



SURVIVING

ECONOMIC

A B U S E

‘Economic abuse is your past, present and future’

A report on the practical
barriers women face in
rebuilding their lives
after domestic violence

May 2018

Surviving Economic Abuse (SEA)

Many women experience economic abuse within the context of domestic 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. We are determined that women are supported not only to survive, but thrive.

Experts by Experience Group (EEG)

A group of women give up their time to be part of a group that we facilitate. They are 'experts by experience' – women who speak openly and honestly about what they have gone through so that they can be a force for change. Their insight informs the work we do – from identifying what tools and resources women need, through to where change is required in policy and practice.

Some have spoken directly with Government Ministers and officials via parliamentary receptions and service user events. Group members also act as powerful advocates for change by speaking out publicly via the media. We work with journalists to ensure their voices are reflected in features about economic abuse within both print and broadcast media. The strength and courage of these women inspires everyone they are in contact with and we are proud to be working with them.

Acknowledgments

We would like to thank the Home Office for hosting the roundtable on economic abuse. Women from a wide range of backgrounds shared their stories, yet there were overwhelming patterns of controlling behaviour and abuse common to their experiences. This was comforting in that women felt that they were not alone, but frustrating because economic abuse and the patterns it presents itself in are not being recognised. Having been in relationships where they were made to feel devalued and worthless, women fed back that having a space in which they could be heard was empowering. They also saw the consultation process itself as an opportunity to finally address this issue.

We would also like to thank Nur (supporter), Jenn Glinski (University of Glasgow) and Polly O'Callaghan (Swan Housing) for making notes and capturing the women's voices within this report.



1 Background

Surviving Economic Abuse (SEA) welcomed the announcement that legislation would be brought forward to protect victims of domestic violence and abuse in the Queen's Speech. From the outset, we called for the concept of financial abuse within the policy definition of domestic abuse to be broadened out to economic abuse. This is because abusers control more than 'just' their partner's access to money and finances, but also those things that money can buy, including food, clothing, transportation and a place to live.

SEA asked for economic abuse to be named as part of the statutory definition of domestic abuse proposed by the new Bill in meetings with Ministers ahead of the consultation paper being published. Our analysis of economic abuse within successful prosecutions of controlling or coercive behaviour also recommended this. Analysis found that economic abuse was more likely to be a feature of such prosecutions than not. Consequently, we were delighted when the consultation document 'Transforming the Response to Domestic Abuse' recognised economic abuse for the first time. We particularly welcomed the inclusion of a case study provided by a member of SEA's 'Experts by Experience' Group (EEG).

To ensure that survivor's voices are at the heart of the new Bill, SEA offered to organise a special meeting of the EEG in the form of a roundtable at the Home Office. Eighteen women attended the roundtable which took place on 9 May 2018. In addition to Home Office officials, attendees included the Economic Crime lead from West Midlands Police and officials from the Crown Prosecution Service (CPS) and the Ministry of Justice (MoJ). Dr Nicola Sharp-Jeffs (SEA's Director) facilitated the roundtable and notes were taken by Nur (supporter) and Polly O'Callaghan (Swan Housing) alongside Jenn Glinski (University of Glasgow) who also monitored the well-being of the women who took part.

The aims of the roundtable were to:

- Inform Government officials of what economic abuse is share lived experiences of women who have or are currently experiencing it.
- Provide recommendations that will shape the development of the new Domestic Abuse Bill (England and Wales) so that economic abuse is addressed effectively.

The learning has been written up within this report which sits alongside SEA's written response to the consultation.

The nature of economic abuse

Question 35 of the consultation document specifically asks about the practical barriers that domestic abuse victims face in escaping or recovering from economic abuse and how these can be overcome. However, unlike some other forms of control, economic abuse does not require physical proximity to perpetrate. This means that it can start, continue or escalate post-separation, even if the abuser does not know where the victim is. Many of the roundtable participants were experiencing ongoing economic abuse: simultaneously trying to recover from economic damage inflicted by the abuser when they were in the relationship, whilst also dealing with new forms of economic abuse post-separation. The relentless nature of economic abuse led some participants to explain that they had neither escaped nor had the space to recover.

