



SURVIVING

ECONOMIC

A B U S E

"SEA is creating and riding the waves of awareness and real change around economic abuse. It's truly inspiring to be part of."

Impact Report

2018–19

Why we need to address economic abuse

Addressing economic abuse is important because:



Women who can't find £100 at short notice are 3.5x more likely to experience domestic abuse.¹



Women who experience economic abuse are 5x more likely to experience physical violence than those who don't.²



Economic barriers to leaving can mean women stay with abusive partners for longer and so experience more harm.³



Lack of economic security and access to resources post-separation are the primary reasons women return to an abusive partner.⁴



Women experiencing coercive control who also experience economic abuse are at increased risk of being killed.⁵

Introduction



Dr Nicola Sharp-Jeffs
Chief Executive



Cathy Millis
Chair of Trustees

As a young charity, SEA got off to a strong start in 2017-18 and we quickly established ourselves as the 'go to' charity on economic abuse. The enthusiasm and support of stakeholders was overwhelming, highlighting a real need for the work we do.

In 2018-19, we built on this strong start. We listened to victim-survivors, formed partnerships, hit the headlines, influenced policymakers, and built a much stronger understanding of economic abuse both in and outside of the domestic abuse sector. This work culminated in the draft Domestic Abuse Bill, proposing to recognise economic abuse in law for the first time.

The momentum we've gathered shows just how big a gap SEA is filling. Nearly all victim-survivors of domestic abuse have experienced economic abuse, with six in ten also telling us that they are struggling with coerced debt. The need to support victims and survivors is great.

Our work in 2018-19 focused on creating change in four key strategic areas (see page 10): awareness-raising and education, professional responses, systems change and influencing policy.

We are proud to share our achievements of the last year with you in this review, underpinned by a core set of values that guide everything we do.

Thank you so much to everyone who has supported us - from the Experts by Experience who we work alongside and whose insight informs everything we do (see page 8) and the team, to our partners and funders. With your support, there is real momentum to create change for victims and survivors of economic abuse.

In the words of one Expert: "SEA is creating and riding the waves of awareness and real change around economic abuse. It's truly inspiring to be part of."

Guided by our three-year strategy (2019-2022), we are excited about what the future holds for SEA.

Our values

We are purposeful

Everything we do is driven by our passion to make the world a safe and equal place for women.

We are agile

We move fast and are creative in meeting the challenges that must be overcome to create change.

We believe

Our work is led by survivors of economic abuse: their experiences and knowledge shapes how we respond.

We work in partnership

We know that we can only achieve our goals if we work alongside others - our colleagues, the women who inspire our work and our partners.

We learn and share

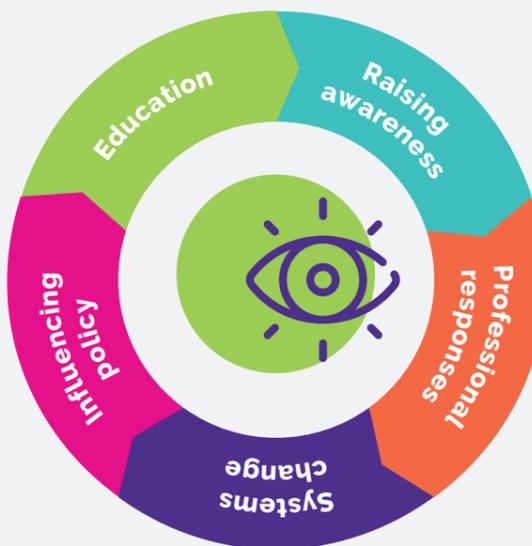
Our team is curious, reflective, always learning and eager to share its expertise.

What we do

Economic abuse limits women's choices and ability to access safety



Our mission is to raise awareness of economic abuse and transform responses to it



We focus on making change happen through:

- Educating communities** so girls and women can build economic stability and independence.
- Increased understanding of economic abuse** so society recognises and can respond to economic abuse.

- Improving professional practice** so those working with victim-survivors can recognise and respond to economic abuse.
- Changes in policies and procedures** so organisations understand economic abuse and remove barriers to economic safety.
- Changes to national laws** so policy-makers reflect an understanding of economic abuse in the decisions they make.



Over time and by working in partnership, we want to support women to be:

- able to access economic resources
- in control of their own economic resources
- economically stable
- compensated for economic harm
- economically equal

Our vision is a world in which women and girls are economically equal and live their lives free of abuse and exploitation



Our projects

In 2018–19, we worked to create change for victims and survivors of economic abuse through a number of funded projects.



Economic Justice Project

Funded by: Department for Digital, Culture, Media and Sport (April 2017)

Six in ten survivors of domestic abuse are struggling with coerced debt. The Economic Justice Project operates across three London boroughs and aims to use consumer law to challenge the repayment of debt that has been coerced through:

- a conversation kit for domestic abuse services to use with women to explore economic abuse
- a tool to screen for economic abuse and identify what support women need to become economically stable
- a Domestic Violence Debt Advocate who supports women who have been coerced into debt.
- free training on economic abuse for domestic abuse and money and debt advice services.



Everyone's Business Project

In partnership with Hestia, Corporate Alliance, Employers' Initiative on Domestic Abuse, Woman's Trust, Cardiff Women's Aid, TecSOS, Bulbshare
Funded by: Department for Digital, Culture, Media and Sport (October 2017)

Everyone's Business supports employers to recognise the signs of domestic abuse and play an active role in prevention.

