

SURVIVING

ECONOMIC

A B U S E

Recognising and responding to the scale of coerced debt

Final evaluation of the Economic Justice Project
September 2020

"It was such a surreal, amazing feeling, to finally break one of those invisible chains that links you to the perpetrator."

Survivor



Department for
Digital, Culture
Media & Sport



**University
of Suffolk**

“He used to have her PIN number, he used to steal her bank card and take money. She was at the [bank] when the lady said she could give client a loan of £6,000. The client said she didn’t want it, but the perpetrator was trying to make her take it. The staff member then said she will leave them alone to discuss it between themselves.”

Specialist domestic abuse worker



“He has left her in over £30k of debt, where he persuaded her to take out loans in her sole name for him as she had a very good credit rating, and he didn’t. He always promised he would pay them back, but never has.”

Specialist domestic abuse worker



Foreword

Many women experience economic abuse within the context of intimate partner violence. It limits their choices and ability to access safety. Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works day in, day out to ensure that women are supported not only to survive, but also to thrive.

The Economic Justice Project is SEA's founding project, creating the evidence base that underpins the work of the charity.

This report is an overview of the project and key learnings that emerged from it. The findings are aimed at innovating the UK response to economic abuse at both a local delivery and national policy level.

The evaluation of the Economic Justice Project is a culmination of the work of several organisations:

- **DMSS Research:** led initial sessions to develop the project's theory of change with SEA alongside representatives from the Expert Advisory Group and Survivor Reference Group.
- **SEA:** led on the delivery of the pilot project. The charity collected and compiled the key data and information pertinent to the evaluation.
- **University of Suffolk:** led on the quantitative analysis of the data.
- **Davis and Associates:** provided support in editing and quality assurance of the final evaluation report.

“He would sulk or not talk to me until he was given my card – he told me he would lose his job unless he had a decent car. I was coerced into taking finance out for a car that he stopped paying for, damaged, etc., and I now have bailiffs after me for the payments outstanding.”

Survivor



Executive Summary

About SEA and the Economic Justice Project

Surviving Economic Abuse (SEA) is the only UK based charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works day in, day out to ensure that women are supported not only to survive, but also to thrive.

SEA was the first charity to challenge the focus on financial abuse (control of money and finances), arguing that the term 'economic abuse' better captures and recognises the array of tactics perpetrators use to control women's ability to acquire, use and maintain economic resources more broadly. Economic resources include money and finances, but also those things that money can buy, such as food, clothing, housing, mobile phones, and transportation. SEA's extensive communications and media work has significantly improved awareness of economic abuse across the country, and beyond.

It is through this dedicated lens that SEA successfully led the way in calling for economic abuse being explicitly named and defined within the Westminster Government's Domestic Abuse Bill. Following this success, SEA is now calling for the Bill to amend the offence of controlling or coercive behaviour in an intimate or family relationship (section 76 of the Serious Crime Act) so that coercive control – including through economic abuse – is recognised and can be prosecuted post-separation.

The Economic Justice Project, SEA's founding project, was the first of its kind in the UK. The project has uncovered the prevalence of coerced debt as a form of economic control and, for the first time, the average amount of debt victim-survivors are left having to pay back. The double award-winning partnership with Money Advice Plus (MAP) that formed part of the Economic Justice Project has paved the way for improved responses, not only to coerced debt, but to all forms of economic abuse.

The project's broad ambition was to enable women to have economic stability. Specifically, the project sought to develop responses that improve outcomes for women that had experienced coerced debt. Central to this was exploring the ways in which the Project could support women to achieve economic justice, calling for write-offs when debt has been coerced, rather than expecting women to pay back this debt for many years – sometimes decades.

When she first contacted SEA, Rebecca had been supported by a debt charity to set up a plan to pay off the debts she had been coerced into and which she had been following for seven years. She had another 16 years to go before she was debt-free.

"It was devastating, every single month seeing that [money go]. It was restricting not only my everyday life, but my future. I was just existing, I wasn't living. It was like a huge weight hanging over me."

SEA referred Rebecca to the national casework service, which the charity runs in partnership with Money Advice Plus. She was supported to apply for a number of debt write-offs. Whilst some of the smaller amounts of debt were written off quickly, others took longer, with the whole process taking a few months.

"The feeling, it was quite surreal actually. Having resigned myself to the fact that I was going to spend the next 16 years of my life [paying]...and I'd already been doing it for seven years. You're not able to get any form of credit, a mortgage, of car finance, nothing – it completely affects every single aspect of your life...when I was told it would be written off, it was such a surreal, amazing feeling... to finally break one of those invisible chains that links you to the perpetrator."

The Economic Justice Project worked in one pilot area which spanned three local authority areas — Westminster, Hammersmith & Fulham and Kensington & Chelsea — and a consortia of specialist domestic abuse services. The pilot area was used to develop and test responses, with a view to inform national and local practice across the country.

Table 1: overview of the project

Aims

- To identify and support women who had been coerced into debt in the UK; and
- To develop approaches to seek financial and legal mechanisms for challenging its repayment.

Outcomes

- Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with financial and legal specialists.
- Women can achieve justice through financial and legal remedies.
- Economic abuse is identified as a priority in the coordinated community response strategies of the Pilot area.

Scoping current responses to economic abuse in the UK

The first task the Economic Justice Project undertook was a review of the current response to economic abuse. Its findings highlighted that organisations supporting victims of domestic abuse in the pilot area engage in economic advocacy, including consumer advocacy around debt. However, the scoping exercise revealed that support workers were drawing on knowledge gained via their own practice experience and the experience of their colleagues to undertake this work.

Whilst support workers were able to deal with what one interviewee called the 'lower level' cases, their capacity to deal with more complex cases was limited.¹ In addition, their focus was on women's immediate economic needs and not the long term 'ripple effects'. An understanding of economic abuse and its links with physical safety was not routinely recognised and built into the design of services. The scoping report highlighted capacity issues for services supporting victims of domestic abuse, including the regulatory codes that limit who can provide debt advice.

As well as the initial scoping report, the Economic Justice Project was able to benefit from data from SEA's partnership with Money Advice Plus running the national financial support line for victims of domestic abuse and a specialist national casework system. Between September 2018 and August 2020, 394 callers reported at least one debt, with an average of five creditors. The highest number of creditors in one case, however, was 27. Close to half (44%) of the debt that victim-survivors faced was priority debt, meaning they were at risk of being made homeless or having their utilities cut off.²

Delivery of the Economic Justice Project

Throughout the course of the Economic Justice Project, a number of practice developments were realised and tested. These ranged from training programmes to tools for professionals to use to support women through economic advocacy. Below presents a list of the developments throughout the pilot.

Table 2: overview of practice tools and resources developed during the pilot

Practice development	Specific output	Resource description
Education	Training for specialist domestic abuse services in economic abuse	Face-to-face training programme focusing on forms of economic abuse and how to provide advocacy to women who have experienced coerced debt.
	Training for debt and money advice services in recognising the signs of abuse and coercive control	Face-to-face training programme focusing on spotting the signs of domestic abuse and economic abuse to increase identification of coerced debt experienced by women accessing debt and money advice services.
Resources	Conversation kit	A resource for professionals to use to discuss economic abuse with women that might have experienced it. The resource aims to support women's understanding of what constitutes economic abuse prior to screening.
	Economic abuse screening tool	A tool for professionals to use with women that have experienced economic abuse to identify the forms and plan advocacy support accordingly.
	Tools to Thrive	A set of tools for women that have experienced economic abuse, to provide them with advice and information for self-advocacy.
	Economic Abuse Evidence Form	A tool for professionals to use to capture evidence of coerced debt to support communication with creditors and financial institutions.
Services	Debt and Benefit Specialist role	A domestic abuse specialist with an advanced understanding of the financial, money advice and debt sectors. Co-located within a specialist domestic abuse service the role is aimed to support the overall capacity of the service in responding to economic abuse, and to provide more intense advocacy for women.

Learning from the pilot area

The overarching learning from the pilot relates to the nature and scale of economic abuse in the UK. Using the screening tool developed with 278 domestic abuse survivors, the Economic Justice Project found:

- 95% of domestic abuse victims experience at least one form of economic abuse.
- 60% of victims of economic abuse have been coerced into debt,
- The average amount of coerced debt per woman was £4,600; the highest was over £40,000.

The screening tool provided insight into the ways in which victims experience coerced debt. Specifically, the project found that:

- 50% of survivors said their partner made them get a credit card, loan, or buy something on credit against their wishes.
- Nearly a third (32%) said their partner had a loan or credit card with their name on it or had bought something using their credit.
- 46% said their partner had built up debt in their name, e.g., by using their credit card, internet account or phone.
- 73% found that their partner kept vital information about finances from them.
- Two thirds said they felt forced to buy things or pay bills for their partner.
- Almost 80% said the abuser spent their own money on whatever they wanted, while the victim-survivor was left to cover the essentials.

A significant success of the pilot was the exploration of working within consumer law to achieve debt write-offs for survivors. Over the duration of the Economic Justice Project, debt was written off in almost a quarter (24%) of cases, representing nearly £234,000.

At the beginning of the pilot, three overarching outcomes were developed. These were the key areas the evaluation sought to explore. This section provides an overview of the lessons learned in respect of each outcome.

“I had court papers saying he was liable for the debt as per the terms of our financial settlement, but he wasn’t working and didn’t have an income, so they were chasing me. Letters, phone calls, threats — it was horrendous.”

Survivor

Table 3: an overview of the lessons learned**Economic Justice Project
outcome 1:**

Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with financial and legal specialists.

Learning

Specific training on economic abuse enabled staff working in domestic abuse services to gain the knowledge and skills they needed to support women through economic advocacy. However, the Debt and Benefit Specialist role was also found to be vital for staff to develop the confidence to undertake this work, enabling them to work alongside national and local advocates with expertise in both domestic abuse and money/debt advice.

Through offering training to relevant agencies, the Debt and Benefit Specialist was successful in increasing the knowledge, skills and confidence of money/debt advisors as well as specialist domestic abuse services. This helped establish a closer working relationship between Solace Women's Aid and money/debt advisors – starting to build a community infrastructure better able to understand and respond to the needs of victim-survivors coerced into debt.

The resources (conversation kit and screening tool) developed for the Economic Abuse Project were reported to be 'helpful in highlighting certain areas' – enabling services to gain a better understanding of the types of economic abuse experienced; helping structure conversations with victim-survivors; and providing a mechanism via which to report on the prevalence of economic abuse.

Interestingly, the Economic Justice Project uncovered a tension between risk- and needs-based approaches to domestic abuse, where the focus on only 'high risk' cases meant that the screening tool was not used systematically within Solace Women's Aid.

Use of the screening tool enabled pilot services to identify and respond to the needs of victim-survivors. As discussed above, it showed that 95% of domestic abuse victims experience at least one form of economic abuse. Data also showed that six in ten (60%) of those experiencing economic abuse are coerced into debt.

In recognition that not all victim-survivors have access to specialist advocacy, resources specific to coerced debt were also developed for self-advocacy for survivors to use themselves.

Economic Justice Project outcome 2:

Women can achieve justice through financial and legal remedies.

Learning

The Economic Justice Project highlighted that victim-survivors do not receive consistent outcomes when they choose to challenge coerced debt. Therefore, an Economic Abuse Evidence form was developed (drawing on the screening tool) and consulted on.

With the support of specialist money and debt advisers, 25% of those coerced into debt were successful in obtaining a write-off.

The project has shown that US practice is not fully transferable into the UK context. The review of consumer law identified limited grounds for legally challenging demands to repay coerced debt, meaning that such cases will be exceptional. Because of this, the Project focused on working with financial specialists.

Economic Justice Project outcome 3:

Economic abuse is identified as a priority in the coordinated community response strategies of the pilot areas.

Learning

Economic abuse has been identified as a priority in the coordinated community response strategies of the pilot area. It has also been identified as a priority within the work of specialist Violence Against Women and Girls (VAWG) organisations working across the three local authorities, building a community infrastructure better able to understand and respond to the needs of victim-survivors coerced into debt.

Local-level influencing has been complimented by national policy influencing. Due to the work of SEA and because of support from our partners, economic abuse is recognised within the statutory definition of domestic abuse introduced by the Domestic Abuse Bill. SEA has met with national government to ensure that economic advocacy is reflected within the National Statement of Expectations and the work of the Designate Domestic Abuse Commissioner, whose role will be to assess, monitor and oversee the provision of services across the country.

Recommendations

The aim of these recommendations is to use what we have learned from the Economic Justice Project to transform how systems in the UK respond to economic abuse, ensuring women achieve justice. Our recommendations consider the actions that national policymakers, commissioners and local area services should take to ensure that economic justice is achieved for all women.

For national policymakers and commissioners

1. Reform consumer law so that coerced debt is recognised, victims can seek redress and perpetrators are held accountable.
2. Address coerced debt within the Cross-Government Debt Policy and Strategy, coordinated by the Cabinet Office.
3. Ensure that the National Statement of Expectations for Violence Against Women and Girls Services recognises and seeks to address women's economic independence and stability.
4. Conduct a national evidence gathering exercise on economic abuse, including coerced debt, led by the Designate Domestic Abuse Commissioner alongside stakeholders in Northern Ireland, Scotland and Wales on reserved matters.
5. National domestic abuse prevalence data, including through the Crime Survey for England and Wales, should include measures for economic abuse in the UK.
6. Consider the standardisation of questions about debt within divorce proceedings to ensure women are able to achieve economic justice in the form of accurate settlements.

For the financial, money advice and debt sectors

1. The Money and Pensions Service to support the pilot and rollout of an 'Economic Abuse Evidence Form' modelled on the existing 'Debt and Mental Health Evidence Form'.
2. UK Finance to address the issue of coerced debt within the Code of Practice on Financial Abuse and to encourage its members to write off debt incurred in this way.
3. Financial sectors, including money and debt advice services, should routinely ensure staff are trained in identifying economic abuse, and specifically coerced debt.
4. Creditors should develop a flag to indicate on women's credit record where debt has been demonstrated (via the Economic Abuse Evidence Form) to have been coerced.

For the Violence Against Women and Girls (VAWG) sector

1. All professionals working with women who have experienced abuse should be trained in understanding economic abuse, and specifically coerced debt.
2. Training for strategic leads, such as the Coordinated Community Response leaders course delivered by Standing Together, should include modules around economic abuse.
3. Accredited domestic abuse advocacy training should include specific economic advocacy including the use of the conversation kit and screening tool.
4. Domestic abuse specialist services should consider incorporating a Debt and Benefit specialist worker role within services.
5. Domestic abuse specialist services and database systems should routinely ensure that service user data collection includes economic abuse.
6. Domestic abuse perpetrator programmes should explicitly work to change perpetrators' behaviour in relation to economic abuse.

For local policymakers and commissioners (including Local Authorities and Police and Crime Commissioners)

1. Local policymakers should ensure that VAWG and/or domestic abuse strategies include strengthening local responses to economic abuse.
2. Local commissioners and policymakers should ensure that local and statutory needs assessments in relation to VAWG and domestic abuse explore the nature and scale of economic abuse.
3. Local commissioners should ensure the services they commission are equipped, through training, to provide economic advocacy for women.
4. Local policymakers and commissioners should ensure local partnership arrangements, in line with the coordinated community response, include money and debt advice representation.

General

1. The Debt and Benefit Specialist role should be a nationally recognised role, particularly within the financial sector.
2. Challenge risk discourse within policy making and the commissioning of services locally.
3. Economic abuse should be recognised as a vital part of safety planning and reducing the risk to victims, as well as a longer term need to be met.
4. Reference to financial abuse should be replaced with the term 'economic abuse' to recognise the full nature and forms of abuse.

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Section 1: Introduction

“I was told there was nothing that could be done as his debts were in my name.”

Victim-survivor of coerced debt

1.1 The aims of the Economic Justice Project

The overarching goal of the Economic Justice Project (EJP) was to test approaches that enable women who have experienced coerced debt to be identified and effectively supported to achieve economic stability. Central to this stability was requesting write-offs of coerced debt from creditors – challenging situations in which women's income was being absorbed into paying back debt for many years after leaving. Through the project these approaches were developed, tested, and refined in the pilot area, with a view to using the findings to inform national and local responses across the UK.

The Economic Justice Project was SEA's founding project. It was set up in July 2017 with Tampon Tax funding from the Department for Digital, Culture, Media and Sport (DCMS). The Project was inspired by promising practice in the United States (US) in challenging the repayment of coerced debt. The aims of the Economic Justice Project were specifically:

- to identify and support women who had been coerced into debt in the UK and;
- to develop approaches to seek financial and legal mechanisms for challenging its repayment.

These aims were developed following a theory of change methodology which was developed by SEA with support from DMSS, alongside representatives from the Expert Advisory and Survivor Reference Groups (see appendix one).

1.2 Outcomes of the Economic Justice Project

The Economic Justice Project was formative in nature. Following the selection of the pilot area, an initial scoping study was conducted (the findings of which can be seen in section 3) which informed the development of three fundamental project outcomes.

Table 1.2a: overview of Economic Justice Project outcomes

One	Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with financial and legal specialists.
Two	Women can achieve justice through financial and legal remedies.
Three	Economic abuse is identified as a priority in the coordinated community response strategies of the pilot areas.

Activities were identified and milestones were put in place to monitor progress towards achieving these outcomes (see appendix one). Clear measures to monitor implementation of the Project pilot were also agreed with the Department for Digital, Culture, Media and Sport (DCMS – see appendix two).

1.3 Implementation of the project

1.3.1 Activities to achieve the project aims

The findings of the scoping study established that a two-tier delivery approach was required to achieve the three outcomes proposed. This approach combines the development of training, practical responses and partnership working to build capacity of specialist domestic abuse services.

Figure 1.3.1a: overview of delivery tiers



The figure below illustrates where consumer advocacy in relation to coerced debt sits within economic advocacy more broadly.

Figure 1.3.2b: contextualising consumer advocacy



1.3.2 Overview of the three boroughs and project partnerships

Three areas in West London were selected as the pilot area for the project, including the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster. The combined population of the pilot area is large, standing at 596,947 in 2018. The Angelou partnership operates across the three boroughs which is a consortia of 10 specialist organisations that have come together to support women and girls experiencing domestic or sexual violence.