"It's a life altering situation with no way to rebuild, recover, heal."

"I'm not a survivor yet."

1. Recommendation: Reconceptualise abuse to include economic abuse.

Some women were at the beginning of this journey, but several had been experiencing economic abuse for over 30 years. It became clear from the roundtable discussion that many participants could not envisage the economic abuse ending, that it would continue indefinitely.

This is illustrated by the title of the report which is a quote from one of the women who participated

"Economic abuse is your past, present and future."

Other, similar quotes, included:

"He has ongoing, indefinite power to destroy our lives."

"Physical abuse happens, and then it stops, but economic abuse is always there and blights every aspect of your life. It is constant."

"It just isn't ending. My life is changed forever."

"The abuse doesn't actually stop. Ever."

2. Recommendation: The statutory definition of domestic abuse should be clear that some forms of abuse continue post-separation.



The psychological impact of economic abuse

Economic abuse had a psychological impact on the women and those who were mothers, explained that it affected their children too. This was linked to the fact that post-separation, the abuse became more unpredictable. In addition, the women knew what the abuser was capable of.

"I am always on edge not knowing what he will do next."

"He announced he had run up hundreds of thousands of pounds worth of debt for me – then he said that he was happy with the idea of my death in light of the huge insurance payment he would get."

Unfortunately, however, the women reported that there were long waiting lists for counselling. This was also the case for their children, with women reporting that they could not access Child and Adolescent Mental Health Services (CAHMHS) through the school or GP.

3. Recommendation: In the absence of support from the NHS, there should be a fund for women and children to access psychological support.

Women also felt let down by statutory services more broadly. A lack of understanding about the dynamics of domestic abuse meant that many policies and processes inadvertently facilitated the ongoing control of the abuser.

"First you are abandoned by the system and then you are abused by it."

Several women described how the sense of powerlessness and hopelessness that arose from this had led them to contemplate taking their own lives.

"Services are forcing women into a situation where there is only one way out – suicide."

"Many women contemplate suicide and that should be seen as attempted murder. The police and Crown Prosecution Service (CPS) have to understand that."

In the experience of roundtable participants there was 'little to no support' available to put an end to economic abuse and to start rebuilding their lives. Women agreed that patterns of abuse are often visible but that agencies do not do enough to intervene, nor do they provide women with the necessary tools and support needed to allow them to break free. This is explored in the sections that follow.

"You have to rebuild your life all over again. There is no advocacy, no advice – nothing. I feel I have no financial future."

"What to do when there is nowhere to turn to?"

4. Recommendation: The Government should ensure that the National Statement of Expectations on violence against women and girls services identifies the need for economic advocacy.



2 Finances, debt and credit rating

Participants explained how they found themselves with serious financial obligations, debts and poor credit ratings that they were not aware of until after the relationship with the perpetrator ceased.

"I am left with financial obligations I was completely unaware of during the relationship."

Therefore, the behaviour of ex-partners during and post-relationship had a direct negative impact on the ability of survivors to either become or remain self-sufficient.

Finances and banks

Economic abuse commonly involves withholding information about household finances alongside creating financial obligations in the name of the victim either without their knowledge or through coercion. This makes unravelling the extent of financial obligations post-relationship extremely challenging. For instance, in cases of fraud, women described not being able to get past the security checks of the companies they are dealing with to try and sort it out. As one woman remarked – 'you don't know where to start'.

This situation is not routinely understood by financial institutions, including banks. The absence of considerations around economic abuse in the design and use of banking policies and procedures was considered by participants to be a serious shortcoming.

