-category of economic abuse) as controlling and coercive. It mentions, 'Financial abuse, including control of finances – such as only allowing a person a punitive allowance.'

Guidance on the law from the Crown Prosecution Service also gives examples of controlling and coercive behaviour that link to economic abuse:

- limiting access to family, friends and finances
- taking wages, benefits or allowances.

## Examples

The law and its supporting guidance give specific examples of types of behaviour that are considered to be controlling or coercive. Many of them overlap with economic abuse:

- Isolating the victim from their friends and family, for example, not allowing them to use transport or the phone.
- Depriving the victim of their basic needs, such as access to heating and water.
- Repeatedly putting them down, for example, insisting they only eat 'value' branded foods and telling them that they are 'worthless'.
- Enforcing rules and activity that humiliate, degrade or dehumanise the victim, for example, making them beg for money.
- Forcing the victim to commit a crime, such as fraudulently applying for benefits.
- Preventing the victim from being able to attend school, college or university, for example, destroying their laptop.
- Assault, for example, assaulting the victim for spending 'too much' money.
- Criminal damage, for example, smashing the victim's mobile phone.
- Preventing the victim having access to transport or from working, for example, cutting up their work clothes or hiding their bus pass.
- Reputational damage to sabotage the victim's job, for example, sending sexually explicit pictures to their line manager.

## Types of evidence

The guidance gives examples of evidence that may be useful in a legal case. The following may help prove economic abuse:

- copies of emails, phone records or text messages

- evidence of abuse over the internet and social media platforms
- photographs of the household
- records of interaction with support services, such as debt counselling<sup>9</sup>
- witness testimonies from family, friends and neighbours
- bank records to show financial control
- records from housing services, such as complaints from other tenants or records of damage to the property, such as holes in walls
- a diary or a care diary
- an account given to the police evidence of isolation.

## What you can do

**“It was sustained emotional abuse and blatant financial coercion and I couldn’t see it. I was like a frog in boiling water. If you throw it straight in, it feels the heat and hops out. If the temperature increases slowly, it is gradually melts. That is what coercive control feels like. You don’t notice until it is too late.”**

If the above circumstances apply, you can report your partner to the police. Usually the police will investigate and decide whether to pass the case on to the Crown Prosecution Service to prosecute.

If you report the abuser to the police, seek support from a local domestic abuse or legal service.

The controlling or coercive behaviour offence came into force on 29th December 2015. If this form of behaviour happened before this date, it cannot be prosecuted under the new law. However, charges for controlling or coercive behaviour brought after this date can consider previous behaviour as evidence of a person’s character.

## Further support

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances.

Visit [www.survivingeconomicabuse.org/resources](http://www.survivingeconomicabuse.org/resources) for information including:

- How the police can help
- Steps you can take towards economic safety
- What is coerced debt?

## References

1. Adams, A. E., Sullivan, C. M., Bybee D., and Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*.
2. Sharp-Jeffs, N. with Learmonth, S. (2017) *Into Plain Sight: How economic abuse is reflected in successful prosecutions of controlling or coercive behavior*. London: Surviving Economic Abuse.
3. Adams et al. 2008; Outlaw, 2009; Postmus et al. 2012;2015; Sharp-Jeffs, 2015
4. Sharp-Jeffs, 2015
5. See the Economic Abuse Wheel developed by Sharp (2008)
6. The victim and perpetrator are 'personally connected' if they are in an intimate personal relationship; or they live together and are members of the same family; or they live together and have previously been in an intimate relationship with each other.
7. Office for National Statistics: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/domesticabuseinenglandandwales/yearendingmarch2018#domestic-abuse-related-offences-specific-crime-types>
8. Sharp-Jeffs, N. with Learmonth, S. (2017).
9. Example added.

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported to survive and thrive.

## **For more information**

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Visit [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)