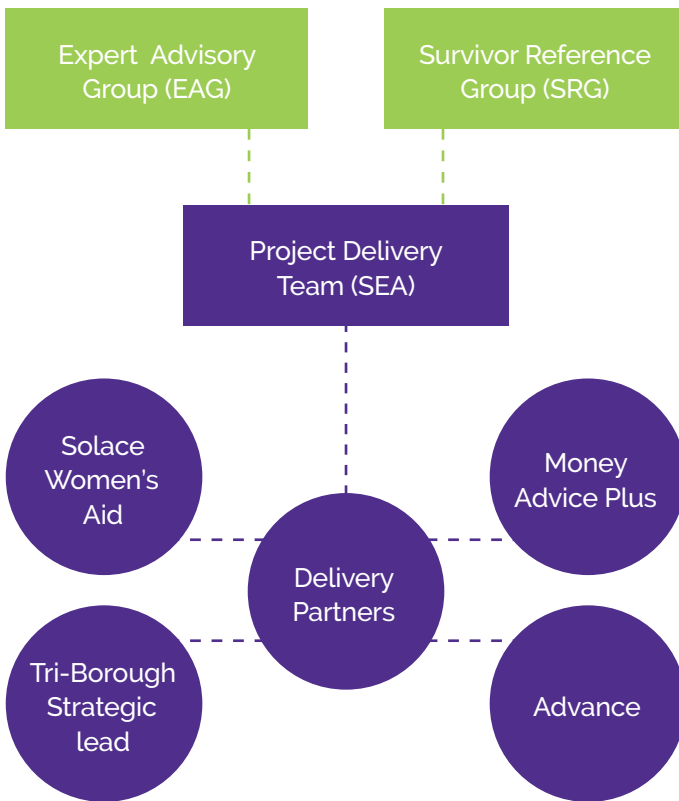
This includes the following organisations:

1. Standing Together Against Domestic Violence
2. Solace Women's Aid
3. Advance
4. Women and Girls Network
5. African Women's Care
6. Woman's Trust
7. Al-Hasaniya Moroccan Women's Centre
8. Domestic Violence Intervention Project (DVIP)
9. Hestia
10. Galop

The area was selected as it is a leader in the adoption of the Coordinated Community Response (CCR) approach to domestic abuse. The CCR recognises that domestic abuse is both a cause and a consequence of gender inequality and that efforts to prevent it have to extend beyond individual cases to institutions and communities in order to transform norms and practices. In practice, work with the community has largely been confined to professionals working within statutory agencies. However, experience in the US showed that domestic abuse services need to collaborate with stakeholders outside of the 'usual realm' when responding to economic abuse.³ The project therefore provided an opportunity to broaden engagement to financial and legal institutions.

In order to develop and continuously improve the pilot, two advisory groups were developed; the expert advisory group and the survivors reference group.

Figure 1.3.3a: Economic Justice Project delivery partners



The Expert Advisory Group (EAG)

An Expert Advisory Group of eight experts from several sectors including; the domestic violence, financial and legal fields were brought together with the purpose of providing advice and guidance throughout the project.

Members supported the initial scoping and development of the EJP as well as providing feedback at key learning points, including the mid-term and final evaluation reports. Given the project origin, membership included experts both from the UK and the US:

1. Professor Adrienne Adams, Michigan State University (US)
2. Punita Chowbey, Sheffield Hallam University (UK)
3. Estelle Du Boulay, Rights of Women (UK)
4. Jeanette Hope, Money Advice Plus (UK)
5. Sally Jackson, Standing Together Against Domestic Violence (UK)
6. Mary Mason and then Fiona Dwyer, Solace Women's Aid (UK)
7. Erika Sussman, Center for Survivor Agency and Justice (US)
8. Sara Wee, Center for Survivor Agency and Justice (US)

Survivor Reference Group (SRG)

In addition, a Survivor Reference Group was established so that women with experience of coerced debt could inform the design and piloting of the project, as well as provide feedback on the resources it produced.

1.4 Evaluation methodology

This report evaluates what the project achieved against the theory of change outcomes.

The evaluation was undertaken by SEA, with support from the Institute for Social and Economic Research at the University of Suffolk. The evaluation was multi-method, drawing on a range of data sources including:

- Evaluation forms from training – immediate and follow up at the end of the Pilot.
- Interviews with Money Advice Plus (MAP) and Solace Women's Aid, who systematically screened for coerced debt.
- Records from meetings with Solace Women's Aid and feedback via emails throughout the Pilot.
- Quantitative outcomes data provided by MAP and Solace Women's Aid throughout the Pilot.
- Interview with the Debt and Benefit Specialist at the end of the Pilot.
- Interview with a victim-survivor of coerced debt at the end of the Pilot.
- Interviews with other specialist domestic abuse organisations, as well as money advisors and the violence against women and girls' strategic commissioner in the pilot area at the end of the Pilot.

The evaluation was approved by the University of Suffolk's Ethical Review Panel in December 2018. Data sharing protocols were put in place by the University and Solace Women's Aid. This report provides an overview of the findings of the evaluation activities and makes recommendations for future practice locally and nationally.

Section 2: Exploring the problem

The aim of the Economic Justice Project was to identify and support women who had been coerced into debt by a current/former partner and find financial and legal mechanisms for challenging its repayment. This chapter 'sets the scene' by exploring what coerced debt is and how it links to economic abuse and coercive control.

2.1 Defining coercive control

To understand the concept of coerced debt, the context of coercive control must be understood. Intimate partner violence (IPV) is predicated on a sense of entitlement. It involves an individual believing that they have the right to dictate their partner's choices and micro-regulate their everyday actions. This is achieved through coercive control. Stark (2007) defines coercive control as an ongoing strategy of intimidation, isolation and control that extends to all areas of a victim's life.

Physical and sexual abuse are interwoven into this strategy and typically arise when a victim challenges the perpetrator's ability to control. Indeed, the ultimate challenge – separation or its threat – is when women are at highest risk of domestic homicide. In this way, the power derived from physical and sexual abuse is located not just in their use but in their continued threat – what could happen, based on previous experience.⁴ This creates a context in which refusing a demand is dangerous, compelling a victim to act in accordance with the abuser's wishes, rather than their own. Coercive control therefore serves to limit a victim's autonomy or 'space for action'.

2.2 Economic abuse as a form of coercive control

Following SEA's successful work, economic abuse is now specifically named within the Government's Domestic Abuse Bill, broadening the previous focus on financial abuse. This section defines economic abuse, and some of the ways in which it might be experienced.

Abusers seek to undermine their partner's ability to resist coercive control through depleting their personal, social and tangible resources.⁵ Tangible resources are economic in nature, including money, transportation and a place to stay. Controlling behaviour (restriction, exploitation and/or sabotage) that interferes with a partner's ability to acquire, use and maintain economic resources is known as economic abuse.⁶

Table 2.2a: examples of economic abuse

Acquire	Interfering with/sabotaging a partner's education, training and employment; preventing the partner from claiming welfare benefits.
Use	Demanding receipts, checking bank statements; keeping financial information secret; making a partner ask to use car/phone/utilities; threatening to throw the partner out of the home.
Maintain	Refusing to contribute towards household bills and the cost of bringing up children; spending money set aside for bills; generating costs by destroying property that needs replacing; using coercion/fraud to build up debt in victim's name; forcing partner to take out credit or loans or doing so without their permission.

2.3 Understanding coerced debt as a form of economic abuse

2.3.1 The nature of the problem

Coerced debt is a form of economic abuse in which debt is generated through financial transactions which the victim is told to make (or learns the abuser is making in her name) in a context where there are negative consequences for non-compliance.⁷ An abuser may coerce their partner into debt in any of the following ways:

- making them take out a credit card or loan against their wishes
- making them buy something on credit against their wishes
- taking out a loan, mortgage or credit card in the victim's name
- using their credit card
- using other sources of credit in the victim's name, such as an internet account or phone
- putting bills in the victim's name, including rent or mortgage payments, utility bills, car finance agreements, mobile phone contracts or catalogue payments
- forcing the victim into a position where they must take out credit to afford to live

The nature of coerced debt means there are negative consequences for not doing as the abuser asks. Debt may feel like the safest option.

Figure 2.3.1a: case studies from the survivor reference group

"He got me to run up debts on credit cards, ranted and raved to coerce me into lending him more money. He worked but brought no money into the house. I started to struggle, suffered depression. Changed jobs to earn more money - he just took more! I paid for two cars so he could use one for work, he never contributed to finance or running costs. He became more aggressive and the situation became dangerous. I left the house with my daughter and two bags of our clothes. He still won't give me half of my belongings back. Got back the other car 9 months later wrecked to the point of it needing to be scrapped and I took a £1.2k loss on it. Effects for me and my daughter - no financial security, I'm locked in a job I can't cope with because I need to meet debt payments - we rent and will probably never buy. But we are safe and happy, and he no longer has control over our lives."

"He would sulk or not talk to me until he was given my card - he told me he would lose his job unless he had a decent car. I was coerced into taking finance out for a car that he stopped paying for, damaged etc. and I now have bailiffs after me for the payments outstanding and the damage etc. Plus, I was made to pay for hotels, meals etc. out for him to see his daughter from a previous marriage as he stated he would lose touch without my support. He promised to pay me back, he didn't, and I still owe over £3000 for his debts."

2.3.2 Prevalence of coerced debt in the UK

Research in the UK suggests that coerced debt is a common problem. In a national prevalence study undertaken by the Cooperative Bank and Refuge, one in ten women stated that a partner had put debts in her name and that she had been afraid to say no.⁸ Unsurprisingly, research undertaken with survivors of IPV shows higher levels of prevalence. A survey undertaken by Women's Aid and the Trade Union Congress (TUC) found that one in five respondents reported loans being taken out in their name and over half said the abuser had built up bad debts in their name.⁹

2.3.3 The impact of coerced debt

The behaviours associated with economic abuse threaten women's economic stability.¹⁰ Paying back debt creates a financial obligation that absorbs available income to leave an abuser and live independently. In addition, some abusers conceal the extent of the debt or refuse to let their partners pay on time, if at all. This can lead to credit damage that acts as a barrier for domestic abuse survivors to rebuild their lives. For instance, a bad credit score may prevent them from accessing credit, being employed in some industries, rent or buy a home or set up utilities. The problem of coerced debt therefore has the potential to undermine women's safety.

2.4 Current responses to coerced debt

2.4.1 Coerced debt in the UK

The legal status of coerced debt is complicated. It frequently goes unacknowledged by creditors and the courts, which follow traditional and arguably outdated family law and creditor-debtor doctrines through the assumption that couples are one financial unit.¹¹

The legal status of coerced debt is complicated, and victims can struggle to access justice because provisions have not been designed in recognition of how this form of abuse occurs. As such, victims may attempt to access provisions most closely aligned to their situations – such as the statutory offence of fraud, and those relating to economic duress, misrepresentation and undue influence. Yet these offer limited, if any, routes to justice for victims, meaning that law reform is necessary.

Victims of economic abuse may, in certain specific circumstances, be able to rely on the statutory offence of fraud. For example, if the abuser uses the victim's credit card without permission, or gains unauthorised access to their personal information, such as their PIN or password, and uses it to incur a debt or other financial obligations in the victim's name. However, if the individual knowingly gives their partner or the aggressor this information it could be argued that the individual is not taking reasonable care.

In cases of economic duress, the courts have made it clear that any threat or illegitimate pressure on a victim to make or alter a contract must come from the 'other party' – that is the person or institution that the contract is with – and not a third party or an outside force. This includes a partner who is a perpetrator of economic abuse. As such, if an abuser uses threats of physical abuse to force a victim into taking out debt, like leasing a car, the courts are unlikely to see this as falling under the economic duress offence as the abuser is a third party. The same principle applies to misrepresentation where an individual enters into a contract with a credit institution as a result of a false statement made by a third party.

Credit institutions are only obliged to take reasonable steps to ensure that a transaction is not entered into under undue influence where one partner seeks to become guarantor for the other's debt. Here, 'reasonable steps' will generally be satisfied if the bank advises an individual to take independent legal advice or meets with them in private to explain the extent of the financial responsibility they are agreeing to take on and the possible consequences of this.

If the credit institution takes such reasonable steps, the agreement cannot be later voided for undue influence. As such, a victim of economic abuse may engage in discussions with the creditor in line with their reasonable steps, but be unable to withdraw from the agreement or feel able to disclose the abuse for fear of repercussions from the abuser; therefore the reasonable steps would have been taken, leaving the victim in a difficult position in claiming undue influence in court. Overall, it is difficult to argue that a credit institution should lose what it is owed in line with any contract due to circumstances it could not have reasonably been aware of.

2.4.2 Coerced debt responses in the US

Promising practice exists in the United States (US) where, in several states, domestic abuse services are partnering with consumer lawyers to challenge debt that has been coerced. Domestic abuse services and consumer lawyers work with survivors to challenge default judgments, obtain relief from coerced debt and repair their credit. Work can also be undertaken with survivors to identify problems such as previously-unknown debts.¹² More broadly and across other states, lawyers and advocates are building their capacity to address coerced debt and build their capacity to meet the unique needs of domestic abuse survivors.¹³

“A breathing space would have helped give me time to work things out without having to deal with threatening letters, which was really distressing. When I left, the realisation and gravity of the situation hit me. It was a difficult, stressful, and worrying time. I am paying the price for being in the relationship... paying off debt, trying to repair a damaged credit score and unable to move on.”

Survivor

Section 3: Scoping the current response to coerced debt

The Economic Justice Project (EJP) drew on the model of consumer rights advocacy being used in the US and sought to replicate it in the UK context. Before this approach was replicated, SEA conducted a scoping study to understand the UK context and the extent to which specialist domestic abuse services currently engage in economic advocacy (including consumer issues). This section provides an overview of our findings from this scoping.

3.1 Overview of the scoping study

The scoping study aimed to establish the ways in which specialist domestic abuse services engaged in economic advocacy. In particular, we considered the factors that shaped their capacity to do so and any existing referral pathways that existed.

The scoping work was undertaken across the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster between July 2017 and December 2018.

Ten specialist organisations came together in 2015 to form The Angelou Partnership. Nine of these organisations (Advance, African Women's Care, Al Hasaniya, Domestic Violence Intervention Project; Galop; Hestia; Solace Women's Aid, Women and Girls Network and Woman's Trust) provide direct services to women and girls experiencing domestic and sexual violence.

Standing Together Against Domestic Violence (STADV) oversees the coordinated community response to domestic abuse through reviewing the performance of local agencies (statutory and voluntary), identifying gaps and supporting them to improve.

STADV also runs a Specialist Services Group to help facilitate coordinated working with domestic abuse services that sit outside of the Angelou Partnership and coordinates the Domestic Violence and Housing Operational Group. Members include groups such as Victim Support and Peabody Housing.

The detailed findings of the scoping study (SEA, 2017) were captured in a report that also sets out our methodology.

3.2 Prevalence of economic abuse

The scoping exercise revealed that data on economic abuse is collected but not routinely collated or monitored. Some interviewees indicated that they could extract data on economic abuse if required via tick boxes within referral and initial assessment forms or through analysing notes within support plans. It was, however, acknowledged that these methods would be unlikely to indicate prevalence since this would require all service users being routinely asked about economic abuse.

All the interviewees believed that economic abuse is very common. Responses included: it comes up very regularly; often; mostly; it is massive; and it affects nearly every client. Where prevalence was guessed at, it ranged from 10 to 75 per cent of cases. Hestia pointed to research it undertook in 2012 which found that just over a quarter (26%) of women who had accessed outreach services (n=59) reported having their partner's debt in their name.

One interviewee referred to different levels of severity. She noted that the bulk of cases featuring economic abuse are at the 'lower level' and involve issues such as small amounts of debt and the draining of bank accounts. In contrast, around 10 to 15 per cent of these cases are 'more extreme' – where women's lives have been 'turned upside down' because of being in major debt or having been coerced into signing over property. Another interviewee observed how economic abuse is experienced by even the wealthiest women, again highlighting the need for a systematic tool to identify it.

The nature of a service may influence how common support workers may perceive economic abuse to be. One interviewee noted that economic abuse is seen in almost every case where the victim is still living with the perpetrator. Another indicated that it is more likely to come up in case work rather than via a phone line where the emphasis is on immediate safety.

3.3 Knowledge and understanding of economic abuse

Whilst generic training on domestic abuse addresses economic abuse, none of the ten organisations consulted delivered specific training on economic abuse and how to support women in dealing with its consequences. Within generic training programmes, entry points for discussion about economic abuse were identified as: the Westminster Government's policy definition of domestic abuse (which refers to financial abuse, part of the wider concept of economic abuse); the Duluth Power and Control wheel (which refers to economic abuse); exploring barriers to women leaving abusive men (including economic barriers); economic destitution arising from the No Recourse to Public Funds rule; and the economic impacts of domestic abuse more broadly.

Interviewees indicated that the knowledge that underpins their response to economic abuse is developed 'on the job' through their work with women and by learning from more experienced colleagues.

Despite having no specific training on economic abuse and how to respond to its consequences, interviewees showed a good understanding of economic abuse and its impacts. All interviewees recognised that economic abuse is a tactic used by perpetrators of domestic abuse to exercise power and control – depriving victims of the resources required to leave and support themselves independently. Some organisations had built an understanding of the dynamics of economic abuse into their service by putting in place a hardship fund so that women still living with a perpetrator can afford the travel, childcare and mobile phone top-up costs which are needed to access support.

There was some confusion amongst interviewees about the difference between financial and economic abuse. When giving examples of economic abuse, some referred only to the control of money and finances and not economic resources such as transportation and housing more broadly.

Interviewees further recognised that economic abuse could have negative impacts over time and that those impacts compound to create long-term barriers to economic and physical safety across the lifespan. This has been described by the Center for Survivor Agency and Justice as the 'economic ripple effect' of IPV.¹⁴ The scoping exercise found that interviewees focused mostly on economic restrictions during the relationship and less on long-term and enduring economic hardship.

Several interviewees also observed that the 'system' fails women when it comes to accessing welfare benefits. The amount of time this takes can leave women and their children destitute in the interim.¹⁵ In fact, one interviewee observed that the current system encourages women to become destitute in order to access support. It was further noted that economic abuse cannot be separated from women's lesser economic status.

The scoping exercise went on to highlight that current casework systems identify support needs arising from economic abuse, yet none of the organisations surveyed routinely asked every service user specifically about economic abuse and the different forms it can take.