The project aims to:

- change how employers think about and approach domestic abuse
- raise awareness in the workplace of domestic abuse, and create staff champions
- support employers to revise their domestic abuse policies and procedures
- provide the tools employers need to strengthen the response and support available to employees experiencing and perpetrating abuse

SEA is evaluating the impact of the project.



Domestic and Economic Abuse Project

In partnership with Money Advice Plus
Funded by: Department for Digital, Culture, Media and Sport (September 2018) and the Home Office (October 2018)

We are working with Money Advice Plus to scale up their national casework service for victim-survivors with financial difficulties. The project aims to support money and debt advice services to integrate the physical safety and support needs of domestic abuse victims and survivors when giving money and debt advice.

The project also offers training, resources and guidance for:

- domestic abuse services
- money and debt advice services
- housing associations
- financial services
- local authorities.



Financial Capability Project

In partnership with the National Skills Academy for Financial Services and Gentoo
Funded by: Home Office (November 2018)

Victims and survivors of economic abuse may have been unable to exercise control over their finances and/or been prevented from developing the skills, knowledge or confidence needed to manage them.

We have developed and piloted a training course for frontline workers supporting people who are experiencing economic abuse, which aims to help them:

- identify and understand the nature of economic abuse
- provide appropriate and safe financial capability support.



Police training on economic abuse

In partnership with SafeLives
Funded by: Home Office (March 2019)

We are working with SafeLives to deliver economic abuse training to police forces across England, so that police officers know what to look out for and how to respond to economic abuse.

We are:

- developing and delivering training on economic abuse to Domestic Abuse Matters champions in police forces across England
- developing an online training package
- incorporating economic abuse into the broader Domestic Abuse Matters curriculum.

The 'experts by experience' group

"SEA is creating and riding the waves of awareness and real change around economic abuse. It's truly inspiring to be part of."

A group of women give up their time to be part of a group that we facilitate. They are 'Experts by Experience' and speak openly and honestly about what they have gone through so that they can be a force for change. Their insight informs the work we do – from identifying what tools and resources victim-survivors need, through to where change is required in policy and practice. Some have spoken directly with government ministers and officials at parliamentary events.



16 women
shared their stories
in the media

Group members also act as powerful advocates for change by sharing their stories in the media. We work with journalists to ensure that survivors' voices are reflected in features about economic abuse in both print and broadcast media (see page 10). The strength and courage of these women inspires everyone they are in contact with and we are proud to be working with them.

Some Experts by Experience shared why being part of the group matters to them:



95 members

"I started to believe I could come through this. It gave me the strength to say 'no more'."

"I know I am not alone."

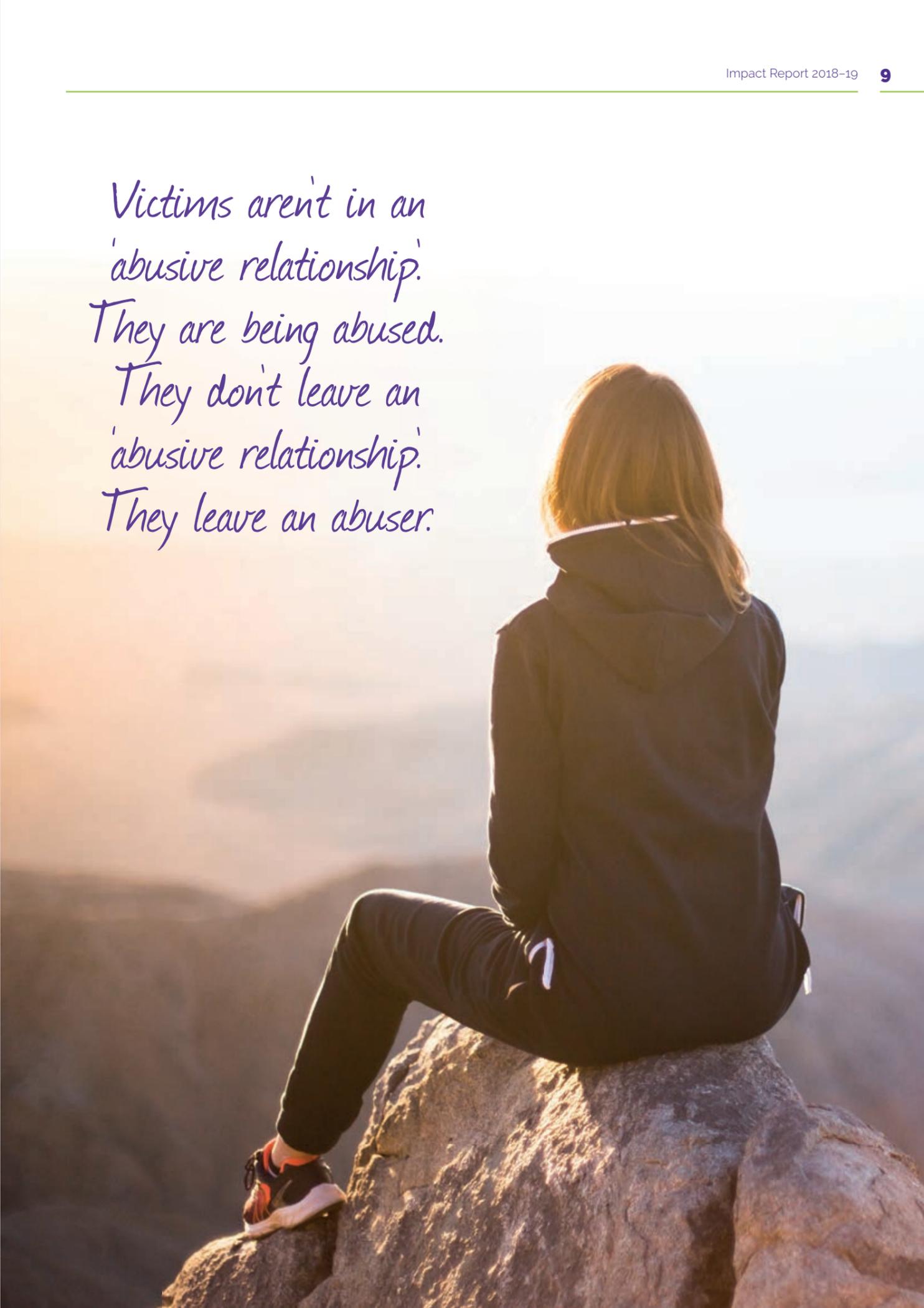
"I am hopeful that, together with others, we can make a difference."