Particular note was made of joint/shared accounts. Many survivors were jointly liable for debts run up by the perpetrator as the joint account holder. However, it was common for the perpetrator not to engage with the bank, meaning it was the women who were then chased for repayment.

"We had a joint account and he ran up bills, which I was liable for. He left the country and the bank couldn't get hold of him."

5. Recommendation: Banks should follow practice in Australia where 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. They can then decide to settle a claim for the whole or part of a debt against the borrower impacted by domestic violence.

One woman specifically called for a breathing space in situations like this.

6. Recommendation: Victims of domestic abuse should be given a breathing space when a former partner runs up debts in their name.

Abusers were easily able to add their partner as a secondary account holder without their knowledge. Yet this led to situations in which the bank required the ex-partner's permission to remove them from the account when they found out.

"You need to ask his permission to have your name removed from the account."

7. Recommendation: In cases of domestic violence, banks should not require the perpetrator's permission to remove an ex-partner's name from joint bank accounts.

These banking practices were considered to facilitate the abuser's control and entrap women in economic abuse post-separation.

Another issue raised by participants was a lack of scrutiny around the operation of joint accounts. One woman described how her bank did not notice that the abuser routinely drained money and credit out of the account. Although he had thousands of pounds going into his personal account, he never paid into the joint account and bills were not paid.

"I put all wages into the joint account – he spent it on a lifestyle above our means – I was doing 3 jobs – I had to take out a loan."

When the overdraft built up, it was she who was encouraged to take a personal loan out to pay it off, eventually leaving her with a debt of £58,000.

Another case involved the abuser opening three bank accounts in the victim's name and then running up debt and not paying it off. Only he had access to their joint account which contained sufficient funds to have settled it.

8. Recommendation: Banks should review the way in which they monitor joint accounts.

Participants further noted that banks which have teams to respond to vulnerable customers do not typically understand the realities and dynamics of coercive control and economic abuse. As such, survivors felt unsupported by those designated to assist them.

9. Recommendation: Bank staff should be trained about the dynamics of domestic violence and how economic abuse is used to control intimate partners.

Survivors described how being left with large debts rendered it impossible to move on from the relationship and ensure necessities such as housing, food or transport were in place for themselves and their children.

"I had a secondary card - he depleted the joint account, so I was liable and stopped paying for the housing, sold everything, then my child and I were homeless."

Non-payment of mortgage to the point of repossession was also a common experience.

"He won't let me sell the house and refuses to sign for a new fixed-rate mortgage, so payments are incredibly high."

"I was raped by my husband who won't let me sell our house, so I'm about to get repossessed."

One woman described how she was taken to court by the bank. She was assessed as above the Legal Aid threshold but had no money and so had to represent herself which was a stressful and frightening process. In contrast, another described how the support of her local MP and an advocate within her bank meant she was able to hang onto her home.

"Advocacy is so important – when you are fearing homelessness and losing the children. I found a senior person in the bank who advocated on my behalf from within. His advice made a huge difference."

10. Recommendation: Banks should have specialist domestic abuse advisors within vulnerable person teams who can advocate for the victim and ensure they are linked into domestic abuse support services.

In addition, women described how poor credit histories can arise directly from economic abuse and prevent them from moving on.

"The impact is practical in not being able to get a mortgage – he has left such a mark on my credit rating, I can't get any credit. 18 months ago – you can't move on – brick wall."

"I couldn't get contract phone, had to pay a premium on things because I was paying in cash and not online."