Interviewees identified several processes through which some forms of economic abuse were identified. Although there is no specific question related to economic abuse within the Domestic Abuse, Stalking and Honour-

based Violence (DASH) risk identification, assessment and management model, there is a question about whether there are any financial issues. This includes whether the victim is financially dependent on the abuser, or if the abuser has recently lost their job. Economic abuse can be probed for as part of this conversation or in follow-up questions related to isolation and controlling behaviour. One interviewee mentioned adopting the 'Severity of Abuse Grid' which was developed by the charity SafeLives for use alongside the Risk Identification Checklist (RIC). This lists behaviours under standard, moderate and high-risk classifications. Controlling access to money falls into the moderate category of jealous or controlling behaviour.

Another way in which different forms of economic abuse can be uncovered is via the support planning process if women report having financial difficulties such as rent arrears, accessing benefits or debt. Alternatively, different forms of economic abuse might be 'picked out' of a more general conversation about domestic abuse by a support worker.

Interviewees reported that economic abuse is rarely an issue that victim-survivors present with to services. They suggested that this was because economic abuse is generally not perceived to be related to women's immediate safety and that women do not always recognise economic abuse as a form of IPV. One interviewee highlighted the importance of talking to women about economic abuse. She expressed concern that if women are not aware of economic abuse and then go on to access a generic financial/debt service without disclosing their experience of domestic abuse, then the advice given might inadvertently reinforce negative messages given to them by the abuser, for example, that they are bad at managing their finances.

3.4 Current responses to economic abuse

Organisations do not have access to tools/resources that are tailored to the support needs of women who have experienced economic abuse. Interviewees reported that beyond the Duluth Power and Control Wheel and generic resources for financial management, there were no tools/resources geared towards addressing economic abuse.

All expressed an interest in being able to access tools and resources tailored to the needs of victim-survivors. When asked what kinds of tools/resources would be helpful, interviewees suggested that a screening tool would be useful. Some also suggested template letters for work with creditors.

Interviewees indicated that the organisations they worked for would be interested in trialling a screening tool for all forms of economic abuse. Given that women will have different experiences of economic abuse, a screening tool would also help advocates think about the different ways they can ask about it. For instance, a woman whose partner refuses to contribute towards economic costs but who has her own income and access to it will experience economic abuse differently to a woman who is totally economically dependent.

Organisations have built up knowledge and skills to respond to women's economic well-being. Some of this work is specifically focused on responding to economic abuse, including consumer issues. One interviewee reported how immediate support is provided to women through financial assistance at the point of leaving. Work to support women to maximise their income was identified by all interviewees. This involves supporting women to transfer/claim benefits and get back into paid employment. Two of the organisations reported that they employ benefit advisors. Another stated that it applies for grants for women.

Practical support is also provided in relation to accessing/opening bank accounts and budgeting/managing money. One interviewee reported having previously partnered with another voluntary sector organisation to run workshops on these issues. Another area of work is helping women deal with rent arrears and debt.

Six organisations reported tackling **consumer related issues** through supporting women to negotiate with creditors (including mobile phone, utility and credit companies). Interviewees reported cases in which debt had been frozen, the victim granted some breathing space in making payments, an affordable repayment being arranged, or the debt being reduced or written off.

In terms of writing off debt, one interviewee explained that this could be achieved by arguing that the cost of administering small repayments is more than the repayment itself and communicating that the woman's circumstances are unlikely to change. One interviewee indicated that her organisation was successful in having debt written off in around half of cases. Another interviewee drew on personal experience of working with women to suggest that, because consumer related work takes up a lot of time, supporting women with such cases is the exception rather than the rule. As such, she believed that domestic abuse services are more likely to make onward referrals to generic money/debt advice services, especially when women have multiple debts.

Indeed, **all the organisations reported working with others to support women's economic well-being, mostly through making onward referrals.** In supporting women to become economically stable, interviewees reported liaising with government agencies such as the Department for Work and Pensions (DWP) around benefits and the Home Office around immigration status and entitlements. They also made referrals to a variety of financial and legal services, including:

- Benefit support agencies
- Citizen's Advice
- Debt advisors such as the Mary Ward Centre/helplines
- Housing Associations such as Stonewall
- Local charities such as Quaker Social Action
- Rights of Women (ROW)
- Solicitors

Referrals were typically made through a form or passing on contact numbers. Interviewees reported that onward referrals were made when: they had high caseloads and/or they lacked the expertise/skills required to respond. One interviewee referred to circumstances in which it was necessary to refer women to specialist money services. **This is because, in order to give debt advice, organisations need to be regulated under the Financial Conduct Authority (FCA).**

Interviewees observed that referral pathways very much depended on the locality, with some areas having more resources than others and some services being better than others. The most frequently mentioned referral agency was Citizen's Advice which some local offices described as 'really good and others less so'. Issues mentioned included lengthy waiting times and the right support not always being provided. It was observed that it is vital agencies understand the unique safety, privacy and confidentiality needs of survivors.

This led interviewees to emphasise the **importance of finding a money advice service that has a good understanding of domestic abuse and associated safety issues.** Five interviewees specifically mentioned the national casework service run by Money Advice Plus (MAP)¹⁶ which combines benefit/debt advice with specialist knowledge around domestic abuse.

3.5 Challenges in responding to economic abuse

Organisations also reported internal and external challenges in relation to supporting women deal with the consequences of economic abuse. Internal challenges were identified as including a lack of skills to undertake this work and lack of capacity to do so. Interviewees spoke of the need for specific training on how to support women in dealing with the consequences of economic abuse, for instance, knowing how to minimise outgoings. One interviewee also spoke of the need to build the confidence of staff members to probe about women's economic situations.

The specialist LGBT service highlighted that work to address economic abuse needs to be able to tackle intersections between gender and sexuality, class, etc., that make some groups more vulnerable than others.¹⁷ Interviewees also reported a tension between the short-term nature of domestic abuse services and the length of time it takes to sort out the issues associated with economic abuse.

Although actions¹⁸ may be taken around economic abuse, the impact it has on the victims' physical safety were not reported to form part of the discussions. For instance, although reports of rent arrears and debt are quite common, agencies said they steered away from focusing on these issues, despite the interconnections.

Another issue related to capacity was the complexity of work related to consumer advocacy. It takes time to gather the necessary paperwork required to evidence what has happened in order to build a strong case. In addition, women want different outcomes. Some women want to be rid of the debt and never take out credit again, whereas others want to repair their credit rating so that they can access credit on their own terms in the future.

Services were described as focused on reducing immediate risk of harm rather than resettlement and women's long-term safety. STADV described how this is reflected in the fact that economic abuse is likely to be a 'small footnote' in cases referred to Multi Agency Risk Assessment Conferences (MARAC) across the pilot area.

External challenges were reported as being a lack of specialist services to refer women onto and unhelpful responses from statutory agencies, financial institutions and other creditors. It was reported that there is generally a lack of understanding about the issue of economic abuse and coercive control on the part of statutory agencies (such as DWP, Family and Children's Services) as well as creditors/ financial institutions.

3.6 Outcomes of the scoping study

The scoping report therefore recommended a two-tiered approach for the development of the Economic Justice Project:

1. Enhancing individual advocacy that addresses economic abuse through supporting domestic abuse services in the pilot area to develop and deliver training on economic abuse generally and practical responses more specifically.
2. Building the community infrastructure to better respond to coerced debt and other economic needs through facilitating and supporting partnerships between domestic abuse services, money advice services and consumer legal services (part of the coordinated community response to domestic abuse).

Section 4: Evaluating outcome one: Economic advocacy

Economic Justice Project outcome 1:

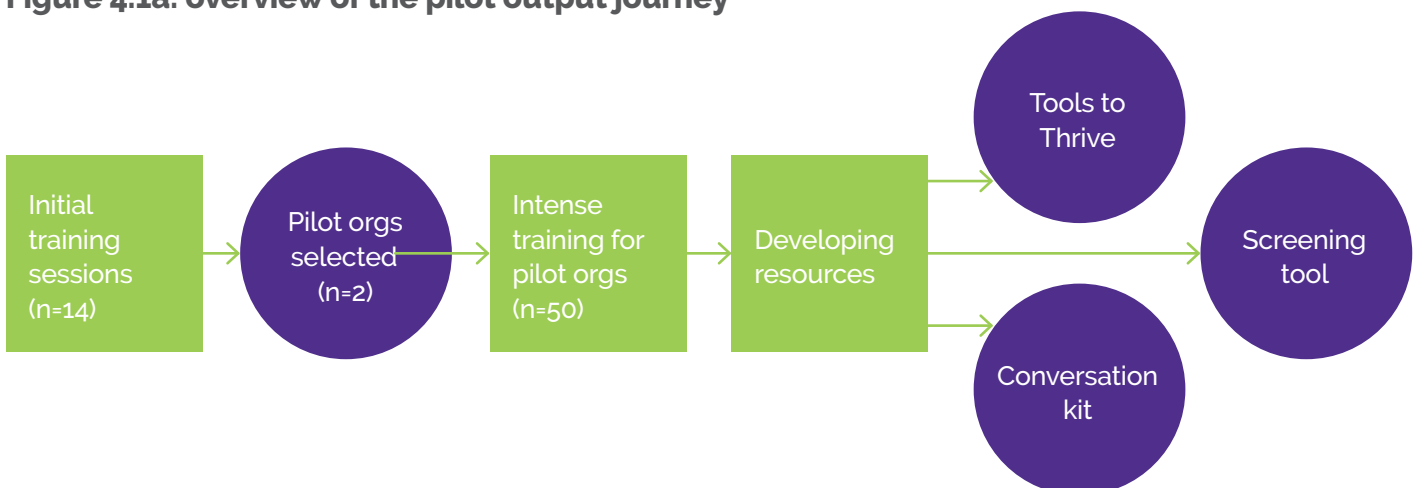
Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with financial and legal specialists.

This chapter evaluates the extent to which the two-tiered delivery approach adopted by the project achieved outcome one. The section considers the outcome in two parts; the extent to which domestic abuse services' knowledge, skill, resources and confidence changed during the pilot, and secondly, the impact of the partnerships developed with financial and legal specialists.

4.1 Knowledge, skills, resources and confidence of domestic abuse services

This section considers the extent to which the activities undertaken during the Economic Justice Project led to increases in knowledge, skills, resources and confidence of staff working in domestic abuse services to support women through economic advocacy. The project aimed to increase these areas through the provision of training for staff and the development of bespoke economic abuse resources that could be used in practice. The figure below illustrates the key activities undertaken during the pilot to achieve the outcome.

Figure 4.1a: overview of the pilot output journey



4.2 Training for specialist domestic abuse services

4.2.1 Initial training and pilot participation

To initiate the Economic Justice Project pilot, all ten organisations within the Angelou Partnership and the specialist services group were offered training on economic abuse. In addition to providing the staff with the knowledge and skills to undertake economic advocacy generally, the training was designed to encourage them to sign up to the pilot and tackle the issue of coerced debt specifically. The initial training outcomes were measured via delegate feedback forms, the results of which are outlined in the table below.

Table 4.2.1a: overview of immediate training outcomes post-training

Training session one

Sept 2018

Number of Delegates: 10

Delegates Organisations: Advance; IKWRO; Victim Support; Galop; STADV; DAHA

Delegate feedback and immediate outcomes

Eight of the ten attendees had never received training on economic abuse and undertaking economic advocacy for survivors. All participants reported that, because of the training, they had a better understanding of:

The links between domestic violence and economic harm/instability (5 strongly agree, 5 agree)

- Economic abuse and how it operates within contexts of coercive control (5 strongly agree, 5 agree)
- How to address the economic safety of women (strongly agree 3, agree 7)
- The principles of economic advocacy (strongly agree 7, agree 3). Eight of the ten attendees at the first training session also reported that the organisation they worked for could improve the way it responds to the economic harm caused by domestic abuse (strongly agree 4, agree 4).

Training session two

Sept 2018

Number of Delegates: 4

Delegates Organisation: DVIP

Delegate feedback and immediate outcomes

Of the two feedback form completed both reported an increased understanding of:

- The links between domestic violence and economic harm/instability.
- Economic abuse and how it operates within contexts of coercive control.
- How to address the economic safety of women.
- The principles of economic advocacy.

Free text feedback indicated that the participants had valued the training, recognising that it was the first of its kind and that they could see how the knowledge gained could be used in practice.

Comments included:

- "Great training – so needed! Loved hearing about work and steps to address barriers to economic abuse."
- "Thank you for this training in economic abuse in an informative way. Very useful [will take what] I learned today to help our service users and pass this to my colleagues."
- "This was such a great workshop, I learned so much from this."

4.2.2 Selection of pilot organisations

Two of the organisations within the Angelou Partnership expressed an interest in participating in the Pilot – Advance and Solace Women's Aid. These two organisations received more intensive, in-depth training sessions in economic abuse for 50 of their staff (26 attending from Advance and 24 attending from Solace Women's Aid) over the course of the pilot (one session in 2018, and one in 2019).

The intensive training was a longer course, with additional elements included within the training. We evaluated the immediate training outcomes via delegate feedback forms, of which 41 delegates completed. Consistent with the initial training session, 85% (n=35) of the participants had not previously received training on economic abuse but welcomed it.

"Very interesting subject, I had no idea this existed, thanks, now I see!"

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

Table 4.2.2a: overview of intensive specialist service training immediate outcomes

	Strongly agree	Agree	Neither agree/disagree
I have an increased understanding of what economic abuse is	21 (51%)	20 (49%)	-
I have an increased understanding of economic abuse operates within the context of coercive control	22 (54%)	19 (46%)	-
I have an increased understanding of the link between economic and physical safety	24 (59%)	17 (41%)	-
I have an increased understanding of the immediate and longer-term impacts of economic abuse	28 (68%)	13 (32%)	-
I have an increased understanding of how to help a victim of economic abuse.	23 (56%)	17 (41%)	1 (2%)
I am now aware of a range of tools and resources that can be used when responding to economic abuse	26 (63%)	14 (34%)	1 (2%)

The learning outcome that participants most strongly agreed with was linked to an increased understanding of the immediate and longer-term impacts of economic abuse (70%).

“I felt the training was very good, [particularly] how economic abuse has such an impact on survivors’ lives.”

This suggests that focusing on the impact of economic abuse may help domestic abuse services recognise the importance of addressing it. Six in ten (60%) respondents also strongly agreed that, because of the training, they were now aware of a range of tools and resources that can be used when responding to economic abuse.

4.2.3 Summary of the longer-term impact of training

This section combines the feedback received from both the initial training, and intensive training for pilot organisations, to provide an overview of the impact the training in economic abuse had on specialist services. Namely, the training:

- Increased confidence and understanding in relation to economic abuse.
- Increased specialist services ability to identify economic abuse.
- Improved the application of practical remedies for victims in practice.
- Improved the capacity of ‘whole organisations’ to identify and prioritise economic abuse.

As well as the initial feedback forms collected at the end of training sessions, follow up evaluation forms were sent to all participants that had attended economic abuse training (initial and intensive training). Eleven responses (22%) were received. The low response rate reflected that some of the training participants were no longer in post, as well as the coronavirus outbreak which coincided with the end of the Pilot and evaluation period (March–June 2020). In addition, interviews were conducted with organisations.

Table 4.2.3a: overview of thematic review of training impact

Theme:	Evidence:
Increased confidence and understanding	<p data-bbox="469 434 1484 539">Following the delivery of the training on economic abuse, several participants got in touch with SEA to say that the knowledge they had gained led to them having more confidence to undertake economic advocacy.</p> <p data-bbox="469 584 1453 689">All the respondents indicated that: their confidence to undertake economic advocacy had improved following the training; the training had positively impacted their work; and this had led to better outcomes for women.</p> <p data-bbox="469 734 1497 840"><i>"That was probably the most impactful training I took during my time at Advance. The training made me a better IDVA...I wrote several support letters for different clients to their banks, using the code of conduct resource shared by SEA." (IDVA)</i></p> <p data-bbox="469 884 1497 990">The original training attendee from Galop had left their post during the Project, however the service manager who was interviewed reported that attending the training had had a positive impact:</p> <p data-bbox="469 1034 1484 1095"><i>"[Training attendee] was very positive about it, she found it useful...[and] was able to give more focused advice as a caseworker." (Service manager, Galop)</i></p> <p data-bbox="469 1140 1497 1200">The Project and training were therefore described as 'vital' in raising awareness and understanding of economic abuse:</p> <p data-bbox="469 1245 1497 1350"><i>"I think the project's been vital because it really opened my eyes up in doing that and then cascading that down to the team...I am really glad for the service, it's a great resource to have." (Welfare Benefit and Money Advisor, Peabody)</i></p> <p data-bbox="469 1395 1466 1581">At the end of the Pilot, Solace identified that ongoing training was needed and suggested that this was delivered in small, regular sessions in order to build staff's knowledge around economic abuse, create a space for ongoing learning and conversations, and ensure that all staff were able to respond to economic abuse.</p>

Table 4.2.3a: overview of thematic review of training impact

Theme:	Evidence:
Increased identification of economic abuse	<p>A DVIP participant called SEA to share that, as a 'direct result' of the training, she had identified a client experiencing economic abuse and was working to address this.</p> <p>In addition, a participant from Solace Women's Aid reported that she had been more probing around economic abuse since the training:</p> <p><i>"Since the training, I've certainly been more probing around economic abuse – questioning more than just a tick on the DASH-RIC."</i></p> <p>The service manager at Galop recognised the importance of being able to name economic abuse, the role it can play as a barrier to leaving an abusive partner, and how empowering this can be for the clients Galop work with:</p> <p><i>"Naming economic abuse as a form of abuse can be quite empowering." (Service manager, Galop)</i></p> <p>For example, the team went on to support a woman to help recognise that she was experiencing economic abuse:</p> <p><i>"In one case the person didn't really see it as economic abuse until it we sat down and talked about [it]. She said 'I have to write in the notepad everything I spend it has to all balance up and I present it to my husband to be signed off. And I said 'How do you really feel about that?', and she said 'I'm kind of used to it' so I said 'Well, what would happen if you lost a pound or something, if the shop short-changed you?'. She said, 'There'd be all hell to pay...he's really aggressive, he'll sulk for a couple of days, he'll cut the money back the following week.'" (Welfare Benefit and Money Advisor, Peabody)</i></p> <p>Following this conversation, the woman was able to recognise the abuse she was experiencing. The advisor therefore felt that staff were more able to have what might be uncomfortable conversations with clients and discuss a concern about economic abuse where they previously would not have felt able to do so:</p> <p><i>"It certainly has opened up conversations that we wouldn't previously have had... I think before [training] people thought 'that's their business, it's not up to me to control how households run their finances,' but now people are taking the view it could be indicating something wider." (Welfare Benefit and Money Advisor, Peabody)</i></p> <p>Though the interviewee recognised that the client might not feel able to act immediately after these conversations, he felt it was still incredibly important to have them, as it might enable the client to act at a later stage and would provide external validation that the abuse was unacceptable.</p>

Table 4.2.3a: overview of thematic review of training impact

Theme:	Evidence:
Improved practical remedies	<p>The feedback from the Advance and Solace Women's Aid training sessions indicated that the new knowledge gained would have a positive impact on practice.</p> <p><i>"This was extremely helpful! I will apply the information into my practice right away." (Advance trainee)</i></p> <p>A participant from Advance emailed to say the training had given her the confidence to ask a dentist to waive the cost of new teeth for a client and so minimise her outgoings:</p> <p><i>"I provided a support letter to my client's dentist, and they have agreed to exempt her from the payments for her new teeth (perpetrator had thrown away ones she received recently). They will also refund her the £20 she already paid. Your training gave me the confidence to pull this off, and I will definitely keep doing the same."</i></p>
Improved organisational capacity	<p>The member of staff who attended the training from Galop had shared the resources from the session with other members of the team. For example, the service manager was aware that the Economic Abuse Wheel, based on the Duluth Power and Control Wheel, had been used directly with clients to help identify abuse they were experiencing and found this a useful tool.</p> <p>Similarly, after attending the training in 2017, the Welfare Benefit and Money Advisor at Peabody Housing cascaded the learning to the rest of his team. This led to a broader awareness of economic abuse, and how to spot some of the signs. He described how this resulted in more disclosures of economic abuse.</p> <p><i>"[The training] certainly raised awareness of [economic abuse]. I went on to train my team...It's certainly opened doors for people." (Welfare Benefit and Money Advisor, Peabody)</i></p>

4.3 Developing resources for economic advocacy

As well as providing training to the two pilot organisations to increase knowledge, confidence and skill in identifying and supporting women affected by economic abuse, two resources were also developed to support the delivery of economic advocacy to the women the services supported.