"It has given me so much confidence to share my experience in order to raise awareness and hopefully prevent others going through the same traumatic experiences."

"[The conference] was a truly impressive event not least because of the very courageous women who presented their stories and lived experiences."

(Banking on Change conference attendee)

Victims aren't in an 'abusive relationship'. They are being abused. They don't leave an 'abusive relationship'. They leave an abuser.



Our impact in 2018-19

1. Awareness-raising and education

We work with the media and develop awareness-raising campaigns to increase understanding of economic abuse so that the public knows what economic abuse is, how to recognise it and how to respond.

Through a refresh of the brand and the website, a wealth of media coverage, continued social media activity, and a number of speaking engagements, we have reached millions with information about economic abuse.

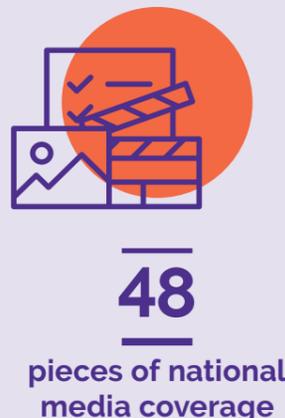
We have established ourselves as the 'go to' charity for expert comment on economic abuse. As one journalist recently told us, 'all routes come back to you'.

Highlights

August 2018: A brand refresh and website update allowed us to have more impact with our message and for SEA to be more immediately recognisable.

January 2019: A peak in media coverage when the draft Domestic Abuse Bill was published saw us reach approximately 7 million people with coverage, including through BBC Woman's Hour, The Sun and The Telegraph. One piece on BBC News online reached 500,000 people.

March 2019: Our #CallItOut Twitter campaign on International Women's Day reached thousands of users, asking them to challenge the term 'abusive relationship'.



Media coverage:

Funding from the Oak Foundation in July 2018 increased our capacity for responsive and proactive media outreach. In 2018-19, SEA featured in 48 pieces of media coverage, in outlets including The Times, The Guardian, ITV News, Sky News, Financial Times, Daily Mirror, BBC World Service. Coverage peaked in January 2019 with the publication of the draft Domestic Abuse Bill, which included economic abuse in the proposed definition for the first time (see page 21).

On the day the draft Bill was published, our Chief Executive was interviewed on BBC Woman's Hour. SEA featured in subsequent media coverage stating our hopes for the Domestic Abuse Bill in outlets including The Telegraph, Huffington Post, Moneywise, The Sun, and the news pages of gov.uk. One piece of coverage on BBC News online reached 500,000 readers in 24 hours, and featured on the front page of the website. Coverage in the Huffington Post included a video featuring the stories and voices of two members of the Experts by Experience group. The film questioned whether the draft Domestic Abuse Bill goes far in enough in responding to economic abuse.



Our media coverage related to the draft Domestic Abuse Bill reached more than **7 million** people

Rebecca's story

We support members of the Experts by Experience Group (see page 8) to share their stories in the media – if they wish – to help raise awareness of economic abuse. Rebecca shared her story of the devastating effects of economic abuse in a piece in The Guardian that reached 200,000 people.

Rebecca was with the man who abused her for five years, and experienced physical, emotional and economic abuse. While he gambled, loaned cash to his friends, and helped himself to her bank card to withdraw money, she struggled to provide for their son. In fear of the constant threat of physical violence, she took out loans to appease his demands. By the time she was finally able to leave, resulting in a vicious physical attack, he had forced her to build up £20,000 of debt.

"When I became aware of the debt – some of which I knew nothing about – I felt such despair. I contacted the creditors but was told there was nothing they could do as the debts were in my name. I am a single parent and always do the best I can for my son. We live hand to mouth and I struggle, while my ex withholds child maintenance to continue the economic abuse. I am 30 and will be in debt for the next 20 years of my life. Physical and emotional damage is difficult to overcome, but the economic consequences are with me every single day, a cloud hanging over me."

