



**SURVIVING
ECONOMIC
A B U S E**

Economic abuse and controlling or coercive behaviour

Accessing justice

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?

“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 the law considers to be controlling or coercive behaviour.

Controlling behaviour

Controlling behaviour includes 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

Coercive behaviour is a continuing act (or a pattern) 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

Economic abuse involves behaviour that restricts how someone acquires, uses and maintains money and economic resources,¹ 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
- taken your children's money, such as savings or gifts

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 abuse² as a way of limiting their partner's choices.

“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 often overlaps with other forms of abuse,³ such as psychological abuse.⁴

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)⁵

When is controlling or coercive behaviour a crime?

“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, which includes the following situations:
 - they are in an intimate relationship*
 - they live together and are members of the same family*
 - they live together and have previously been in an intimate relationship with each other*

- 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.

A total of 516 defendants were prosecuted for a principal offence of controlling and coercive behaviour in 2018, with 308 convicted and sentenced. Controlling or coercive behaviour is almost always perpetrated by a male abuser with a female victim. In 2018, 97% of the defendants prosecuted were male.⁷

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

Legal guidance

“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 or coercive. It mentions, 'Financial abuse, including control of finances, such as only allowing a person a punitive allowance.'⁹

Guidance on the law from the Crown Prosecution Service^g also gives examples of controlling or 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 controlling or coercive. Many of them overlap with economic abuse:

- Isolating the victim from their friends and family, e.g., 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, e.g., 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, e.g., 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, by destroying their laptop or limiting transport.
- Assault, e.g., assaulting the victim for spending 'too much' money.

- Criminal damage, e.g., smashing the victim's mobile phone.
- Preventing the victim having access to transport or from working, e.g., damaging their work clothes or hiding their bus pass.
- Reputational damage to sabotage the victim's job, e.g., 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 counselling⁹
- 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 as 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 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 **29 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.

Specialist support on economic abuse

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.

Financial Support Line for Victims of Domestic Abuse

T 01323 635 987 (Mon–Fri, 9am–1pm & 2pm–5pm)

The Financial Support Line for Victims of Domestic Abuse is run in partnership between Surviving Economic Abuse (SEA) and Money Advice Plus. It offers specialist advice to people experiencing domestic abuse who are in financial difficulty.

Visit www.survivingeconomicabuse.org/resources for information including:

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

References

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2. Sharp-Jeffs, N. with Learmonth, S. (2017). *Into Plain Sight: How economic abuse is reflected in successful prosecutions of controlling or coercive behaviour*. London: Surviving Economic Abuse.
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4. Sharp-Jeffs, N. (2015). *A Review of Research and Policy on Financial Abuse within Intimate Partner Relationships*. Child and Woman Abuse Studies Unit (CWASU). London Metropolitan University.
5. See the Economic Abuse Wheel developed by Sharp. (2008).
6. *Domestic abuse and the criminal justice system, England and Wales: November 2019*. (2019). Office for National Statistics.
7. Sharp-Jeffs, N. with Learmonth, S. (2017).
8. *Controlling or Coercive Behaviour in an Intimate or Family Relationship: Statutory Guidance Framework*. (2015). Home Office.
9. *Controlling or Coercive Behaviour in an Intimate or Family Relationship*. (2017). The Crown Prosecution Service.