Table 4.3a: description of the two resources developed

Economic abuse screening tool:

Introduce a more systematic way of identifying experiences of economic abuse.

Economic abuse conversation kit:

To initiate conversations with victim-survivors about economic abuse.

This section provides an overview of the tools developed, and the impact they had in achieving the Economic Justice Project outcomes.

4.3.1 Implementation challenges

There were some initial challenges in piloting the use of the resources developed. Advance were unable to pilot the tools due to capacity, and although Solace Women's Aid were able to pilot them, there was a short delay due to staffing and capacity issues.

In order for the Economic Justice Project to continue to effectively understand the use of the two tools, an additional partner was selected to pilot the resources. As such Solace Women's Aid and Money Advice Plus (MAP) were the two organisations that tested the use of the two resources.

Although MAP was not part of the initial pilot area they were selected following the successful partnership application with SEA to DCMS to deliver a national casework service for victim-survivors of domestic abuse in financial difficulty. This included the development and roll out a nationwide training package for domestic abuse services, money and debt advice services, housing association and local authorities. As such, the casework team provided an ideal context to pilot the screening tool.

4.3.2 Screening tool for economic abuse

4.3.2.1 Development of the screening tool

It was evident from the initial scoping study that organisations in the pilot area were not systematically collecting information on the prevalence of economic abuse experienced by the women they support. To improve this a screening tool was developed as part of the Economic Justice Project, drawing on the original 'Scale of Economic Abuse' developed by Professor Adrienne Adams and colleagues in the US.

The tool includes 19 questions about economic abuse, all of which have been statistically proven as distinct forms (see appendix three). Adoption of the same scale meant that there was scope to establish whether the same was true of women's experiences in the UK.

The screening tool lent itself to the purpose of the Economic Justice Project since three of the questions within it specifically identify coerced debt issues:

1. Has your partner ever got you to get a credit card or loan, or buy something on credit, when you didn't want to?
2. Has your partner ever gotten a loan or credit card, or bought something on credit, with your name on it, which you didn't agree to?
3. Has your partner built up debt in your name, by doing things like using your credit card, or internet account, or phone?

The survivor reference group provided feedback on the screening tool. They indicated that small changes could be made to the tool to make it more user-friendly.

“I love this screening tool! It’s visually appealing, well-written, and super practical. I also love the wording changes you made to the screening questions to make them more conversational. Well done overall.”

Professor Adrienne Adams

Above all, however, they fed back that victim-survivors responding to the questions within the tool needed to have a good understanding of what economic abuse is. They felt that this would influence a yes/no answer. For instance, if asked whether their partner had decided

how they could spend money, the immediate reaction might be no - they were never explicitly told how to spend money. However, the abuser might have gone through a receipt item by item, criticising their spending – thus leading them to change how they spent money.

4.3.2.2 Findings from the use of the screening tool by pilot organisations

The Economic Justice Project aimed to use the screening tool in 200 cases across six quarters. In total, over the course of the pilot the experience of 288 victim-survivors was collected, exceeding the Project target of 200 by 44%. A breakdown of how the tool was used by the pilot organisations is broken down below.

Table 4.3.2.2a: overview of screening tool use by pilot organisations

Organisation	Usage	Number of women screened
Money Advice Plus (between August 2018 – March 2020)	Routinely	209 ¹⁹
Solace Women's Aid (between October 2018 – March 2020)	Not routinely	77
Debt and Benefit Specialist	n/a	2

Almost all (97%, n=278) were women who had experienced domestic abuse from a male partner.²⁰ Women that were screened using the tool also provided demographic information. However, because Solace Women's Aid was only able to provide this for the final quarter, only the data recorded by MAP is presented below.

Figure 4.3.2.a: demographic data of women screened by MAP

Age was known in 192 (96%) of the 200 cases screened by MAP. The youngest client was 21, and the oldest was 65. **The average age was just under 40 years old** (39.4 years). Of the 200, 52% (n=104) were recorded as having a health issue or disability.

Sexuality was known in 105 cases. Of these 105, **99% (n=104) were heterosexual**.

Ethnicity was known in 195 of the cases screened by MAP: 62% of clients were White British, 11% were Black British, 10% were Asian British, 6% were another ethnicity, 5% were of mixed ethnicity, 4% were White Other, 2% were Eastern European and 0.5% were Middle Eastern.

MAP also recorded data on clients' housing and employment. A client's household was known in 195 cases, with **62% (n=120) being single parents** with dependent children. Just under a third (31%, n=61) lived in a household with other single adults.

Housing status was known in 184 of MAP's cases. Twenty eight per cent (n=51) were privately renting, 17% (n=32) were a housing association tenant, 16% (n=30) were a council tenant, 13% (n=24) were buying their home, and 10% (n=18) were in refuge. The rest were living with family, sofa surfing, or had another housing status.

Economic status was recorded in 177 of MAP's cases. Of these, 22% (n=39) were unfit for work, 19% (n=35) were recorded as either working part-time or registered unemployed, 18% (n=32) were working full-time, 7% (n=13) were self-employed, 3% (n=6) were carers, 3% (n=5) were jobseekers. One was in training and education, and 6% (n=9) were recorded as 'other'.

Of the 278 women screened that had experienced abuse from a male partner, 95% (n=264) had experienced at least one form of economic abuse, as the table below shows.

The individual screening question responses were analysed based on the demographics of respondents. No statistically significant patterns were identified in terms of experience of economic abuse based on age, sexuality, ethnicity or number of health issues.

Table 4.3.2.b: types of economic abuse identified through the screening tool

Screening question	Yes	No	Unanswered
1. Did/does your partner ever stop you from having enough money to buy food, clothes, or other necessities?	55% n=154	44% n=122	1% n=2
2. Did/does your partner ever stop you from having enough money to pay the bills?	54% n=150	45% n=124	1% n=4
3. Did/does your partner ever tell you how you must spend money, rather than letting you make these decisions?	63% n=175	34% n=95	3% n=8
4. Did/does your partner ever get you to give them receipts or change?	36% n=99	63% n=176	1% n=3
5. Did/does your partner ever hide money from you?	57% n=158	42% n=118	1% n=2
6. Did/does your partner ever keep important financial information from you?	73% n=203	26% N=72	1% n=3
7. Did/does your partner ever make you ask them for money?	63% n=176	36% n=100	1% n=2
8. Did/does your partner stop you having a job or going to work? Or did/do they make it too hard for you to do so?	46% n=127	53% n=147	1% n=4
9. Did/does your partner ever make you get a credit card or loan, or buy something on credit, against your wishes?	50% n=140	49% n=136	1% n=2
10. Did/does your partner have a loan or credit card with YOUR name on it which you didn't agree to? Or did/have they ever bought something using your credit	32% n=89	67% n=186	1% n=3

Screening question	Yes	No	Unanswered
11. Did/does your partner make you use your money to buy them things or pay their bills against your wishes?	66% n=184	33% n=91	1% n=3
12. Did/does your partner spend their money on whatever they want, while your money covers the essentials?	79% n=220	20% n=56	1% n=2
13. Did/does your partner ever steal things from you?	40% n=111	59% n=163	1% n=4
14. Did/does your partner ever put bills in your name, so that you had/have to pay them?	50% n=139	49% n=135	1% n=4
15. Did/does your partner build up debt in your name, e.g. by using your credit card, internet account, or phone?	46% n=129	50% n=140	3% n=9
16. Did/does your partner force or pressure you to give him your savings or other assets?	47% n=130	50% n=139	3% n=9
17. Did/does your partner stop you from having or accessing a personal or joint bank account?	30% n=84	67% n=185	3% n=9
18. Did/does your partner ever make you sign papers without telling you what they're for?	16% n=45	80% n=223	4% n=10
19. Did/does your partner ever break or destroy your things, or things in the house?	56% n=156	40% n=111	4% n=11

4.3.2.3 Identification of coerced debt using the screening tool

As discussed above, there are three questions (9, 10 and 15) within the tool that specifically ask about coerced debt. This section provides an overview of what the tool has highlighted in terms of this form of economic abuse.

The screening tool found that 60% (n=168) of respondents answered yes to experiencing at least one form of coerced debt.

- 50% of women (n=140) said their partner had got them to get a credit card or loan, or buy something on credit, when they did not want to.
- 32% of women (n=89) said their partner had got a loan or credit card, or bought something on credit, with their name on it, but which they did not agree to.
- 46% of women (n=129) said their partner built up debt in their name, by doing things like using their credit card, or internet account, or phone.

Figure 4.3.2.3a: examples from pilot organisations of women experiencing coerced debt

"The ex-partner made her run up debts on these which are now unaffordable for her to repay."

"Perpetrator used to take out various mobile phone contracts in her name. He said he would pay them, but he never did. He made her take them out in her sole name. This is the same with Lloyd's credit card and Vanquis credit card."

"He used to have her PIN number, he used to steal her bank card and take money. She was at the [bank] when the lady said she could give client a loan of £6,000. The client said she didn't want it, but the perpetrator was trying to make her take it. The staff member then said she will leave them alone to discuss it between themselves. Client said she felt that the [bank] worker shouldn't have done this as it had nothing to [do] with her partner and shouldn't have put her in that position. She was coerced into taking the loan out against her will."

"He got money from Amigo paid straight into his own bank account. He was in the room making her take the loan and she had no choice but to speak with Amigo and say yes to the loan. She was under pressure to do what he said, otherwise there would be consequences."

"He has left her in over £30k of debt, where he persuaded her to take out loans in her sole name for him as she had a very good credit rating, and he didn't. He always promised he would pay them back, but never has."

4.3.2.4 Experiences of pilot organisations using the screening tool

The screening tool was piloted by Money Advice Plus (MAP) and Solace Women's Aid.

Solace Women's Aid piloted the screening tool in four of its services, including in the London Borough of Islington. **This section provides an overview of their experience of the tool.**

Due to a lack of capacity, Advance was unable to commit to piloting the screening tool and conversation kit.

Theme:

Definitions

Evidence:

The MAP casework service started screening for economic abuse in August 2018. Some slight alterations to the tool were made, including removing reference to 'partner' since not all cases involved intimate partner violence, but violence from a family member.

Use of the screening tool also enabled MAP to report on the percentage of service users who have experienced economic abuse vs. economic difficulties related to domestic abuse/other life circumstances more broadly.

The process of screening for economic abuse

Interestingly, the MAP casework service had not routinely asked its service-users questions about economic abuse before. In an interview for the mid-term evaluation of the report, the service manager reported that this was a positive development:

"The screening tool works really well in giving an overview of the type of economic abuse service users have suffered." (Service manager, MAP)

Theme:**Creating a context for screening****Evidence:**

Since the MAP national casework service is offered to victim-survivors of domestic abuse experiencing financial problems, the context was already conducive to asking specific questions about economic abuse. As such, it was reported that the screening questions were easily woven into existing conversations with the women who got in touch. In an interview for the final evaluation, advisers further reported that it had offered a structure to their conversations with clients:

"I found it quite good, it was easy to incorporate and just going through the questions sometimes focused women's answers as well. It does take longer but it's worked really well for me." (Advisor, MAP)

"I think it's helped structure the conversation a little bit as well." (Advisor, MAP)

Staff members at Solace Women's Aid reported feeling hesitant to ask questions about economic abuse when they felt unable to respond to the issues arising. This suggests that services that have not generally had conversations about financial issues with women, require additional confidence in their ability to provide initial advice and support, as well as clear partnerships with the debt and money advice sector.

The resources as tools to enhance knowledge for caseworkers

Early feedback from the team at Solace Women's Aid indicated that use of the screening tool was *'helpful in highlighting certain areas'* that the caseworker would otherwise have been unaware of.

The MAP national casework service reported that there had been several cases in which the client responded 'no' to questions about economic abuse yet went on to describe situations which the advisor believed were economic abuse. This reflected the feedback from the Project's survivor reference group about the importance of conversations exploring what economic abuse is before asking questions about it.

Such an activity might also help caseworkers in their ability to support women who may not believe economic abuse has taken place. In fact, this scenario was fed back by one caseworker in a training session.

"Thank you for taking the time to share this valuable information with us. It would be helpful to also have some training around how best to support service users who are in denial of economic abuse." (Training participant)

Theme:**Challenges with using the screening tool**

Evidence:

At the same time, feedback from the staff at Solace Women's Aid indicated that the tool was difficult to work with. Caseworkers communicated that this was because they were already asking services users a lot of questions as part of the risk assessment process. It was fed back that, due to the number of questions within the tool (19), there was no time to ask these too.

"It can take quite a lot of time when we already ask for so much information from our service users. For example, before Christmas I only had an hour to do 2 first calls with service users (RIC, safety and support plan) and the toolkit was the thing that had to give as I did not have time to complete it. I feel like it can add lots of questions onto what is an already question-filled phone call." (Caseworker, Solace Women's Aid).

Moreover, due to the high-risk and crisis-driven nature of many of the services, there was no time to initiate a conversation about economic abuse.

One service manager also suggested that use of the toolkit was linked to caseworkers focusing on what a victim-survivor feels are her priorities at the time. Indeed, in the first quarter (Sept-Dec 2018) of implementation, the screening tool was used in just one in four cases (23 times out of 98 new referrals).

"People who we're working with are often coming to us at a crisis point, so whilst those financial things are really important, they're probably more important later down the line to try and unpick." (Solace service manager)

Despite these challenges, when overcome, caseworkers found the outcome of using the tool useful:

"I like the training but the toolkit is a bit lengthy, but very beneficial." (Caseworker, Solace Women's Aid)

4.3.3 Conversation kit on economic abuse

4.3.3.1 Development of the conversation kit

The women in the reference group recommended that the screening tool needed to follow a 'conversation' about economic abuse, as many women would not immediately identify behaviours as economic abuse.

Exploring the concept of economic abuse and the forms that it takes 'sets the scene' for asking women about different the different forms it can take.

On this basis, SEA developed a 'conversation kit' for domestic abuse services to use in their casework. This drew on the successful delivery of a series of workshops that SEA was delivering in partnership with Money Advice Plus (MAP) for women accessing the services of Advance (June, August, October 2018 and January 2019).

The introductory workshop started by exploring with women what economic abuse is, taking the Duluth Power and Control Wheel as the starting point. The session was observed by a consultant who drew on the content to develop a structured guide on how domestic abuse services can introduce and discuss economic abuse.

“We had really good feedback...the service users really seemed to learn from the sessions, they particularly liked the wealth of knowledge yourself and your colleague had!”

Caseworker, Advance

In addition, a survey was sent out to the survivor reference group that informs the work of the charity (the 'Experts by Experience Group') in order to better understand how support-workers could initiate conversations with women on this issue. The feedback from this was also reflected in the conversation kit.

4.3.3.2 Implementation of the conversation kit

Similar to the use of the screening tool, there were some initial challenges in relation to capacity of services to use the full conversation kit. The time pressures that staff members reported at Solace Women's Aid had been anticipated and two versions of the conversation kit were developed accordingly – one of 75 minutes and the other 35 minutes long.

However, the pilot found that time pressures were still a challenge for services, despite the shorter version. This suggests the need for more consideration to be given to when the screening tool is introduced within casework and the context in which it was introduced.

As one of the outputs of the Economic Justice Project was to share the data with US researchers and enable a cross-country comparison of women's experiences of economic abuse, for the pilot to be comparative an additional element was added to the project delivery. SEA delivered workshops on economic abuse for women supported by Solace Women's Aid, which enabled the continuation of asking all the questions within the screening tool whilst relieving the pressure on frontline staff at the point of crisis. Caseworkers could then arrange to go through the screening tool with women who had attended the workshop in casework sessions to offer advocacy.

4.4 Combining expertise through partnership working

This section considers the second part of the Economic Justice Project outcome focussing on partnership working with financial and legal specialists.

The learning that staff members were hesitant to ask questions about economic abuse due to a lack of capacity to respond, reinforced the scoping study findings that expert support from financial and legal professionals was needed, especially in relation to debt advice which is regulated.

4.4.1 Developing cross-sector partnerships

An aim of the Economic Justice Pilot was to engage with legal and financial specialists to explore the value of combining specialist expertise via partnership working. This section sets out how these relationships were developed and attempts to explore the impact these had in enhancing capacity of specialist domestic abuse services to support women to achieve economic stability.

In March 2018, SEA facilitated a stakeholder meeting hosted by the Strategic Lead for Violence Against Women and Girls (VAWG) across the three boroughs. During the initial stakeholder meeting, best practice examples were shared from organisations from financial and legal sectors to explore ways of working;

- **Money Advice Plus (MAP)** was invited to talk about how they had integrated an understanding of domestic abuse into the money and debt advice services they deliver.
- **GEMAP** (a financial inclusion and money advice service based in Scotland) was invited to discuss their partnership work with Glasgow East Women's Aid.
- **SEA** was able to provide an overview about the work of consumer lawyers in the US to start a conversation about whether similar could be adapted to the UK context.