Website:

We refreshed our brand, and updated and optimised our website during the year, allowing us to reach more people affected by economic abuse, as well as decision-makers and supporters. Traffic to the website increased by 791%, with peaks in November, January and March – coinciding with SEA’s inaugural Banking on Change event in November (see page 17), the announcement of the draft Domestic Abuse Bill in January and our #CallItOut campaign in March. Our regular newsletter – SEA Change – reached hundreds of people, including stakeholders and supporters across the third sector, financial institutions, housing organisations and others in the women’s sector.

Social media:

We had more than 3,000 followers across Twitter,

Facebook and Instagram, and used these platforms to share regular updates about our work and developments across sectors. We also used social media to run awareness-raising campaigns. To mark International Women’s Day on 8th March 2019, we ran a social media campaign using #CallItOut. We asked people to challenge the term ‘abusive relationship’ – a term that abusers can hide behind and that implies abuse (including economic abuse) ends with the relationship, which is so often untrue.

Victims aren’t in an ‘abusive relationship’. They are being abused. They don’t leave an ‘abusive relationship’. They leave an abuser.

Activity included a mailshot, a news piece on our website, social media posts and a ‘power hour’ on Twitter when

we asked SEA’s followers to pledge their support. Our top tweet was seen more than 4,000 times, and we reached more than 2,000 people on Facebook.

Speaking engagements:

Our Chief Executive spoke at seven events throughout the year. She was invited to be part of an expert panel and a workshop leader at the inaugural Women’s Aid public policy conference, which saw policy debate on domestic abuse and violence against women and girls.

Other speaking engagements included an event for International Women’s Day at Doughty Street Chambers, a speaking engagement alongside the UN Special Rapporteur on Extreme Poverty and Human Rights, and an event in Wales organised by Welsh Women’s Aid and the Chartered Institute for Housing.

“You have to rebuild your life all over again.”

2. Professional responses

We deliver training, develop tools and resources, provide expert advice and disseminate best practice to professionals who work with victim-survivors, so that they have the knowledge, skills and confidence to recognise and respond to economic abuse.

Highlights

September 2018: Funding from the Department of Digital, Culture, Media and Sport through the Tampon Tax saw us launch the Domestic and Economic Abuse Project (DEAP) with Money Advice Plus to build the capacity of organisations in contact with victim-survivors.

November 2018: We developed and piloted financial capability training for frontline workers to support people who are experiencing economic abuse (with the National Skills Academy for Financial Services and Gentoo).

March 2019: We received funding from the Home Office to work in partnership with SafeLives to train police officers on economic abuse.

Our work to support professionals to recognise and respond to economic abuse in 2018-19 focused on training. Increased funding meant we could reach a wider range of professionals across a range of sectors.

“I would just like to say how much I enjoyed and valued the training. I feel that I can support women more fully now and have an increased awareness of what to look out for and what questions to ask.”

(National Domestic Violence Helpline worker for Women’s Aid, who participated in one of our training sessions)



194

professionals trained



More than

95%

said it increased their understanding of economic abuse and its links with physical safety

Training

Our research for the Economic Justice Project highlighted a lack of training specifically on economic abuse for people working with victim-survivors of domestic abuse. In September 2018, we were delighted to be awarded funding from the Government's Tampon Tax Fund to launch the Domestic and Economic Abuse Project, together with Money Advice Plus, to fill this gap.

We developed a training package on economic abuse, and the funding allowed us to reach a wide range of professionals, including those working in domestic abuse services, money and debt advice services, housing associations, financial services and local authorities.

We trained 112 professionals on economic abuse through the project, and 194 in total in 2018–19. More than 80% of those who provided feedback had never had training on the issue before.

"Today was really informative and the first of its kind in my experience. Really enjoyed it."

(Support Worker, Advance)

More than 95% of those who provided feedback said that the training increased their understanding of economic abuse and the forms it takes, and its link with physical safety. Participants also said the training had given them the confidence to change their practice.

"I really enjoyed this training – I will be using the term 'economic abuse' within the refuge and when advocating for the women. It has raised my awareness, which will filter down in my refuge work."

(Support worker, Wycombe Women's Aid)

Attendees said that they would share their learning with colleagues to influence the delivery of services more broadly.

"Very useful and good resource for me to train other professionals in identifying the wider issue of economic abuse. Thank you for sharing your findings and research – it has made me think differently about economic abuse."

(Learning Day delegate)

Our work to provide training to professionals saw us develop and deliver a course on financial capability and economic abuse, working with the National Skills Academy for Financial Services and housing association Gentoo. We have put forward an application to the Home Office to roll the course out nationally in partnership with Gentoo.

"This can be a difficult subject to address, but it was done so well during the course. The whole day was very informative and interesting."