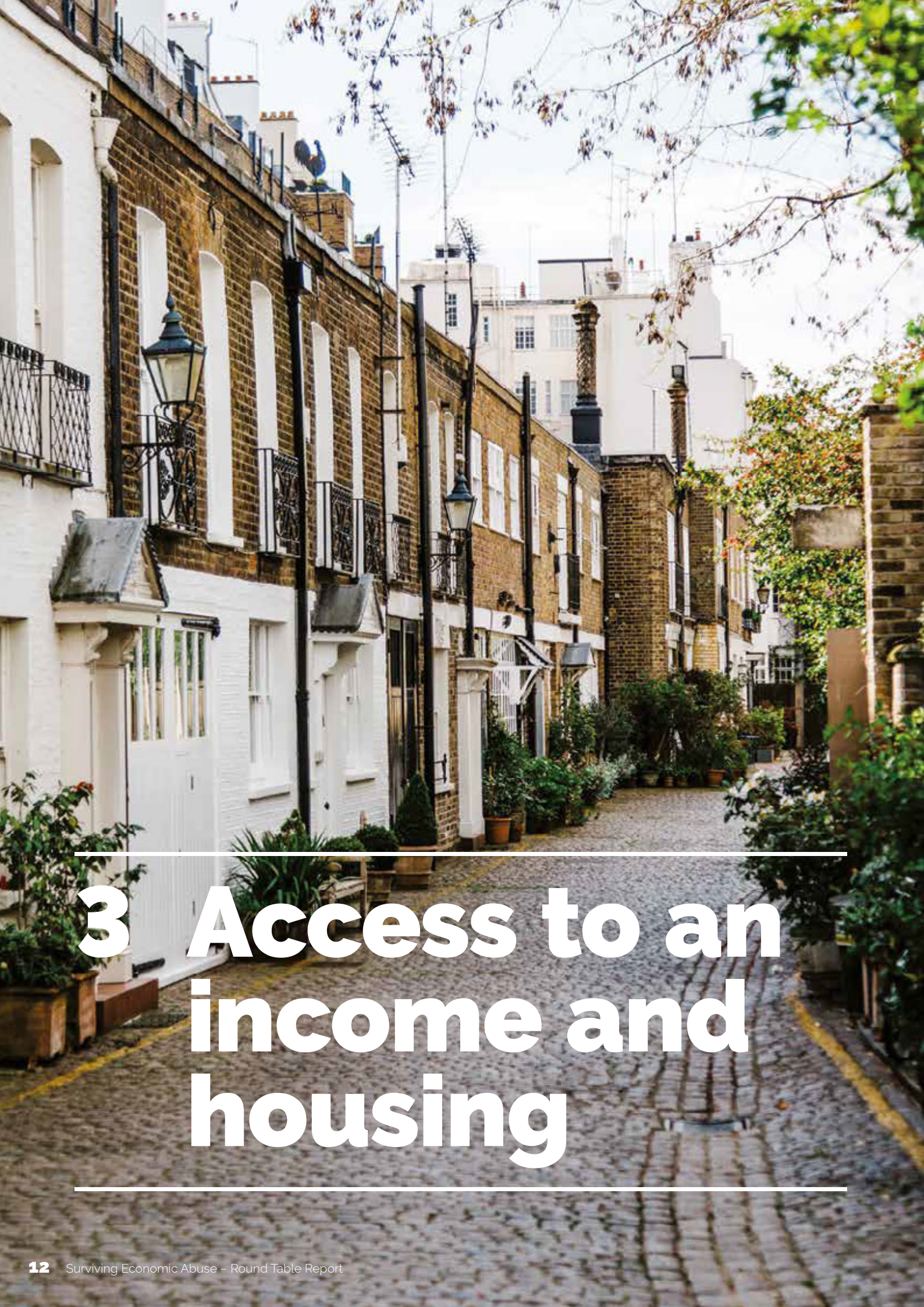
Private rentals were not regarded as a feasible option for the same reason. A poor credit history frequently led to women being asked to pay 3-6 months' rent upfront. In addition, women described having to navigate high fees and landlords refusing to accept housing benefit. They also struggled with finding guarantors in these circumstances, especially when family members lived abroad.

"I need seven times the rent to be able to rent privately."

When women approached credit agencies they were told that there was nothing that could be done.

"The response of credit reference agencies is poor."