In addition to the speaking organisations a variety of financial and legal organisations, including, Citizen's Advice (Kensington and Chelsea), Solace Women's Aid, Woman's Trust, Rights of Women and the Hammersmith and Fulham Law Centre were invited to engage in roundtable discussions.

Although the aims of the meeting were to develop new ways of working across sectors, there were unintended outcomes in raising awareness across participatory organisations about economic abuse. All attendees reported having an increased understanding of the need to combine their respective expertise in responding to coerced debt and were excited at the potential of using consumer law to resolve cases.

"I just wanted to drop you a line to say thank you very much for the stakeholder meeting on Friday. I left having learnt a lot and feeling very enthused for the future."

Caseworker, Hammersmith and Fulham Law Centre

4.5 Developing partnerships with legal specialists

During the initial stages of the Economic Justice Project pro bono legal advice was sought to review the consumer remedies available in the UK and to identify how coerced debt might be challenged using these. This enabled the project to explore whether the best practice models of challenging coerced debt in the US, were transferable to the UK context.

Barristers at Doughty Street Chambers (January 2018) supported SEA to develop a brief for this piece of work, drawing on 'typical' coerced debt cases provided by MAP. The brief was shared with TrustLaw (a pro-bono legal programme run by Thomson Reuters) and SEA received an offer of assistance from Latham & Watkins LLP - a firm which specialises in consumer law.

"It's been a great opportunity, and really interesting, working with you on this. I, for one, have learnt a lot about economic abuse and its implications." (Partner, Latham & Watkins LLP)

The outcome of this work was the creation of a 'solutions paper'. This identified two points of law through which coerced debt could be challenged in court in the UK.

Figure 4.5a: overview of how coerced debt could be challenged in the UK (Latham & Watkins LLP)

1. In circumstances where there are blatantly obvious signs of economic duress or undue influence or there is a transaction calling for an explanation, which the credit institution ignores or does not follow the required steps to ensure the enforceability of their security.
2. When a question arises as to whether information [for example, a credit card PIN or password] was given voluntarily or with a valid consent or if it was given due to fear or as a result of the aggressor's threats or violence.

Although the identification of these challenges adds to the national knowledge base in relation to legal remedies for women that experience economic abuse, Latham & Watkins LLP also suggested that that cases in which challenges were successful would be exceptional.

As such, they also considered how short- and medium-term consumer law remedies could be used by money and debt advisors through an economic abuse lens. This learning led to a re-think in the balance of planned partnership working with legal specialists. Whilst there was still a clear need to identify relevant cases for legal challenge, the review suggested that the more immediate focus should be supporting partnership working between domestic abuse and money/debt advice services.

4.6 Developing partnerships with financial specialists

The initial scoping study SEA conducted as part of the Economic Justice Project found that domestic abuse services across the pilot area were referring complex cases to more specialist financial organisations. These referrals were usually sent to the national casework service run by MAP and SEA; however, these were small in number due to limited capacity of the service. This indicated that there was scope to replicate the national casework service at a local level to create more joined up pathways and encourage partnership working.

4.6.1 Establishing a Debt and Benefit Specialist role

SEA secured agreement from DCMS to recruit a Debt and Benefit Specialist role to the Economic Justice Project. The Debt and Benefit Specialist was jointly employed by SEA and MAP with a remit to hold specialist knowledge about domestic abuse and money/debt advice, thereby adopting an integrated approach to cases through which economic and safety issues could be 'held' simultaneously.²¹

Initial learning in relation to this type of model was the unique skillset required, which could make it difficult to recruit to such a role. As domestic abuse and debt and money advice have traditionally been distinct sectors, the pool of individuals with both skill sets was limited. To ensure the role achieved the maximum effect it was decided that a domestic abuse specialist with a good understanding of financial issues would be most beneficial. Training specific to money and debt advice was then provided by MAP to upskill the person in the role. The Debt and Benefit Specialist was co-located at Solace Women's Aid for one day a week and took referrals from across the pilot area.

The Debt and Benefit Specialist was also tasked with undertaking work to encourage partnership working between Solace Women's Aid and local money/debt advice charities. This was an attempt to 'bridge the gap' between domestic abuse services, who are unable to provide money and debt advice, and money and debt advice services who do not have specialist knowledge of domestic abuse.

Free training on economic abuse was offered to money/debt services in the pilot area to empower them with the knowledge they needed to respond to coerced debt effectively and safely. In total, training sessions were delivered across ten services. These included money advisors at Kensington Citizen's Advice, Islington Christians Against Poverty and the Money Advice Liaison Group. Three more training sessions were planned towards the end of the Pilot, including with the Mary Ward Centre and Toynbee Hall, but had to be postponed because of the coronavirus pandemic.

4.6.2 Impact of the Debt and Benefit Specialist role for specialist domestic abuse services

To consider the impact of the Debt and Benefit Specialist role within specialist services, interviews with key staff within the service were undertaken. The below provides an overview of the key themes that emerged in terms of the impact the role had.

Table 4.6.2a: the impact of a Debt and Benefit Specialist on specialist domestic abuse services

Impact theme	Description
<p>Increasing domestic abuse knowledge of practical remedies</p>	<p>Solace Women's Aid reported that having the Debt and Benefit Specialist in post had contributed to an increased awareness of what responses could be taken around economic abuse.</p> <p>As discussed in the previous section, Solace Women's Aid felt that the resources (conversation kit and screening tool) had upskilled staff around economic abuse, but there was still a lack of confidence in knowing what to do after completing the tools. With the Debt and Benefit Specialist in post, however, the staff felt more confident to probe.</p> <p><i>"I think the toolkit has hopefully upskilled staff where they would start asking a few more questions to unpick it a little bit more and then they'd [refer to the Debt and Benefit Specialist]."</i> (Service manager, Solace)</p> <p><i>"I've always asked about financial abuse when safety planning with clients but didn't fully understand the impact until I completed the training. It has been fantastic having [Debt and Benefit Specialist] working with us, and she has made a huge difference to the service users she has supported."</i> (IDVA, Solace)</p>
<p>The role of the Debt and Benefit Specialist in relation to victim journey</p>	<p>Caseworkers were, however, still more likely to refer into the Debt and Benefit Specialist when they were coming towards the end of their work with a client and not at the point of crisis. The final round of interviews suggested that women only had space to identify their long-term economic safety needs after their immediate physical safety had been addressed.</p> <p><i>"It almost feels like something to do once somebody [has] left the relationship... basically, the risk has minimized quite a lot and then they have the time and the space to actually think about those other things."</i> (Service manager, Solace)</p>

Impact theme

Embedding Debt and Benefit Specialist the within the service

Description

That the Debt and Benefit Specialist was physically located within Solace one day per week was also felt to be important, as it facilitated conversations between the Debt and Benefit Specialist and staff that may otherwise not have taken place, and raised awareness of what could be done when supporting a client with economic abuse. This also made any referrals to the Debt and Benefit Specialist much easier, as staff were able to approach the Debt and Benefit Specialist and have a conversation about the client's needs and what might be able to be done prior to formally referring the client.

"Having [the Debt and Benefit Specialist] present in the office did mean that those casual conversations were more likely to arise, and people had [more awareness of] 'we have a solution to the problem', and the solution is [Debt and Benefit Specialist]." (Service manager, Solace)

It also meant that expertise was immediately available if needed. For example, the Debt and Benefit Specialist (with support from MAP's service manager) was able to stop a bankruptcy hearing from taking place.

Creating a pathway to the Debt and Benefit Specialist

Again, feedback suggested a shorter version of the economic abuse screening tool be used of around five questions. It was suggested that this could ascertain whether a referral to the Debt and Benefit Specialist was needed:

"[IDVAs] felt [the screening tool] could have been much shorter and like five more directive questions, which would have identified people who would have needed to go to [Debt and Benefit Specialist], rather than them doing all the questions that they maybe didn't feel they were able to give the right response to." (Service manager, Solace)

Overall, feedback from Solace around the role of the Debt and Benefit Specialist was incredibly positive, with the service managers reporting that they had received 'only glowing feedback'. In one meeting, Solace fed back that three of the women supported by the Debt and Benefit Specialist had described her support as the 'best advocacy they've ever had'. They reported a high level of trust between service staff and the Debt and Benefit Specialist, which was aided both by shared values and a common understanding of domestic abuse.

4.6.3 Immediate outcomes of the Debt and Benefit Specialist in training to debt and money services

Thirty evaluation forms were completed from the ten organisations that received economic abuse training from the Debt and Benefit Specialist. The majority of participants (n=22) from the money/debt advice sector had not previously received training on economic abuse, a rate that was broadly comparable to the domestic abuse sector.

The training followed the format of the training delivered to specialist services at the beginning of the Economic Justice Project, with two additional learning outcomes incorporated. The first related to the importance of partnership working to ensure that the physical safety needs of victim-survivors were considered, one of the concerns flagged by domestic abuse services in the scoping study. Similarly, the training highlighted the need to consider how safety could be integrated into debt/money advice practice via a safety lens, i.e., consideration of confidentiality of addresses when filing for bankruptcy.

4.6.3a: overview of the immediate outcomes of Debt and Benefit Specialist training for debt and money advice services

	Strongly agree	Agree	Neither agree/disagree
I have an increased understanding of what economic abuse is	24 (80%)	6 (20%)	-
I have an increased understanding of economic abuse operates within the context of coercive control	26 (87%)	4 (13%)	-
I have an increased understanding of the link between economic and physical safety	18 (60%)	12 (40%)	-
I have an increased understanding of the immediate and longer-term impacts of economic abuse	22 (73%)	6 (20%)	-
I have an increased understanding of why it's important to work in partnership when responding to economic abuse	24 (80%)	3 (10%)	3 (10%)
I have an increased understanding of the need to use a safety lens when responding to economic abuse	18 (60%)	11 (37%)	1 (3%)
I have an increased understanding of how to help a victim of economic abuse.	15 (50%)	15 (50%)	-
I am now aware of a range of tools and resources that can be used when responding to economic abuse	16 (53%)	14 (47%)	-

**There were two missing responses for the fifth question 'I have an increased understanding of the immediate and longer-term impacts of economic abuse). No participants chose the options of 'disagree' or 'strongly disagree' for any of the questions.

All participants either strongly agreed or agreed that their understanding had increased across the learning outcomes. Key outcomes included an increased understanding of what economic abuse is, an increased understanding of how economic abuse operates within the context of coercive control and an increased understanding of why it is important to work in partnership when responding to economic abuse.

“Great, relaxed session – very informative and practical.”

“Amazing and helpful training, very practical in ways to support victims of abuse.”

Overall, participants reported that they had an increased understanding of how to help a victim of economic abuse. Their feedback also indicated that they felt more confident about the prospect of working to support victim-survivors of domestic abuse.

“Thank you. This was very useful training and I feel more comfortable to support.”

“Fantastic training. I feel confident in supporting victims of economic abuse and know that there is also support, to help me support others.”

Feedback from the Debt and Benefit Specialist regarding the training was that organisations were very receptive to the offer. Indeed, the training had been requested by organisations outside of the pilot area indicating the need for it. Participants particularly spoke to the power in hearing the experiences of victim-survivors of economic abuse:

“The vast majority of training I've done with this project, [the feedback] has all been positive. It was all along the lines of it was very powerful and, in particular that hearing the stories from the survivors made them realise how important this area was – whereas before it wasn't really something they'd thought about.”

Debt and Benefit Specialist

Section 5: Evaluating outcome two: Achieving justice through legal and financial remedies

Economic Justice Project outcome 2:

Women can achieve justice through financial and legal remedies.

5.1 Defining economic justice

This chapter seeks to evaluate the extent to which the Project was able to achieve outcome two, to enable women to achieve justice through financial and legal remedies. It explores: how many women were systematically identified as having experienced economic abuse; how many were identified as experiencing coerced debt; what financial remedies were pursued by the Debt and Benefit Specialist (at Solace Women's Aid) and the caseworkers at MAP; and whether these remedies enabled women to achieve economic justice.

We use the term economic justice to describe the financial and legal remedies women access following economic abuse, particularly in relation to coerced debt. Economic justice is made up of two components:

1. Having the debt written off.
2. Being supported to achieve economic stability.

The Economic Justice Project aimed to support 80 women across the six quarters. In total, 209 women were supported with coerced debt, just under three times the target.

5.2 Achieving economic justice in the pilot area: Writing off debt

5.2.1 Number of successful debt write-offs

In cases where there were no grounds to challenge coerced debt based on consumer law, the national caseworkers at MAP and the Debt and Benefit Specialist at Solace Women's Aid appealed to the goodwill of creditors in writing it off. Over the course of the Economic Justice Project, debt was written off in 24% (n=51) of cases, representing nearly £234,000. The average amount of coerced debt per woman was £4,588.23 (based on write-offs). The highest was £40,703.99.

The number of debt write-offs differed quarter to quarter, the low number of write-offs obtained in quarters one, two and four suggests the process can take around six months, with a (usually negative) initial response from a creditor taking between two and three months, meaning that further work needs to be done to appeal the decision. Below highlights the monetary value of debt write-offs for each quarter of the Economic Justice Project.

Table 5.3.1a: overview of debt write-offs - quarterly

Quarter	No. of debts	Amount
1	2	£3,769.95
2	3	£6,186.48
3	12	£45,176.29
4	5	£25,887.46
5	15	£67,833.60
6	14	£85,130.26
Total	51	£233,984.04

5.2.2 Specialist workers experience of getting a debt write-offs for women

In order to effectively support women to achieve economic justice, the pilot organisations offering economic advocacy (MAP national casework service and the Debt and Benefit Specialist at Solace Women's Aid) worked with women to get their coerced debt written off by creditors. In a series of interviews, we analysed some of the key challenges they faced in supporting women in this way.

Table 5.2.2a: overview of specialist worker experiences of debt write-off

Theme	Details
<p>Guided by women's wishes</p>	<p>The decision to ask creditors for a write-off is guided by a woman's wishes. As highlighted by the scoping study which underpinned the project, women have different views about what they want to do, with some wanting to be rid of the debt and never take out credit again, whereas others want to repair their credit rating so that they can access credit on their own terms in the future. Alternatively, some women are more likely to be driven by the practicalities of their circumstances.</p> <p>Due to debt arising because of coercive control, it is significant that the woman is the one in control:</p> <p><i>"I think for people who've been coerced into taking out debt, you don't then want to coerce them into a specific debt remedy, so [a debt write off] is several hours of work, but that's almost healing for them to do what they choose and if it doesn't work, at least they're in control of the process." (Advisor, MAP)</i></p>
<p>The impact of the process on women</p>	<p>The experience of addressing coerced debt may also carry more 'emotional weight' than dealing with non-coerced debt. This is also illustrated by the quote of one of the women who was supported via the national casework service:</p> <p><i>"The support that I received was so helpful to me. It was a difficult time for me which was impacting on my emotional wellbeing and mental health. The support I received enabled me to feel, listened to, believed, understood and more empowered following the abuse I had experienced. Going forward I feel more in control of my life and feel relieved. A very big thank you to your service!"</i></p>

Theme
Managing expectations
Details

For women who wished to challenge the debt, it was important to manage expectations around asking for debt to be written off; not only does this process take time, but there is no guarantee that the request will be successful.

The time it takes:

The advisors did not feel that the length of time was a barrier to women opting for this method, as any debt solution takes time.

It is also important to note that, if a debt-write off request is unsuccessful, then other methods can still be used. One advisor commented that, even if she thought a write-off would be unsuccessful, there was still value in trying this method.

"I've had clients say 'Well, it's been years, what's another few months?' so they've wanted to try the write-off and that is about them being in control of the process, and that's their choice. If they want to add a few months of trying first and then go with a certain option later, because it feels more empowering for them, I think that's really valuable." (Advisor, MAP)

Alternative options:

Solutions such as bankruptcy or debt relief orders have a different legal standing compared to debt write-offs. However, these will also have a negative impact on a woman's credit-rating and arguably are an unjust outcome. For instance, one of the outcomes of bankruptcy is not being allowed to work in certain professions. Similarly, bankruptcy can lead to difficulties in getting a tenancy, as well as accessing the safety net that credit can provide. The consideration of longer-term economic independence and stability is particularly important for victim-survivors, as is their ability to achieve their future goals and ambitions.

MAP staff also reported that applying for a bankruptcy or debt relief order may be particularly difficult for a victim-survivor of economic abuse when taking on the debt was not a free choice. To follow one of these routes is seen by some women as 'taking ownership' of something that does not belong to them and suggests they did something wrong.

"I think they feel a write-off is recognition of [the debt not being their fault], whereas a debt relief order is saying 'this is my debt and it's my fault I can't pay it.'" (Advisor, MAP)

Theme

Details

The full financial picture

The advisors noted that it was also important to consider the full picture of a woman's debt. For example, there may be some debt that was not coerced, so a debt write-off would mean some debt remained; whilst a debt relief order or bankruptcy would address all a woman's debts. The advisors saw their role as informing women about their options:

"We always focus on what the client wants...it's the client's choice, whether we feel it's the right choice or not, we're not here to make that choice for them." (Service manager, MAP)

The negative impact(s) of a debt write off

The Debt and Benefit Specialist and advisors were also able to discuss some of the drawbacks of using a debt write-off. One of these, and something that clients were often unaware of, is that a debt write-off can still negatively impact a credit score. In addition, the process of appealing to a creditor commonly involves supplying a significant amount of personal and sensitive information (see the 'development of an Economic Abuse Evidence Form' later in this chapter), which, understandably, women might be reluctant to share. If they do share this information, and the claim is rejected, then this can feel like a statement of disbelief from the creditor, which could be incredibly difficult for women to deal with.

As well as this, even if a write-off is granted, the debt can still cause issues at a later stage. For example, the advisors shared examples of women being chased for a debt that had been previously agreed to be written-off. This included when computer systems had not been updated to reflect the write-off and automated letters had been sent. This also happened in situations where a woman might have arranged a write-off without the support of an advisor and only been granted verbal confirmation. This could lead to a situation where the creditor had not actually written-off the debt, but agreed not to pursue it, meaning if the debt was later sold, the woman was still liable for it.