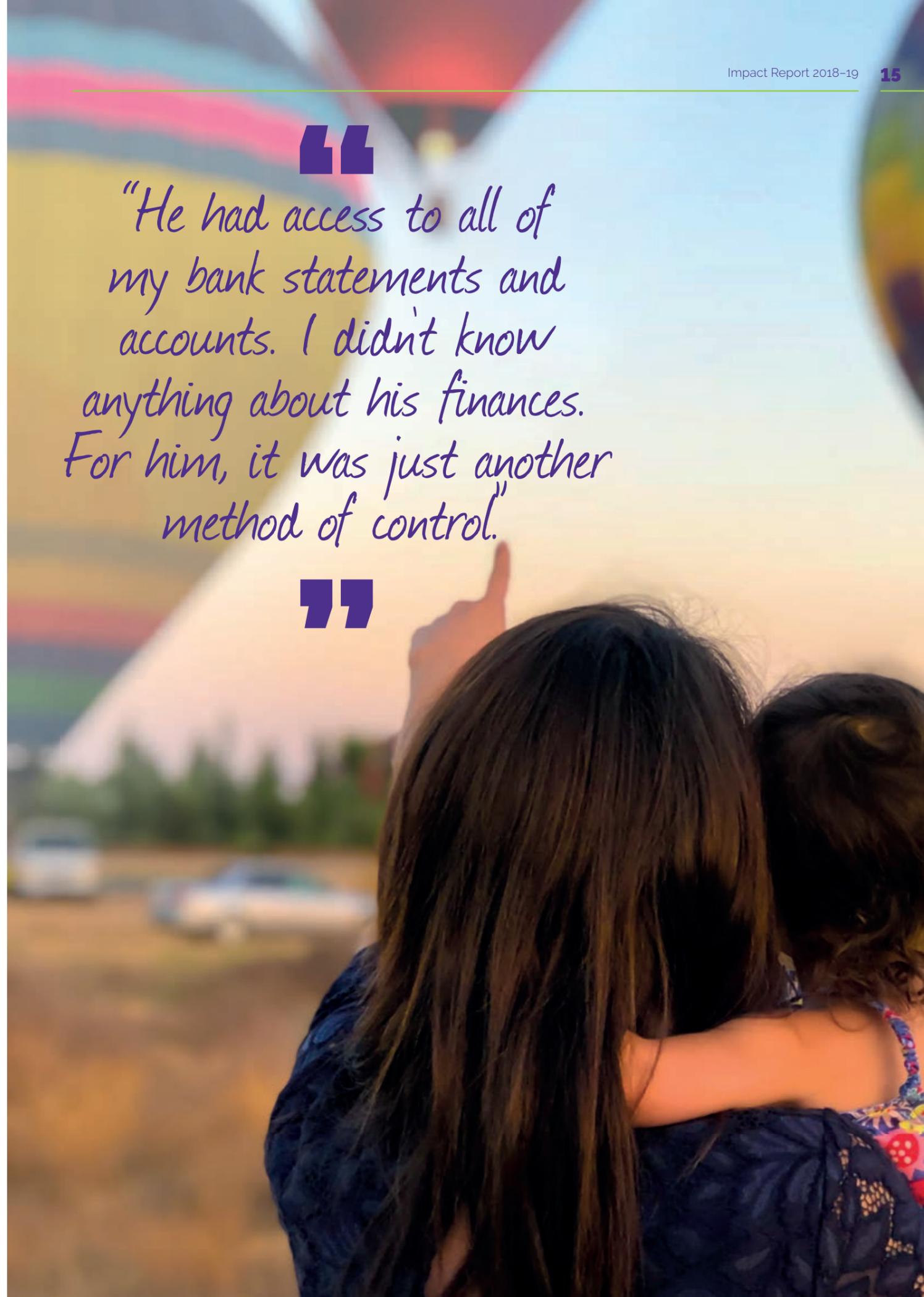
(Financial Capability training delegate)

We were also successful in a bid for funding from the Home Office, to train police officers on economic abuse in partnership with domestic abuse charity Safe Lives. Work started to develop this training, which will be rolled out in 2019–20.

“

“He had access to all of my bank statements and accounts. I didn't know anything about his finances. For him, it was just another method of control.”

”



Other work to support professionals in recognising and responding to economic abuse has included:

Tools and resources:

As part of our Economic Justice Project, we developed a screening tool on economic abuse for use by domestic abuse services, along with a conversation kit that they can use to explore the issue of economic abuse with the women they work with. We were delighted to be awarded funding from the Home Office to develop a toolkit of resources that can be used by domestic violence services to respond to economic abuse, as well as by women themselves.

Providing expert advice:

We provide expert advice via paid consultancy to domestic abuse charity RISE in Brighton, as part of their work to integrate economic abuse into case work systems.

Disseminating best practice:

The international network of practitioners, researchers and policy-makers sharing best practice around responding to economic abuse – convened by SEA – now has more than 100 members across nine countries. A recent

survey showed that 97% of respondents find being part of the group useful, while 63% of respondents have used resources shared via the network and 60% of respondents have shared these resources with their own networks. Conversations with network members yield new research findings to further SEA's work.

“The information I receive is an invaluable resource for staying up-to-date on economic abuse research and practice globally.”
(Academic, United States)

“I read an article in SEA's international network update about a financial capability kit recently launched in the UK. It seemed like a great way to influence professionals working with women about financial decision-making, and I immediately wanted to do something like it in Australia. We applied for funding from the National Australia Bank Foundation and created our Women and Money website, which has had 25,000 visitors in less than a year. Without SEA's update, this resource would not have been created. The generosity of SEA to host the international network reaps rewards beyond measure in the UK and much, much further afield.”
(CEO of WIRE, Australia)

3. Systems change

We advocate for and support the development of new approaches to economic abuse. We work with organisations to review their systems, policies and procedures, so that they understand how economic abuse impacts women who access their services and remove any barriers to economic safety.

Thanks to funding from Treebeard Trust and the Home Office, we worked with new partners and reached new organisations in 2018–19 to transform ways that they support victims of economic abuse. Our work focused on the banking sector in particular.