Theme

Links to other forms of law

Details

It was reported by the Debt and Benefit Specialist and MAP that it is incredibly common for coerced debt cases to be linked to other legal issues which has a bearing. A common example was that of divorce settlements which neither ask about debt, nor consider it as part of the settlement:

"I think it comes up because there's so many things intertwined, because obviously it doesn't happen in isolation so you've got other aspects going on, whether that's family, children, housing, immigration, [they have consequences] for debt... [Debt is] very rarely considered when they go through that settlement and actually, that's probably not asked [about]." (Service manager, MAP)

MAP went on to report that clients are not routinely asked about debt during the divorce process and are often told not to raise the issue. This suggests that debt could become a standardised topic to declare during proceedings, meaning that victim-survivors are not left with the incredibly difficult decision of whether to raise the issue of debts themselves, potentially leading to further risk of abuse from the perpetrator. Debts are considered in other areas, including following a death, so there is scope for forms of law to take debt into consideration.

"It was devastating, every single month seeing that [money go]. It was restricting not only my every day life, but my future..."

5.2.3 Debt write-offs in practice

This section provides a case study to illustrate the journey of specialist workers and women who work together to have coerced debt written off by a creditor. The experience of Rebecca speaks to the importance of a specialist service that combines an understanding of economic abuse with an understanding of money/debt advice to challenge coerced debt and create economic justice. This is not the experience of victim-survivors who approach a generic money/debt advice service.

Figure 5.2.3a: case study of a debt write-off

Rebecca had been subject to economic and other forms of abuse by her ex-partner, leaving her with debt he had built up in her name. She had tried contacting the debtors herself, but they had been unsympathetic to her situation:

"I would ring them, I would explain it's as a result of financial abuse...that I was currently fleeing domestic violence...and they just said 'Sorry, there's nothing we can do, it's in your name.' I just felt completely helpless, it was extremely depressing. I just couldn't pay it, so there was nothing I could do."

The weight of the debt was constant and an additional pressure alongside other ongoing issues – including progressing a case through the criminal justice system.

"Every day, I'd get letters through the door and it would just mount up and mount up and mount up. It's a really hard pill to swallow, accepting that you're liable for this debt when it was a result of financial abuse."

When she first contacted SEA, Rebecca had been supported by a debt charity to set up a plan to pay off the coerced debt. She had already been following the plan for seven years and had another 16 years to go before she was debt-free.

"It was devastating, every single month seeing that [money go]. It was restricting not only my every day life, but my future... I was just existing, I wasn't living. It was like a huge weight hanging over me."

When SEA mentioned that there was a way to ask for the debt to be written off, this provided hope and a possible way out of the debt:

"I felt a glimmer of hope, I could see a bit of light at the end of the tunnel...To know that there was help and support out there to do things like that, it was just amazing."

SEA referred Rebecca to the national casework service which the charity runs in partnership with Money Advice Plus, and she was supported to apply for a number of debt write-offs. Whilst some of the smaller amounts of debt were written off quickly, others took longer, with the whole process taking a few months.

"The feeling, it was quite surreal actually. Having resigned myself to the fact that I was going to spend the next 16 years of my life [paying]... and I'd already been doing it for seven years. You're not able to get any form of credit, a mortgage, of car finance, nothing – it completely affects every single aspect of your life...when I was told it would be written off, it was such a surreal, amazing feeling...to finally break one of those invisible chains that links you to the perpetrator."

5.2.4 A 'formula' for obtaining write-offs

The Economic Justice Project hoped to be able to develop a 'formula' for successfully requesting write-offs. Yet there was no discernible difference between some creditors agreeing to write a debt off and others refusing. It was not uncommon to follow up an initial refusal from a creditor, only to be successful at the second attempt. In addition, experiences differed even when different requests were made to the same creditor, irrespective of the amount of the debt.

The current lack of consistency makes the process incredibly difficult for advisors and can be experienced unjustly by victim-survivors.

"There's no rhyme or reason behind it, there's no 'one creditor does this all the time', it's not like that. It's about who picks it up at the other end...it doesn't matter that you owe £10,000 or £100...there's no logic behind the process which makes it really difficult for us as advisors." (Service manager, MAP)

5.2.5 The development of an 'Economic Abuse Evidence Form'

In order to address the need of creating a more consistent response to write-off requests and the sharing of information with creditors, MAP and SEA drew on the coerced debt questions set out within the economic abuse screening tool to develop the 'Economic Abuse Evidence Form' (EAEF).

The form is modelled on the existing 'Debt and Mental Health Evidence Form' which is a tool that enables debt advisors and creditors to access clear, relevant and comprehensive information in a standard format from health and social care professionals, enabling them to make appropriate decisions about the debts of customers with poor mental health.

A meeting was organised to discuss the formal adoption of the form with relevant stakeholders hosted by the Money and Pensions Service (MaPS). Twenty organisations attended, representing organisations from the domestic abuse and debt/money advice sectors. After establishing support for the form, a consultation was designed and launched. This indicated strong support for the form which SEA and MAP are now seeking funding to pilot.

5.2.6 Exceptional cases

As outlined in chapter three, the Project aimed to identify the 'exceptional' cases on which the grounds for challenge identified within the solutions paper could be tested. Throughout the Pilot, the national casework team and Debt and Benefit Specialist monitored cases, but none were found to be suitable in the project period.

5.3 Achieving economic justice in the pilot area: Economic stability

5.3.1 Money Advice Plus outcomes

All but four of the women screened by MAP ranked their end money confidence as 100% and all but five ranked their money knowledge at 100% following the casework. The average change was an increase of 60% for money confidence and 49% for money knowledge, with the average end score being 96% for both money confidence and money knowledge. This meant that the target of 85% was exceeded for both money confidence and knowledge.

5.3.2 Solace Women's Aid outcomes

Solace reported the following outcomes for women who had answered the screening questions:

- Any financial outcome: 77% (n=59)
- Accessed material Aid: 23% (n=18)
- Better able to manage finances: 47% (n=36)
- Has increased access to benefit entitlement: 49% (n=38)
- Is better able to manage debt: 25% (n=19)
- Now has access to public funds: 13% (n=10)

5.3.3 Resource development for self-advocacy

It was recognised that not all victim-survivors would be able to access immediate support via the Project. As such, a series of specialist coerced debt resources were developed (drawing on the solutions paper developed by Latham & Watkins) that could be used by victim-survivors as they waited, to help inform their interactions with generic services or as a tool for self-advocacy (Tools to Thrive). As the Project developed, the caseworkers at MAP and the Debt and Benefit Specialist made a record of common questions/queries arising for both victim-survivors and professionals to further develop the range of resources available and ensure that they were relevant.²² An overview of what these include is illustrated below.

Figure 5.3.3a: overview of Tools to Thrive resources

1. What is coerced debt?
2. Challenging coerced debt
3. Asking a lender for a debt write-off
4. Debt management options
5. Insolvency options
6. Dealing with bailiffs

In addition, SEA worked in partnership with other specialist organisations to create complementary resources:

1. Spotting an illegal money lender (with Loan Smart)
2. Economic abuse and your credit report (with Experian and MAP)

Home Office funding enabled SEA to employ an Information and Resources Officer who broadened the scope of resources to address additional issues such as separating your finances from the abuser; finding a safe place to live; economic abuse and no recourse to public funds; and economic abuse and supporting children.

The resources, hosted on SEA's website, have national reach demonstrating how value for money has been achieved via the Project. Between July 2019 to and the end of March 2020, the resources page had been viewed 4,411 times.

Feedback from those trained at the end of the Pilot also revealed that eight in ten respondents (82%) had used SEA's resources in their work.

Section 6: Evaluating outcome three: Economic abuse within the coordinated community response

Economic Justice Project outcome 3:

Economic abuse is identified as a priority in the coordinated community response strategies of the pilot areas.

6.1 An overview of the Coordinated Community Response (CCR)

As noted in section 1, the three local authorities were selected as the pilot area for the Project because they have adopted a Coordinated Community Response (CCR) approach to domestic abuse.²³ This CCR approach recognises that efforts to prevent domestic abuse have to extend beyond individual cases to institutions and communities to transform norms and practices.²⁴ The Economic Justice Project provided an opportunity to broaden engagement from a focus on statutory agencies to include financial and legal institutions. This chapter evaluates the extent to which outcome three was achieved.

6.2 The strategic response to economic abuse in the pilot area

6.2.1 The local violence against women and girls' strategy

In March 2015, the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster (known as the pilot area) launched a Shared Services Violence Against Women and Girls (VAWG) Strategy. It outlined a coordinated community response to violence against women and girls through seven strategic priorities. The definition of violence against women and girls adopted within the strategy and recognised by the London Mayor's Office for Policing and Crime (MOPAC) is the United Nations (UN) definition:

Figure 6.2a: UN definition of violence against women

The UN defines violence against women 'as any act of gender-based violence that is directed at a woman because she is a woman or acts of violence which are suffered disproportionately by women'. This includes physical, sexual, and psychological/emotional violence, economic abuse and sexual exploitation.

In addition to recognising economic abuse as a form of violence against women, the strategy states that one of the outcomes of the multiagency coordinated community response is that survivors should receive a response that secures their 'health, social and economic wellbeing for the short and long-term'.

6.2.2 The Economic Justice Projects impact on the local strategy

The three-year strategy came to an end in 2018 and the Shared VAWG Strategic partnership pledged to publish a refreshed strategy in April 2019. In fact, the VAWG Strategy was eventually extended by two years, via an addendum to March 2019 and then again to 2020.

In the 2019 addendum to the strategy, consultation with survivors reported that more needed to be done to 'understand coercive control and economic abuse.' This highlighted the importance of the Economic Justice Project, and SEA actively participated in scoping work undertaken by the three local authorities to develop a picture of the existing service offer. The charity responded to surveys and met with the VAWG Strategic Lead to share emerging findings of the pilot.

The three primary areas the evaluation found the Economic Justice Project supported in terms of the development of a CCR approach that embeds economic abuse were:

- Providing a level of expertise around economic abuse which enabled the partnership to embed a shared understanding
- Focusing the partnership on the intersectionality of economic abuse and the way it can impact different groups of women
- Contributing to the learning around economic abuse and risk through the participation in Domestic Homicide Reviews (DHRs)

Below we explore the ways in which these three areas supported the strategy's development.

Table 6.2.2a: Economic Justice Project contribution to the local CCR

Area of development: Expertise around economic abuse

Details

In an interview at its conclusion, the VAWG strategic lead reported that one of the benefits of the Economic Justice Project was that it had brought the expertise needed to respond to economic abuse across the pilot area. She also stated that the Project had informed thinking around how responses to economic abuse fit into the coordinated community response:

"What was really brilliant about this project was that it gave us the space to take a step back and really look at how economic abuse is being experienced by victim-survivors in the boroughs... it was looking at the frontline, but it was also looking at that wider, systemic framework." (VAWG Strategic Lead).

The VAWG Strategic Lead reported that she had also seen an increased understanding and awareness of economic abuse reflected in the work of specialist VAWG services in the pilot area.

"It's been really brilliant to have the pilot area as one of the pilot sites." (VAWG Strategic Lead).

Area of development: Focus on intersectionality

Details

More feedback included that the project had allowed for a greater focus on intersectionality, through understanding that economic abuse can impact victims of all socio-economic groups. This was felt to be particularly important in relation to the differing demographics of the three boroughs.

Area of development: Learning from Domestic Homicide Reviews

Details

In addition to survivor feedback and the work of SEA, economic abuse was an issue identified within several domestic homicide reviews which took place during the Project period. SEA advised on these reviews, meaning that the charity's expertise fed directly into the subsequent action plans and economic abuse was placed much more centrally.

"To have that additional understanding of economic abuse and how it plays out and how it can be identified really enabled us to develop an action plan that focused economic abuse which, I don't know whether it would have [previously]." (VAWG Strategic Lead)

6.2.3 The strategic response to economic abuse taken by specialist domestic abuse services

Analysis of websites, documents and interviews²⁵ reinforce the view that the Economic Justice Project has influenced the priorities of organisations within the Angelou Partnership and the Specialist Services Group.

- **Advance:** Economic abuse was made a strategic priority within Advance's 2017-18 annual report. The report references how the charity worked with SEA as an expert on economic abuse. At the charity's annual general meeting, the CEO also made specific mention of working with SEA. Throughout the Project period, SEA ran workshops and drop-ins for victim-survivors of domestic abuse and women with a history of offending as part of 'step down recovery work' under the 'Meeting Survivors Where They Are' Programme.
- **Galop:** As a result of taking part in the scoping study for the Project, Galop chose to explore economic abuse within research on how to strengthen advocacy for LGBT+ survivors of domestic abuse.
- **Hestia:** Hestia runs the 'UK Says No More' campaign and in 2018 asked SEA to write a blog on how friends and family members can recognise and respond to economic abuse during the 16 days of activism. This drew on what the Experts by Experience told SEA during the work to develop a conversation kit on economic abuse.
- **Standing Together Against Domestic Violence:** STADV was able to speak to the coordinated community response in the pilot area area, and felt that the Project had increased knowledge and understanding of economic abuse:

“I think people thought they had an understanding of [economic abuse] ... but they didn’t get the coercive control, stopping you from working, rent arrears. I think what Surviving Economic Abuse has been able to do is raise awareness on another level.”

CEO, STADV

STADV's former CEO spoke about how she felt the Project had helped increase understanding and open up conversations between the spheres of domestic abuse and money and debt advice. She also said that it had contributed to a raised awareness of economic abuse in the work STADV does around MARACs and Domestic Homicide Reviews (DHRs). The current CEO reported that the Project had offered more guidance and tools for organisations, which was also echoed by STADV's former CEO, whilst the STADV programme manager described the screening toolkit as a 'gamechanger' and suggested the Project had created a new way of speaking about the issue.

“I think it’s a brilliant project...it’s like having a new language.”

Programme manager, STADV

- **The Housing Operational Group (HOG):** SEA was invited to deliver a workshop on economic abuse as part of the 2017-18 programme of activity. In 2018-19, the Group made economic abuse a key theme. In addition, SEA attended the Group in 2019-20 to talk about its work to raise awareness of economic across within the 'Whole Housing' project, as well as leading work to support victim-survivors in privately owned housing.

'Having SEA as an expert in this area coming in and broadening [housing providers'] horizons...It just strengthens the argument of housing, economic abuse, housing and justice.' (CEO, STADV).

- **Woman's Trust:** The Woman's Trust approached SEA to explore the idea of delivering workshops on economic abuse and offering 'drop-in' support to individuals.

Section 7: The Economic Justice Project's impact nationally

Alongside local level influencing work, Surviving Economic Abuse sought to influence national policy too. The charity met with the Home Office and the Domestic Abuse Commissioner who support local authority areas in responding to VAWG. This section provides an overview of the wider outcomes and impact of the pilot.

7.1 Influencing Government

7.1.1 Economic Abuse and the Domestic Abuse Bill

Unlike the MOPAC definition of violence against women and girls adopted within the Shared Services Strategy, the Westminster Government did not recognise the term 'economic abuse' within either policy or legislation at the start of the Project.

However, the launch of the Economic Justice Project coincided with the 2017 Queen's Speech which brought forward the Domestic Abuse Bill and introduced a statutory definition of domestic abuse for the first time. This provided an opportunity for SEA to ensure that economic abuse was both recognised and defined within the Bill.

The charity met with two successive Under-Secretaries of State for Crime, Safeguarding and Vulnerability (Sarah Newton MP and Victoria Atkins MP) and recommended that the Government widen reference to financial abuse within the existing policy definition of domestic abuse to economic abuse within the proposed statutory definition.

The Ending Violence against Women and Girls Strategy (2016-2020) refers to financial abuse within a case study outlining the My Money, My Life campaign launched by the Cooperative Bank in partnership with Refuge in October 2018. No reference is made to economic abuse.

To demonstrate the prevalence of economic abuse experienced, SEA undertook an analysis of the controlling or coercive behaviour offence which was introduced by the Serious Crime Act in 2015. This showed that 60 per cent of successfully prosecuted cases contained at least one form of economic abuse. The research report was launched in December 2018 at a Parliamentary reception for SEA hosted by Victoria Atkins MP.

In addition, SEA organised and facilitated a roundtable on economic abuse at the Home Office (also attended by officials from the Ministry of Justice and the Crown Prosecution Service) as part of the consultation on the Bill. This led to the charity being asked to share a case study on coerced debt for inclusion within the official consultation document.

SEA drew on the roundtable findings and its own expertise on economic abuse to develop a written response to the consultation paper.

After submitting written evidence to the Home Affairs Committee as part of its subsequent inquiry into the Bill, the charity was also asked to give oral evidence.

SEA further secured widespread support for the inclusion of economic abuse within the domestic abuse sector. The charity was invited by Women's Aid to take part in a Parliamentary side event on economic abuse, alongside Under-Secretary of State, Victoria Atkins MP at the 2018 Conservative Party conference.

The draft Domestic Abuse Bill was published at the end of January 2019. Thanks to the work of SEA and with support from partners, economic abuse was named within the statutory definition. The paper published alongside the Bill also references the Economic Justice Project as SEA's founding project.

The January 2019 report setting out consultation responses to 'Transforming the Response to Domestic Abuse' (alongside the draft Domestic Abuse Bill) mentions economic abuse 40 times.

Within this report, the Government states: *"We will specify economic abuse as a distinct type of abuse, as it encompasses a wider range of behaviours than financial abuse."*

As the Bill made its way through the parliamentary process, SEA fed into work by national charity SafeLives around the need for economic advocacy to be reflected as a component part within their ask for greater investment in specialist domestic abuse services.

Similarly, the charity met with WAFE in early 2020 to discuss its assessment of the level of investment needed to effectively resource the specialist domestic abuse sector, arguing that evidence from the Economic Justice Project shows that their location of work linked to accessing money and debt management within the 'wider support sector' is not appropriate. Rather it should be recognised as an integrated activity.

7.1.2 Economic abuse recognition within the National Statement of Expectations

SEA met with civil servants at the Home Office to discuss the Economic Abuse Project and the need for economic advocacy to be recognised within the National Statement of Expectations for VAWG services. This sets out actions local areas should take to ensure victims of violence against women and girls get the support they need.

In 2020, the charity also met with the new Designate Domestic Abuse Commissioner whose role will be to assess, monitor and oversee the provision of services across the country.

7.2 Influencing the financial and legal sectors

As well as influencing VAWG policy at the local and national levels, SEA has increasingly engaged in influencing policy around banking, money and debt in the financial and legal services sectors.

- SEA was invited to be part of an advisory group to UK Finance in the development of a Code of Practice to guide the response to financial abuse by banks and building societies. The Code was launched in October 2018. Whilst SEA welcomed the Code, the charity has consistently advocated for banks and building societies to be more ambitious in scope. This includes undertaking a commitment to address coerced debt

in line with the with the industry guideline introduced by the Australian Banker's Association (ABA). This states that:

"Banks will investigate circumstances where a co-borrower or guarantor may have been coerced into the credit obligation, and the victim has received limited or no benefit from the credit obligation."

- SEA received Home Office funding to support banks and building societies to implement the Code of practice from October 2018-March 2020. This activity involved holding a national banking conference in December 2018. The charity went on to train 135 professionals across five banks, including working with Lloyds Banking Group to set up a specialist domestic and financial abuse team. SEA trained the team on economic abuse, sits on the escalation panel when decisions are taken outside of policy and supported the Group to review the customer journey.
- The charity contributed information about coerced debt to a briefing paper produced by The Children's Society on how families fall into debt as part of their case for a 'breathing space' scheme.
- SEA set up a National Working Group on economic abuse which brings together VAWG and money/debt charities to discuss intersecting issues. Together, members of the Group submitted a joint response to the Domestic Abuse Bill.
- SEA met with the policy leads at two national debt charities: StepChange and the Money Advice Trust which runs the National Debt Line. This led to us working with them to develop e-learning for debt advisors and creditors.
- SEA met with the Cross-Government Debt Policy and Strategy lead at the Cabinet Office to discuss the practices of statutory agencies and local authorities in relation to council tax debt.

- In early 2020, SEA's CEO was appointed to the UK Strategy for Financial Well-being Gender Challenge Group (and sits on the gender and credit/debt sub-group) convened by the Money and Pensions Service.

7.3 Raising awareness about economic abuse

SEA developed a communications strategy to underpin its work on the Economic Justice Project, highlighting the links between economic abuse and debt. Media coverage from April 2017 – March 2020 is listed in appendix three.

At the beginning of the Project, MAP reported very few self-referrals were made to the casework services. However, as the public has come to understand that economic abuse is a form of domestic abuse, self-referrals to the casework system have increased. Moreover, women 'name' coerced debt where they did not previously and increasingly express that that they would like to challenge the debt they were coerced into taking. Whilst it is not possible to draw a direct link between SEA's awareness-raising work and these outcomes, the breadth of media work – including high-level features i.e., BBC News, ITV This Morning – would suggest that this may be a contributing factor, alongside increased awareness of the controlling or coercive behaviour offence and the media/political attention linked to the Domestic Abuse Bill.

Other awareness-raising activity across the Project period included the development of a guide for family and friends on how to 'spot the signs' of economic abuse. This drew on the feedback from the reference group for the Economic Justice Project when they reviewed the screening tool:

"Be prepared to open-up if anyone concerned about you asks you questions. You never know which friend, family member or colleague might have advice, resources or even practical help."

This published resource went on to underpin a national awareness-raising campaign with the domestic abuse charity SafeLives and NatWest Bank.

In addition, the media company Media Zoo produced an awareness-raising film for SEA called 'Drowning' which drew on learning from the Project.

Economic abuse has been identified as a priority in the coordinated community response strategies of the pilot area as intended. It has also been identified as a priority within the work of specialist VAWG organisations working across the three local authority areas, as well as nationally.

7.4 Comparison of women's experiences of economic abuse in the UK and US

7.4.1 Using the economic abuse scale to compare experiences

The decision to use the scale of economic abuse within the resources developed for the Economic Justice Project was based on our ability to complete a cross-comparison between the experiences of women in the UK with those in the US. Statistical analysis of the UK findings demonstrated internal consistency across the categories of acquire, use and maintain. This speaks to the reliability of the screening tool in both contexts.

The data was also shared with Professor Adrienne Adams at Michigan State University. She compared it to findings gathered from a sample of 248 women based on a revised version of the original screening tool.²⁶ For this reason, it is not possible to compare the answers across 5 questions (2, 15, 17, 18 19).

7.4.2 Overview of the types of economic abuse experienced by women in the UK and US

Whilst the findings are not directly comparable (for example, due to differences in sampling and differing policy contexts), table 7.4.2a shows the comparative findings.

7.4.3 Analysis of the differences in women's experiences of economic abuse the UK and US

Overall, the US had a higher positive response rate to seven questions (1,3,4,5,7,8,13) and the UK also had a higher positive response for seven questions (6,9,10,11,12,14,16).

For some questions, differences were quite small. For example, questions five, ten and sixteen had differences of 5% or lower. However, some differences were more substantial and appear to suggest that women in the US might experience more restriction (i.e., dependency) than women in the UK where higher rates of exploitation (i.e., instability) were reported.

Table 7.4.2a: overview of screening questions in the UK and US

Screening question	Yes (UK) (n=278)	Yes (US) (n=248)	Difference between US and UK	Country with higher rate
1. Did/does your partner ever stop you from having enough money to buy food, clothes, or other necessities?	55%	63%	8%	US
3. Did/does your partner ever tell you how you must spend money, rather than letting you make these decisions?	63%	74%	11%	US
4. Did/does your partner ever get you to give them receipts or change?	36%	60%	24%	US
5. Did/does your partner ever hide money from you?	57%	60%	3%	US
6. Did/does your partner ever keep important financial information from you?	73%	67%	6%	UK
7. Did/does your partner ever make you ask them for money?	63%	73%	10%	US
8. Did/does your partner stop you having a job or going to work? Or did/do they make it too hard for you to do so?	46%	52%	6%	US
9. Did/does your partner ever make you get a credit card or loan, or buy something on credit, against your wishes?	50%	37%	13%	UK
10. Did/does your partner have a loan or credit card with YOUR name on it which you didn't agree to? Or did/have they ever bought something using your credit	32%	29%	3%	UK
11. Did/does your partner make you use your money to buy them things or pay their bills against your wishes?	66%	54%	12%	UK
12. Did/does your partner spend their money on whatever they want, while your money covers the essentials?	79%	71%	7%	UK
13. Did/does your partner ever steal things from you?	40%	54%	12%	US
14. Did/does your partner ever put bills in your name, so that you had/have to pay them?	50%	44%	6%	UK
16. Did/does your partner force or pressure you to give him your savings or other assets?	47%	42%	5%	UK

Table 7.4.3a: overview of most experience form of economic abuse by country

Country	Most experienced form of economic abuse reported	Details
US	Restriction	<p>There was a 25% higher rate of positive responses in the US to the question 'Did/does your partner ever get you to give them receipts or change?'. Victim-survivors in the US were also 12% more likely to be told how they could spend money by their partner (question three), 10% more likely to report being made to ask their partner for money (question seven), and 8% more likely to report being prevented from having money to buy necessities (question one).</p>
UK	Exploitation	<p>Victim-survivors in the UK were 13% more likely to respond that their partner had made them get a credit card or loan, or buy something on credit, against their wishes (question nine), and were more likely to have been made to use their money to buy their partner things or pay for bills against their wishes (question eleven). In the UK, victim-survivors also reported a higher rate of financial information being kept from them (question six), and to have bills put in their name so they had to pay them (question 14).</p>

Section 8: Conclusion and recommendations for future practice

The aim of the Economic Justice Project was to identify and support women who had been coerced into debt by a current/former partner, find financial and legal mechanisms for challenging its repayment and support them to become economically stable. This final chapter evaluates the extent to which the three Project outcomes contributed to achieving the overarching goal.

8.1 Learning in relation to the Economic Justice Project outcomes

8.1.1 Outcome one: Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with financial and legal specialists.

8.1.1.1 Training

This chapter demonstrated that via specific training on economic abuse, staff working in domestic abuse services have gained the knowledge and skills they need to support women through economic advocacy. However, vital to staff having the confidence to undertake this work is being able to work alongside national and local advocates with expertise in both domestic abuse and money/debt advice.

Through offering training to relevant agencies, the Debt and Benefit Specialist was successful in increasing the knowledge, skills and confidence of money/debt advisors. This helped establish closer working between Solace Women's Aid and money/debt advisors – starting to build a community infrastructure better able to understand and respond to the needs of victim-survivors coerced into debt. All participants reported that, because of the training, they had a better understanding of: the links between domestic violence and economic harm/instability; how economic abuse operates within contexts of coercive control; how to address the economic safety of women; and the principles of economic advocacy. Focusing on the impact of economic abuse over time within training may help domestic abuse services recognise the importance of addressing it. Feedback also indicated that the new knowledge gained via training had a positive impact on practice, including increased probing in this area.

8.1.1.2 Tools and resources

The resources (conversation kit and screening tool) developed for the Project were: 'helpful in highlighting certain areas' – enabling services to gain a better understanding of the types of economic abuse experienced; helped structure conversations with victim-survivors; and provided a mechanism via which to report on the prevalence of economic abuse. Vital to using the screening tool is initiating a conversation about economic abuse first and supporting a victim-survivor to understand how it is coercive and controlling tactic.

Money Advice Plus incorporated the screening tool for economic abuse into its work and is now able to report on the prevalence of economic abuse experienced by domestic abuse victims who access its money/debt advice. The charity reported that the tool also helped them gain a better understanding of the types of economic abuse experienced and helped them better structure conversations with victim-survivors.

Use of the screening tool enabled MAP and Solace Women's Aid to identify and respond to the needs of victim-survivors. It showed that 95% of domestic abuse victims experience at least one form of economic abuse. Data also showed that six in ten (60%) of those experiencing economic abuse are coerced into debt. However, the project uncovered a tension between risk and needs based approaches to domestic abuse where the focus on only 'high risk' cases means that the screening tool was not used systematically within Solace Women's Aid. Feedback suggested that its use could be increased by reducing the number of questions asked. Learning from the Center for Survivor Agency and Justice in the USA suggests that different questions need to be asked at different times in the journey of rebuilding lives. Although the prevalence of economic abuse and coerced debt can still not be reported

on consistently, use of the tool has increased awareness of economic abuse and uncovered issues that caseworkers might not otherwise have been aware of.

8.1.1.3 Sharing expertise

Another finding was that confidence to undertake this work was dependent on being able to work alongside national and local advocates with expertise in both domestic abuse and money/debt advice.

The Project funded a Debt and Benefit Specialist to replicate the national casework service run by Money Advice Plus and SEA at the local level. Through offering training to relevant agencies, the Debt and Benefit Specialist was successful in increasing the knowledge, skills and confidence of money/debt advisors to undertake economic advocacy for this group.

This activity also contributed to the establishing of closer working links between Solace Women's Aid and local money/debt advisors, and started to build a community infrastructure that is better able to understand and respond to the needs of victim-survivors coerced into debt. Working in an integrated way is required for the sustainability of the Project so that joint working is adopted rather than simple referral.

8.1.2 Outcome two: Women can achieve justice through financial and legal remedies.

8.1.2.1 Economic Abuse Evidence Form

This chapter demonstrated the extent to which the project was able to support women to achieve justice through financial and legal remedies. Ultimately, the project highlighted that victim-survivors do not receive consistent outcomes when they choose to challenge coerced debt. Therefore, an Economic Abuse Evidence form was developed (drawing on the screening tool) and consulted on.

8.1.2.2 Legal and financial remedies

The project has shown that US practice is not fully transferable into the UK context. The review of consumer law identified limited grounds for legally challenging demands to repay coerced debt, meaning that such cases will be exceptional. Because of this, the Project focused on working with financial specialists. With the support of specialist money and debt advisers, 25% of those coerced into debt were successful in requesting a write-off. Alongside increased levels of economic stability linked to money confidence and knowledge, they were supported to achieve economic justice.

Whilst economic justice was confined to financial remedies, this does not preclude legal remedies. Both SEA and MAP will continue to monitor cases suitable for legal challenge.

8.1.2.3 Tools to Thrive

A link between economic and emotional safety was suggested, indicating that work in this space must be victim-led and not replicate power imbalance.

In recognition that not all victim-survivors have access to the specialist advocacy provided via MAP and the Debt and Benefit Specialist, resources specific to coerced debt were also developed for their use, including self-advocacy. These drew on the scoping study undertaken for the Project by Latham & Watkins LLP as well as learning from the Project itself.

8.1.3 Outcome three: Economic abuse is identified as a priority in the coordinated community response strategies.

Economic abuse has been identified as a priority in the coordinated community response strategies of the pilot area. It has also been identified as a priority within the work of specialist VAWG organisations working across the three local authorities, building a community infrastructure better able to understand and respond to the needs of victim-survivors coerced into debt.

Local level influencing has been complimented by national policy influencing. Due to the work of SEA and because of support from partners, economic abuse is recognised within the statutory definition of domestic abuse introduced by the Bill. SEA has met with national government to ensure that economic advocacy is reflected within the National Statement of Expectations and the Designate Domestic Abuse Commissioner whose role will be to assess, monitor and oversee the provision of services across the country.

Similarly, the charity has met with SafeLives and Women's Aid Federation England (WAFE), to ensure that economic advocacy is recognised as a component part of specialist domestic abuse services.

SEA's policy influencing work has expanded beyond the VAWG sector into money/debt advice and the charity has brought stakeholders in each arena together via a National Working Group. Invitations to meet with the Cabinet Office and to develop and support the implementation of the UK Finance Code of Practice on Financial Abuse as well as the UK Strategy for Financial Well-being by the Money and Pensions Service indicate the growing regard for SEA's work in this area, alongside an increasing recognition of the need to address economic abuse within the vulnerable customer agenda.

8.2 Forward thinking and sustainability

8.2.1 Pilot sustainability

The intention that the Project could be sustained via a partnership approach after it had come to an end (through forging closer working links between domestic abuse and local money/debt advice services) looks likely to be achieved. Solace Women's Aid and SEA have submitted a joint funding bid to employ two Debt and Benefit Specialists for two years. These roles will be based at Toynbee Hall – a charity that works to address the causes and impacts of poverty in the East End of London.

8.2.2 Replicating the Project in other local areas

A project output agreed with Department for Digital, Culture, Media and Sport (DCMS) was to develop a resource setting out how the pilot area work could be replicated in other geographical areas. The aim of this was to present evidence from the Project to make the case for economic abuse to be an integral part of needs assessment for victim-survivors of domestic violence in new geographical locations. A linked milestone was that the coordinated community response would more strongly reflect the significance of economic abuse in at least one other area.

Information about the Project was communicated within the domestic abuse sector as the Pilot unfolded. For instance, findings from the scoping report undertaken to inform the Project were shared within an article in the November 2017 edition of SAFE magazine. Published by Women's Aid, SAFE is sent to 400 organisations, libraries and people with an interest in the domestic violence sector. In addition, SEA ran a workshop on economic abuse and talked about the Project at the WAFE summer conference in 2018.

In June 2018, SEA was approached by a domestic abuse service called RISE in Brighton to discuss the idea of setting up a specialist economic abuse intervention project. A joint funding application was put forward to the East Sussex Police and Crime Commissioner which was successful. RISE is now providing specialist information, advice and support on economic abuse for women and children, via one-to-one and/or group interventions. This work also involves working more closely with local partners, including debt advice agencies, as well as banks, credit unions and enforcement agents. SEA has provided expert advice to RISE alongside MAP.

SEA has also met with **local authority areas** reviewing their approach to domestic abuse and shared details about the Project. These include:

- A review into violence against women and girls undertaken by the scrutiny team at the London Borough of Waltham Forest (November 2019). SEA provided oral evidence to three elected councillors who were focusing on the services the Council offers and exploring whether the needs of survivors were being met.

"This is hands down one of the most worthwhile things I've had the opportunity to do as a councillor. Huge thanks to Nicola Sharp for coming along and talking to us today. Great things happening, but still so much to be done." (Tweet from one of the councillors)

- The Barking and Dagenham Domestic Abuse Commission launched in February 2020. The aim of the Commission is to understand attitudes to domestic abuse and make a series of recommendations about how a local area can tackle domestic abuse at its root. It brings together a panel of 12 national experts and aims to publish a final report in late 2020. SEA met with the Commission programme manager.

8.2.3 National sustained impact

Through linking this work into its broader activity, including via a partnership with Money Advice Plus, SEA has extended the reach and sustainability of the project in many ways:

8.2.3.1 VAWG sector

- Due to the work of SEA and because of support from partners, economic abuse is recognised within the statutory definition of domestic abuse introduced by the Domestic Abuse Bill.
- SEA has met with national government to ensure that economic advocacy is reflected within the National Statement of Expectations and gained the support of the Domestic Abuse Commissioner whose role will be to assess, monitor and oversee the provision of services across the country.
- SEA has met with SafeLives and WAFE and established economic advocacy as a recognised component part of specialist domestic abuse services.
- SEA has produced resources for professionals to undertake this work and for victim-survivors to draw on; and linked these into the Change that Lasts programme of work being led by WAFE.

8.2.3.2 Banking, money and debt advice sector

- SEA has brought stakeholders in each arena together via a National Working Group.
- Invitations to join the UK Finance Advisory Group, to meet with the Cabinet Office and to be part of the Gender Challenge Group implementing the Money and Pensions Service's UK Strategy for Financial Well-being all indicate the growing regard for SEA's work in this area, alongside an increasing recognition of the need to address economic abuse within the vulnerable customer agenda.
- SEA and MAP have developed and consulted on an Economic Abuse Evidence Form for consistent responses from creditors on coerced debt.
- StepChange and the Money Advice Trust have been trained on economic abuse and are developing e-learning on economic abuse for debt advisors and creditors.

Going forward, SEA will need to identify at what point it should step back from its efforts to facilitate change, whilst also ensuring standards of practice are maintained and developed going forward.

8.3 Recommendations

This evaluation has highlighted learning for several organisations and sectors. The aims of these recommendations are to translate the learning from the Economic Justice Project into sustainable transformation in the way that the UK responds to economic abuse to ensure women achieve justice. Our recommendations consider the actions that national policy makers through to local area services and commissioners could take to ensure that economic justice is achieved for all women.