“This is such an important topic that needs to be open and tackled head on. In my wider interactions, I will continue to carry your message.”
(Customer Vulnerability Team member, Lloyds Banking Group)

“Such an amazing day with positive energy and a change, I feel, is coming”
(Attendee at Banking on Change conference)

Highlights

October 2018: UK Finance launched its 'Financial Abuse Code of Practice' to improve the service that customers who have experienced financial abuse receive. SEA was involved in the creation of the Code.

December 2018: SEA's first ever 'Banking on Change' conference helped bring the Code to life for banks and financial services, and support them to understand economic abuse.

December 2018: We launched our banking best practice award on responding to economic abuse.



We worked with **3 major** high street banks and building societies



56 delegates attended our first Banking on Change conference

Banking sector

The Financial Abuse Code of Practice is an industry standard on how banks and building societies should respond to customers. We were part of the advisory group that informed the development of the Code. In 2018–19, we began work to help embed the Code into the work of banks and other financial institutions.

With funding support from the Treebeard Trust, we organised our first Banking on Change conference, with conference space kindly provided on a pro bono basis at Salesforce Tower in London. Experts and industry professionals gathered to discuss how to support vulnerable customers who may have experienced economic abuse.

The keynote speaker, Norm Kalcovski, Head of Customer Care at National Australia Bank, shared initiatives he has introduced, including scrapping 'scripts' for staff, starting from a point of belief and providing grants to link customers to specialist services.

Six of the Experts by Experience Group spoke alongside panellists from organisations including the Financial Ombudsman Service, Refuge, Cooperative Bank and Lloyds Banking Group.

Attendees rated the day 5 out of 5, and the contribution of the Experts by Experience was rated 5 out of 5 too.

“Very well organised and delivered with brilliant range of speakers. Very influential!”

“A brief note to thank you for inviting me to speak at your conference yesterday. It was a truly impressive event not least because of the very courageous women who presented their stories and lived experiences.”

We used the conference to launch a best practice award on responding to economic abuse for banks and building societies. The award winner will be announced by financial journalist Paul Lewis in December 2019.

Other work in the banking sector in 2018–19 included:

- Working with Nationwide Building Society as part of their 'Open Banking for Good' initiative, which is working to support financially vulnerable customers.
- Working with staff of Lloyds Banking Group to identify next steps in supporting vulnerable customers, as well as colleagues. We also ran roundtable discussions with the Group on mortgages and business banking, where some of the Experts by Experience shared their stories.
- Speaking at an event to 300 staff at Capital One.
- We also successfully applied for Home Office funding to run a national advice service for banks and building societies, to offer advice, training and resources for staff in supporting customers who have experienced economic abuse.

Our work in other sectors included:

Money and debt advice:

Through the Domestic and Economic Abuse Project with Money Advice Plus, we provided training to money and debt advice services nationally. We also provided this training locally in the London tri-borough area as part of the Economic Justice Project. We continued to work with Citizen's Advice, as part of the advisory group for their ASK RE initiative – a programme of routine enquiry about gender-based violence.

Domestic abuse sector:

Working together with Money Advice Plus, we started providing benefit and debt advice to women who have

experienced domestic abuse via Solace Women's Aid. We piloted a screening tool with Solace and ran workshops on economic abuse with women accessing services from Advance in London. This work led to the development of the conversation kit for use by domestic abuse services, to explore the issue of economic abuse with the women they work with.

We had really good feedback; the clients really learned from the sessions; they particularly liked the wealth of knowledge you had!

(Support worker, Advance)

Police:

Our analysis of successful prosecutions of the coercive or controlling behaviour

legislation in December 2017 allowed us to engage further with police forces in 2018–19. We fed into the development of a national Coercive Control Learning Tool, which is being developed to support police officers, and drew on the findings to start developing police training in partnership with SafeLives.

Corporate:

We began to evaluate the 'Everyone's Business' Project, led by Hestia Housing. The project works with employers to respond to domestic abuse, including by supporting victims to remain in employment and access an independent income, and through referral to specialist services.

“It's a circular mess, an endless cycle. You are trapped.”

“I feared he was trying to strip me of my independence and make me dependent on him. He denied it, and intimated I was bad at handling money.”

4. Influencing policy

We work with policy-makers and commissioners of domestic violence services, so that they understand what economic abuse is and reflect this in the decisions they make.

In 2018-2019, our policy work focused heavily on influencing the draft Domestic Abuse Bill, so that it supports survivors of economic abuse. We also called for changes to the Universal Credit system of making one payment per household, which can facilitate economic abuse.

“The economic abuse research on coercive or controlling behaviour has been very helpful in showing other government departments the extent of domestic abuse, how economic abuse manifests itself and how debilitating it can be. It is being used as part of our analysis for the Bill.”

(Domestic Abuse Policy, Home Office)

Highlights

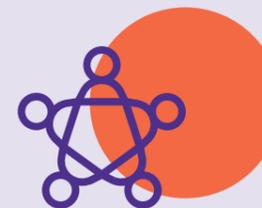
May 2018: Survivors of economic abuse took part in a roundtable discussion at the Home Office as part of the consultation on the draft Domestic Abuse Bill.

September 2018: SEA provided oral evidence at the Home Affairs Select Committee's inquiry on the Domestic Abuse Bill. We called for the government to ensure the new focus on economic abuse would not be undermined by other policies, such as Universal Credit.

September 2018: We submitted evidence to the UN Special Rapporteur for Extreme Poverty and Human Rights on the Universal Credit single payment, which was reflected in his report published in November.

October 2018: Our Chief Executive was part of a panel on economic abuse at a Conservative Party fringe event, alongside Victoria Atkins MP (Minister for Women and Safeguarding Minister at the Home Office).

January 2019: The publication of the draft Domestic Abuse Bill saw economic abuse set to be recognised in law for the first time.



18 women

took part in a Home Office roundtable on economic abuse



Economic abuse was mentioned

twice as many times

in Parliament as it was in the previous year.

Domestic Abuse Bill

In March 2018, the government announced that economic abuse would be included in the statutory definition of domestic abuse in the draft Bill. Our work was recognised as influencing this decision, and in 2018-19 we built on this success.

Survivors' voices

We organised and facilitated a roundtable discussion on economic abuse in May 2018 as part of the consultation on the Bill. 18 survivors of economic abuse took part, along with officials from the Home Office, the Crown Prosecution Service and the Ministry of Justice. The survivors spoke about how economic abuse has affected their lives, from the psychological impact,

to practical issues such as housing, employment, and caring for children.

"I put all wages into the joint account – he spent it on a lifestyle above our means – I was doing three jobs – I had to take out a loan."

"A lack of affordable housing and the current benefits system leaves domestic abuse survivors in abject poverty with no financial future."

"I am not getting money for the maintenance of my youngest child, but he has a bank account with money – thousands of pounds."

The discussion resulted in 18 recommendations summarised in a report on the practical barriers women face in

rebuilding their lives following economic abuse.

Our response

We brought the recommendations from survivors together with our own findings and those of the National Working Group on Economic Abuse (convened by SEA). These formed our written response to the consultation on the draft Bill in May 2018. We were also asked to give evidence as part of the Home Affairs Committee's inquiry into domestic abuse later in the year. This evidence was reflected in the Home Affairs Committee report on Domestic Abuse.

When the draft Bill published in January 2019, we responded with our key recommendations.

SEA's responses to the draft Domestic Abuse Bill called for the following changes:

- Offer joint claimants of Universal Credit separate payments as a default.
- Extend the Destitution Domestic Violence Concession to all victim-survivors of domestic abuse, regardless of their immigration status, and extend the time period for which it is provided to at least six months.
- Introduce paid employment leave for victim-survivors of domestic abuse.
- Criminalise post-separation abuse within the controlling or coercive behavior legislation.
- Make economic abuse a stand-alone criminal offence.

Support for our work

At a Conservative Party Conference fringe event organised by Women's Aid, Victoria Atkins MP (Minister for Women and Safeguarding Minister) stated that our work is 'very much supported by the Home Office. We very much want economic abuse to be recognised as part of coercive and controlling behaviour'.

Universal Credit

In July 2018, the Work and Pensions Committee launched an inquiry into domestic abuse and Universal Credit. One of the issues we raised, and which became the focus of the Committee's recommendations, was in relation to joint benefits being paid via a single payment into one bank account.

We argued that this has the potential to facilitate economic abuse and entrench gender inequality and that the 'solution' of split payments put forward by the government is

unworkable, potentially putting victims at risk and giving no guarantee of split payments being granted. The Chair of the Work and Pensions Committee, Heidi Allen MP, responded, saying: "That is one hell of a powerful argument." She went on to publicly state that our evidence changed her mind on the single payment issue.

In September 2018, we raised our concerns about Universal Credit to the United Nations' (UN) Special Rapporteur on Extreme Poverty and Human Rights. We attended two events alongside the Rapporteur, giving an overview of the issue. He went on to highlight concerns about the single payment in his report to the government.

Together with the End Violence Against Women coalition and the Women's Budget Group, we met twice with DWP minister Justin Tomlinson MP to discuss the split-payment 'solution'.

Financial Services and Markets Act 2000

It is important that banks pay greater consideration to whether customers are taking out services voluntarily, or whether an abuser might be forcing them to do so. We backed calls for an amendment to the Financial Services and Markets Act 2000. The amend would see the Financial Conduct Authority (FCA) set out a reasonable duty of care that financial services providers must exercise towards their customers. The Treasury Committee launched an inquiry into Consumers' Access to Financial Services, which focuses on vulnerable customers. Following our evidence to the Home Affairs Committee on the issue, they asked us to brief them on economic abuse.

“This form of abuse does not end with the end of the relationship.”

Accounts and financial review

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

Income

The organisation's main sources of funding during 2018-19 were:

Unrestricted funds

- Oak Foundation: Development grant of £52,500
- Corporate donation: £50,000 from Lloyds Banking Group
- Treebeard Trust: Impact only investment grant of £25,000
- Consulting fees: £9,763 (National Skills Academy for Financial Services), £10,250 (RISE Brighton)
- Donations: Totalling £3,772, with the majority coming through the MyDonate portal
- Donated services and facilities of £38,720

Restricted funds

- £59,674 from the Home Office across two initiatives:
 - £36,095 to support the banking industry and develop tools/resources (in conjunction with Money Advice Plus (Domestic and Economic Abuse Project)
 - £22,198 in partnership with SafeLives to deliver police training
- £34,035 from the Department of Digital, Culture, Media and Sport (DCMS) to support the Economic Justice Project
- £17,500 from Hestia – to undertake evaluation of the Everybody's Business Project

- £15,095 from Money Advice Plus to provide training and evaluation services for the Domestic and Economic Abuse Project (DEAP)
- £3,050 from the Clothworkers' Foundation for IT systems
- £3,000 from Allen & Overy towards policy work
- £480 from Winston Churchill Memorial Trust Project delivery income

Project delivery income

- £35,799 other income recharged for the delivery of the projects

The net increase in funds during the year to 31 March 2019 was £111,654 of which £78,999 related to a surplus on unrestricted fund activity.