Table 8.3a: overview of the Economic Justice Project recommendations

Audience	Recommendations
<p>For national policymakers and commissioners</p>	<ul style="list-style-type: none"> • Reform consumer law so that coerced debt is recognised, victims can seek redress and perpetrators are held accountable • Address coerced debt within the Cross-Government Debt Policy and Strategy, coordinated by the Cabinet Office • Ensure that the National Statement of Expectations for Violence Against Women and Girls Services recognises and seeks to address women's economic independence and stability • Conduct a national evidence gathering exercise on economic abuse, including coerced debt, led by the Designate Domestic Abuse Commissioner alongside stakeholders in Northern Ireland and Scotland, and Wales on reserved matters • National domestic abuse prevalence data, including through the Crime Survey for England and Wales, should include measures for economic abuse in the UK • Consider the standardisation of questions about debt within divorce proceedings to ensure women are able to achieve economic justice in the form of accurate settlements
<p>For the financial, money advice and debt sectors</p>	<ul style="list-style-type: none"> • The Money and Pensions Service to support the pilot and rollout of an 'Economic Abuse Evidence Form' modelled on the existing 'Debt and Mental Health Evidence Form' • UK Finance to address the issue of coerced debt within the Code of Practice on Financial Abuse and to encourage its members to write off debt incurred in this way • Financial sectors including money and debt advice services should routinely ensure staff are trained in identifying economic abuse, and specifically coerced debt • Creditors should develop a flag to indicate on women's credit record where debt has been demonstrated (via the Economic Abuse Evidence Form) to have been coerced, and use this as a basis to repair it

Audience

For the Violence Against Women and Girls (VAWG) sector

Recommendations

All professionals working with women that have experienced abuse should be trained in understanding economic abuse, and specifically coerced debt.

- Training for strategic leads, such as the Coordinated Community Response leaders course delivered by Standing Together, should include modules around economic abuse
- Accredited domestic abuse advocacy training should include specific economic advocacy including the use of the conversation kit and screening tool
- Domestic abuse specialist services should consider incorporating a Debt and Benefit specialist worker role within services
- Domestic abuse specialist services and database systems should routinely ensure that service user data collection includes economic abuse
- Domestic abuse perpetrator programmes should explicitly work to change perpetrators behaviour in relation to economic abuse

For local policymakers and commissioners

- Local policymakers should ensure that VAWG and/or domestic abuse strategies include strengthening local responses to economic abuse
- Local commissioners and policymakers should ensure that local and statutory needs assessments in relation to VAWG and domestic abuse explore the nature and scale of economic abuse
- Local commissioners should ensure the services they commission are equipped, through training, to provide economic advocacy for women
- Local policymakers and commissioners should ensure local partnership arrangements, in line with the coordinated community response, include local money and debt advice representation

General

- The Debt and Benefit Specialist role should be a nationally recognised across the domestic abuse and money/debt advice and financial services sectors
 - Challenge risk discourse within policy making and the commissioning of services locally
 - Economic abuse should be recognised as a vital part of safety planning and reducing the risk to victims, as well as a longer term need to be met
 - Reference to financial abuse should be replaced with the term 'economic abuse' to recognise the full nature and forms of abuse
-

Appendix 1:

Theory of change and linked outcomes

1. Outcome one: Economic advocacy within domestic abuse services

Current position

Awareness of economic abuse is generally good in domestic abuse services, but no specific training and resources are currently provided, and services do not systematically collect information on the prevalence of economic abuse experienced by the women they support.

There is some specialist expertise via Money Advice Plus (MAP) but this service is very tightly stretched.

Activities

- Provide training for staff in 4 domestic abuse services
- Develop, pilot and implement an economic abuse screening tool in the above services
- Develop resources (toolkit) on identifying and responding to economic abuse

Milestones: January 2019

- Domestic abuse services on board with partnership agreements in place
- Staff trained
- Screening tool piloted and in regular use; services have incorporated this into their routine data collection and analysis
- Toolkit developed and in use

Evidence

- Partnership agreements, screening tool and resources exist
- Pre- and post-training measures with staff
- Staff feedback on resources and use of screening tool

Milestones: January 2020

- Use of screening tool embedded within services
- Active casework is ongoing
- Ongoing support for women is in place
- The project is learning about the most effective approaches to use to support women to achieve economic stability

2. Outcome two: Linking domestic abuse services with legal and financial specialists

Current position

Mainstream debt services are not consistently able to offer appropriate support to women experiencing economic abuse and there is a lack of access to specialist legal and financial expertise.

There are some strong existing networks within the pilot area and many partners are keen to engage but there is a lack of capacity across many agencies.

There is promising evidence from the US, but we don't know whether the model is fully transferable to the UK context.

Activities

- Commission review/advice by lawyer on use of consumer law for the writing-off of coerced debt
- Develop partnerships between domestic abuse services and legal and financial specialists
- Develop template letters and guidance for use in seeking legal/financial remedies
- Identify some potential early wins of cases via screening tool
- Support for implementation via liaison/support by SEA coordinator

Milestones: January 2019

- Legal review completed
- Legal and financial partners identified and on board
- Initial cohort of women identified and supported to make use of financial/legal remedies

Milestones: January 2020

- Partnerships with legal and financial specialists flourishing
- Some women are achieving legal/financial redress with debts being written off
- Ongoing training and support for working sustained without need for SEA coordinator input

Evidence

- Feedback from legal/financial partners
- Number and profile of women being supported to seek legal/financial redress
- Data on cases won and lost
- Case studies of legal/financial remedies achieved/not achieved to identify 'what works'
- Case law change

Outcome

- Staff in domestic abuse services have the knowledge, skills, resources and confidence required to support women through economic advocacy in partnership with legal and financial specialists
- Women can achieve justice through legal and financial remedies
- Case studies drawn from sample of women identified via screening tool

3. Outcome three: Economic advocacy reflected within the coordinated community response to domestic abuse

Current position

There are national policy opportunities (for example, for economic abuse to be written into legislation).

There are local opportunities too, e.g., local authorities changing their practice in regards to council tax debt.

Activities

- Develop relationship with key financial stakeholders, such as the FSA and ombudsman
- Develop strong networks in the sector via attending VAWG strategy meetings, building relationships with coordinators and other key stakeholders
- Feed in information about national policy changes to influence local strategies; build strong links with regional stakeholders e.g. MOPAC, London Councils

Milestones: January 2019

- Pilot project launched with good media coverage

Milestones: January 2020

- CCR (in at least one area) more strongly reflects the significance of economic abuse

Evidence

- Feedback from other stakeholders, e.g., VAWG coordinators
- Feedback from other stakeholders including financial institutions
- Pre and post mapping of CCR strategies
- Monitoring of commissioning decisions

Outcome

- Economic abuse is identified as a priority in the coordinated community response strategies of the pilot area

Appendix 2: DCMS milestones/targets

The Economic Justice Project contributes to achieving four of the charity's overarching objectives:

- 1. Domestic violence services will have the skills, resources and confidence required to undertake economic advocacy for victims in partnership with legal and financial specialists.**

 - Economic abuse is an integral part of needs assessment for victim-survivors of domestic violence within the sector.
 - There is an established and integrated referral pathway for victims of economic abuse within the pilot area.
 - Institutionalised working practices exist between domestic violence services, debt counselling services (DAME/Citizen's Advice and consumer lawyers).
 - The tools and resources exist to establish an integrated referral pathway for victims of economic abuse in new geographical locations.
- 2. Commissioners of violence against women services will recognise the importance of women and girls' economic stability through identifying it as a priority within coordinated community responses to domestic violence.**

 - Economic abuse is addressed within the commissioning of VAWG services in the pilot area.
 - Evidence is available to make the case for economic abuse to be an integral part of needs assessment for victim-survivors of domestic violence in new geographical locations.
- 3. Women and girls will be supported to achieve the economic stability required to leave an abusive partner and rebuild their lives.**

 - Women's economic stability is addressed within coordinated community responses to domestic violence.
 - The general public understands that economic abuse is a form of domestic violence.
- 4. Women and girls will be supported to achieve economic justice through access to financial and legal remedies**

 - Links between consumer and family law are recognised.
 - A process for securing economic justice is in place.

Activities, Outputs, and Outcomes

Number of women screened for economic abuse by domestic violence services (indirect)

200 across the six quarters

Number of women supported by debt counsellors (indirect)

80 across the six quarters

Number of women referred to the Project by debt counsellors (direct)

40 across the six quarters

** Number of debt services trained in the pilot area on the domestic economic abuse

10 across four quarters
 Since the approach to the Project has changed based on learning, this output is no longer relevant. A new suggested output is to ensure that at least 10 debt services are trained by the Debt and Benefit Specialist with all reporting being better able to support women who experience economic abuse and a greater awareness of how to integrate safety in their practice.

January – March 2020

Undertake an evaluation of the pilot.

An evaluation report has been written.

Develop a resource manual setting out how the pilot area work could be replicated in other geographical areas.

A resource manual has been written, is available online and has been downloaded at least 250 times.

Share learning from the Project with policy makers and commissioners of violence against women services.

2 learning sharing sessions have been held.

2 briefing papers have been written and shared via email and online (1 for policy makers and commissioners of VAWG services) to at least 250 recipients.

A press statement for print and broadcast media has been written and released.

3 reports have appeared in the media.

Appendix 3: Overview of communications achievements

2018

- **The Guardian:** <https://www.theguardian.com/money/2018/oct/13/financial-abuse-code-bring-change>

2019

- **The Telegraph:** <https://www.telegraph.co.uk/money/consumer-affairs/controlling-partners-money-recognised-domestic-abuse-first-time/>
- **Huffington Post:** https://www.huffingtonpost.co.uk/entry/financial-coercion-how-to-recognise-economic-abuse-in-a-relationship-and-what-you-can-do-about-it_uk_5c45a450e4b027c3bbc3771a
- **The Guardian:** <https://www.theguardian.com/lifeandstyle/2019/feb/05/no-job-no-savings-women-fighting-economic-abuse-illegal>
- **The Sun:** <https://www.thesun.co.uk/fabulous/8453027/my-rapist-ex-blew-20k-of-my-cash-leaving-me-in-crippling-debt-heres-why-the-government-must-make-economic-abuse-a-crime/>
- **BBC Three:** <https://www.bbc.co.uk/bbcthree/article/13db8fe9-a8e3-4a7e-9657-2fe67defac1a>
- **BBC Moneybox - It's Not My Debt!:** <https://www.bbc.co.uk/sounds/play/m00055qb>
- **Money Saving Expert:** <https://blog.moneysavingexpert.com/2019/06/martin-lewis--financial-abuse--joint-accounts-and-managing-money/>
- **The Times:** https://www.thetimes.co.uk/article/banks-draw-out-the-agony-of-financial-abuse-victims-nkx739ls2?utm_source=Surviving+Economic+Abuse+Newsletter+Contacts&utm_campaign=58bfag1d6e-EMAIL_CAMPAIGN_2019_02_19_03_44_COPY_01&utm_medium=email&utm_term=0_cabf8303c9-58bfag1d6e-734315

- **BBC News:** <https://www.bbc.co.uk/news/business-49281219>
- **BBC Breakfast:** <https://www.youtube.com/watch?v=uE6ICTTTloU&feature=youtu.be>
- **The Independent:** <https://www.independent.co.uk/money/spend-save/debt-one-year-financial-abuse-agreement-economic-bank-account-partner-help-aid-credit-cards-a9151406.html>
- **The Times:** <https://www.thetimes.co.uk/article/my-ex-said-he-would-destroy-me-financial-abuse-victim-free-at-last-slxxb6c90>

2020

- **Marie Claire:** <https://www.marieclaire.co.uk/reports/my-partner-left-me-in-debt-682551>
- **The Times:** <https://www.thetimes.co.uk/edition/money/ombudsman-accused-of-leaving-victims-to-pursue-financial-abusers-0kcfp53xz>
- **The Evening Standard:** <https://www.standard.co.uk/comment/comment/domestic-abuse-isn-t-just-physical-financial-control-can-trap-women-long-after-the-bruises-have-a4334816.html>
- **The i Paper:** <https://inews.co.uk/opinion/coercive-control-doesnt-end-with-a-breakup-and-the-law-has-to-reflect-that-408117>
- **The Roots of Leadership Podcast:** <http://www.therootsofleadership.com/2020/03/02/dr-nicola-sharp-jeffs-the-cost-of-abuse/>
- **The i Paper:** <https://inews.co.uk/opinion/comment/child-maintenance-system-economic-abuse-2520578>
- **The i Paper:** <https://inews.co.uk/opinion/coercive-control-doesnt-end-with-a-breakup-and-the-law-has-to-reflect-that-408117>
- **Elle:** <https://www.elle.com/uk/life-and-culture/a31779483/coronavirus-self-isolation-domestic-violence/>

Appendix 4: References

- ¹ This mirrors CSAJ's Needs Assessment Report from 2013.
- ² Financial Support Line (SEA and Money Advice Plus)
- ³ https://www.wcmt.org.uk/sites/default/files/report_documents/Sharp%20N%20Report%202016%20Revised.pdf
- ⁴ Kelly, L. (1988). *Surviving Sexual Violence*. Cambridge: Polity Press.
- ⁵ Dutton, M. A. & Goodman, A. G. (2005) .Coercion in Intimate Partner Violence: Toward a New Conceptualisation, *Sex Roles* 52(11/12): 743-756.
- ⁶ Adams, A. E., Sullivan, C. M., Bybee, D. and Greeson, M. R. (2008). Development of the Scale of Economic Abuse, *Violence Against Women* 14(5): 563.
- ⁷ Adams, A.E., Littwin, A., & Javorka, M. (2020). The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence. *Violence Against Women*, 26 (11), 1324-1342.
- ⁸ Sharp-Jeffs, N. (2015). *Money Matters. Research into the Extent and Nature of Financial Abuse Within Intimate Partner Relationships in the UK* London: Refuge and The Cooperative Bank.
- ⁹ Howard, M. and Skipp, A. (2015) *Unequal, Trapped and Controlled: Women's experience of financial abuse and potential implications for Universal Credit*. London: Women's Aid and Trade Union Congress.
- ¹⁰ Adams, et al. 2008.
- ¹¹ https://www.fordham.edu/info/23297/domestic_violence_civil_legal_advice_and_resource_office
- ¹² www.csaj.org
In 2007, the Center for Survivor Agency and Justice launched the Consumer Rights for Domestic and Sexual Violence Survivors Initiative, a national project that enhances economic justice for survivors by building the capacity of and building partnerships between domestic abuse and consumer lawyers and advocates. This Initiative grew out of the substantial gap in meeting the consumer needs of domestic abuse survivors.
- In 2013, CSAJ conducted a National Needs Assessment: https://csaj.org/document-library/Achieving_Economic_Justice_for_Domestic_Violence_and_Sexual_Assault_Survivors.pdf
- The Needs Assessment revealed that domestic abuse attorneys and advocates were not screening for economic coercion, lacked knowledge around complex consumer issues, and lacked institutionalized policies and protocols to address the profound economic needs of survivors. CSAJ's work has responded to that call to action, and targeted emerging legal and advocacy needs on key areas such as coerced debt. See, e.g., <https://csaj.org/consumertoolkit-Debt>
- Similarly, CSAJ has engaged in in-depth Pilot work with organizations and coalitions across the US. To learn more about the approach and outcome of our pilot work, see: <https://csaj.org/library/view/building-partnerships-for-economic-justice-a-report-on-csajs-innovative-pil>
- <https://csaj.org/news/view/building-partnerships-for-economic-justice-webinar-materials>

- ¹³ CSAJ has engaged in in-depth pilot work with organizations and coalitions across the US. To learn more about the approach and outcome of our pilot work, see: <https://csaj.org/library/view/building-partnerships-for-economic-justice-a-report-on-csajs-innovative-pil>
- <https://csaj.org/news/view/building-partnerships-for-economic-justice-webinar-materials>
- ¹⁴ Shoener, S. K. & Sussman, E. A. (2013) Economic Ripple Effect of IPV: Building Partnerships for Systematic Change.
- https://csaj.org/document-library/Shoener_and_Sussman_2013_-_Economic_Ripple_Effect_of_IPV.pdf
- https://csaj.org/document-library/CSAJ_Atlas_Mapbook_1_FINAL_TO_POST.pdf
- ¹⁵ Hesta (2012) reports that registration and the transfer of address details with the Job Centre is difficult – 39% of refuge claimants wait over 4 weeks to receive a first payment. 78% of women and children arrive at the refuge with no money and this delay adds unnecessary stress.
- ¹⁶ Now run in partnership between MAP and SEA.
- ¹⁷ Donovan and Hester (2014) have argued that there are similarities across gender and sexuality where abusive partners use practices of love to establish the rules of the relationship; that the relationship is for them and on their terms and that the victim/survivor is responsible for taking care of the abusive partner. They also found that gender was implicated in the kinds of abuse reported insofar as men in same-sex relationships were significantly more likely to report sexual and financial abuse.
- ¹⁸ Example actions include: making a referral to Citizen's Advice; safety planning around finances; arranging an advance on welfare benefits from Job Centre Plus; recommending that an application is made to the local authority hardship fund; referrals to food banks; and whether the police can charge the perpetrator (depending on what form the economic abuse takes) i.e. criminal damage, theft, use of the coercive and controlling legislation.
- ¹⁹ Including one male.
- ²⁰ Two service users: both her male partner and son were the perpetrators and are included in the 278 figure; other perpetrators include: 4 female partners, 2 sons, 1 daughter, 1 mother, 1 child (gender unknown), 1 father and brother.
- ²¹ **Outcome one:** Domestic abuse services will have the skills, resources and confidence required to undertake economic advocacy for victims in partnership with legal and financial specialists.
- Economic abuse is an integral part of needs assessment for victim-survivors of domestic abuse within the pilot area.
 - There is an established and integrated referral pathway for victims of economic abuse within the pilot area.
 - Institutionalised working practices exist between domestic abuse services, debt counselling services and consumer lawyers.
 - The tools and resources exist to establish an integrated referral pathway for victims of economic abuse in new geographical locations.
- ²² Note: One of the intentions of the Project was to develop template letters and guidance for domestic abuse services to use in seeking legal/financial remedies for coerced debt (as suggested within the scoping study). However, debt work is regulated and cannot be undertaken by domestic abuse services, so these resources were not needed.
- ²³ https://www.lbhf.gov.uk/sites/default/files/chapter_attachments/vawg_strategy_2015-18_final.pdf
- ²⁴ Shepard, M. (1999) In Brief: Evaluating Coordinated Community Responses to Domestic abuse. US.
- ²⁵ Despite efforts to contact all of the specialist organisations in the pilot area that were spoken to during the scoping study, interviews were only conducted with Standing Together Against Domestic Violence, Galop and Peabody. Availability for these interviews was likely impacted by the ongoing coronavirus outbreak and services' urgent need to respond and adapt to this.
- ²⁶ Adams, A.E., Greeson, M.R., Littwin, A.K., and Javorka, M. (2020) The Revised Scale of Economic Abuse (SEA2): Development and Initial Psychometric Testing of an Updated Measure of Economic Abuse in Intimate Relationships, *Psychology of Violence*, 10(3): 268-278.