Expenditure

The expenditure has supported the charity's evolution over the past 12 months, enabling:

- the full-time employment of the Chief Executive and four further team members
- the development of the Economic Justice Project
- the launch of new projects.

It has also assisted with the advancement of the survivor reference/steering group ('Experts by Experience Group').

These activities have been vital in helping to raise awareness and understanding of

economic abuse and transform responses to it. This work has increased the charity's public profile throughout the country.

An interest-free loan provided by one of the Trustees to assist with the initial establishment of the charity was repaid during this period, as per the terms of the loan agreement.

Investment policy

The charity does not have an investment policy at present, but this will be reviewed as SEA's free reserves grow.

Reserves policy

The charity has updated its financial reserves policy owing to the increased funding available to the charity and additional expenses. SEA will aim to hold unrestricted reserves of around two month's core costs (c£35,000). These funds should be used as an emergency fund and should be used at the Trustees' discretion.

Reserves will be monitored on a monthly basis, with the policy to be reviewed annually.

The charity had "Free Reserves" at the end of the period totalling £73,925 (2018: £1,695). As detailed above, the free reserves at the end of the period is above the standard agreed by the trustees.

Statement of Financial Activities

for the year ended 31 March 2019

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Income from				
Donations and legacies	43,710	-	43,710	3,885
Charitable activities	151,742	131,453	283,195	29,765
Total income	195,452	131,453	326,905	33,650
Expenditure on				
Raising funds	21,516	2,794	24,310	-
Charitable activities	101,785	89,156	190,941	28,842
Total expenditure	123,301	91,950	215,251	28,842
Net income before transfers	72,151	39,503	111,654	4,808
Transfers between funds	6,848	(6,848)	-	-
Net income before other recognised gains and losses	78,999	32,655	111,654	4,808
Net movement in funds	78,999	32,655	111,654	4,808
Reconciliation of funds:				
Total funds brought forward	2,695	3,113	5,808	-
Prior year adjustment	(1,000)	-	(1,000)	-
Total funds carried forward	80,694	35,768	116,462	4,808

Full accounts for the year can be found in our Annual Report 2018-19 on the Charity Commission website.

Thank you

We'd like to thank all our supporters for their valued contributions. Your support makes all the difference to our work.

Experts by Experience

Thank you to all the women who give their time as part of the Experts by Experience group.

Trustees

Holly Towell (Chair until end June 2018)
 Nesta Lloyd-Jones (interim Chair July-September 2018)
 Cathy Millis, Chair (from October 2018)
 Sue Lewis (from October 2018)
 Richard Walsh, Treasurer
 Janqui Mehta

Funders

Allen and Overy
 Clothworkers Foundation
 Department for Digital, Culture, Media and Sport (DCMS)
 Home Office
 Oak Foundation
 Treebeard Trust
 Winston Churchill Memorial Trust

Corporate supporters

Beck Fitzgerald
 Capital One
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 Doughty Street Chambers
 Frazer Jones
 Latham & Watkins LLP
 Lloyds Banking Group
 Salesforce

Individuals

Jo Youle
 Smart Energy

Fundraisers

Sam Dixon
 Richard Walsh

Individual givers

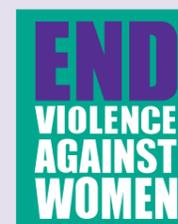
And all the individual and regular givers who contribute to SEA's work via MyDonate and JustGiving



*"I was working for an organisation supporting vulnerable people to be more financially aware when I found out about Surviving Economic Abuse. Understanding how economic abuse can limit a person's choices, and critically their ability to access safety, was compelling. I felt I had to support this charity.
 (Regular giver)"*



Our memberships



References

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- 3 Earlywhite, M. and Stohl, I. (2005) *In Our Shoes: The Next Steps*. Washington: State Coalition Against Domestic Violence
- 4 RMIT/ANZ (2016) *MoneyMinded Impact Report 2016: The role of financial education in a family violence context*
- 5 Websdale, N (1999) *Understanding Domestic Homicide*. California: Northeastern University Press
- 6 Surviving Economic Abuse. (2019). The Midterm Report of the Economic Justice Project.

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.

Get involved

If you would like to get involved in our work:

Contact us:

info@survivingeconomicabuse.org

Follow us on Twitter

[@SEAresource](https://twitter.com/SEAresource)

Learn more about economic abuse and access useful resources at:

www.survivingeconomicabuse.org/resources

Join our 'Experts by Experience' Group:

www.survivingeconomicabuse.org/survivors-ref-group

Join our international network:

www.survivingeconomicabuse.org/home/international-network

Raise funds or donate to us:

www.survivingeconomicabuse.org/donate-to-us