3 Access to an income and housing

The roundtable participants explained how they sought to access income and secure, stable accommodation. These included: use of the welfare system; social housing; spousal/child maintenance and employment. Given the nature of ongoing economic abuse and the negative impact of domestic abuse more broadly, these were not stable solutions. Women were very aware of the economic risks this created, including: turning to loan sharks; sex for rent; dealing drugs; or feeling that they needed to form another relationship for economic security.

Use of the welfare system

The difficulties with mortgages and privately rented accommodation led many of the women to rely on the state for financial support and housing. Whilst grateful that this safety net existed, their experiences of using it was not always positive. Nor was the safety net available to everyone.

"I have no recourse to public funds/legal aid here in the UK – as such I have no money and so he is able to control and dictate my life."

11. Recommendation: DWP must provide a safety net approach to all women who have left or are contemplating leaving an abusive partner.

Women were keen to rebuild their economic stability and regain their self-sufficiency. Unfortunately, however, they felt 'trapped' within the system.

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

"It's a circular mess, an endless cycle. You are trapped and there is nobody there to help you."

12. Recommendation: The Government should put in place a special fund for domestic abuse victims and their children to help them rebuild their lives after leaving.

Social housing

Several women were told that they had 'to have been evicted and made homeless' from privately rented properties, before being eligible for the social housing list. They felt that this had a negative impact both on them and their children by creating unnecessary trauma as well as antagonism and upset with a private landlord.

One woman rented a flat after leaving, but shortly afterwards her maintenance payments from a previous (non-abusive partner) ended and child tax credits stopped as her daughter turned eighteen. This meant she was unable to pay her rent. She was fortunate enough to be offered a lump sum of money by an elderly relative (their savings) so that she could buy a shared ownership property. However, she discovered there were no shared ownership houses being built in her area. She found many affordable shared ownership properties in other areas, yet she did not meet the local connection criteria required to apply. The lump sum was not enough to buy a house outright anywhere.

13. Recommendation: Local connection criteria should be removed in cases of domestic abuse.

When she looked at social housing, the local authority said she would be low priority as she had no dependants and, because she was unwilling to suffer the stigma of eviction, would be placed on a lengthy waiting list. She is now homeless, relying on family and friends to host her.

"I've tried everything to find a home. I feel re-traumatised. Once by my abuser then by the system."

14. Recommendation: The Government needs to invest in providing more social housing.

Spousal/child maintenance

Some survivors reported that they did not pursue spousal and/or child maintenance because they wanted to sever all ties with the abuser.

"I don't want to open a can of worms [by seeking child maintenance] if he is out of our lives."

Others had no choice or felt that their ex-partner had a responsibility to provide. But this did not always work out as intended. One woman explained how she was separated for four years before her husband divorced her and did not pay anything towards their child's upbringing until divorce proceedings.

Another explained how the payment of spousal and child maintenance led to a situation which enabled her ex-husband to control her life at the micro-level. Court orders for housing are dependent on maintenance. In this case, the abuser continued to pay for their child to attend private school and the court designated housing. However, he alternately paid and withheld the rent causing repeated and extreme distress.

"He will withhold rent to the point of my eviction, and then pay, so I remain, but not pay the arrears so I am in debt. So, when I show the bank account to housing benefit they see what you have currently received not the debt you have been left with."

Women reported that if their ex-partner stopped making payments then they had to apply again to the court for the order to be enforced. An enforcement order costs money and takes time, with no compensation in the interim.

15. Recommendation: The legal process around arranging child maintenance should have a time frame and cost attached to it. There must be better enforcement of order breaches.

Another issue raised was the lengths to which ex-partners go to remove access to or lie about their income and assets. One ex-husband tried to play down the extent of the woman's disability to minimise payments.

"He sold every asset owned by and put it in a trust (untouchable). No lawyer would touch the case because they knew they wouldn't get paid."

16. Recommendation: Assets should be frozen ahead of court proceedings so that they cannot be disposed of.

It was also not uncommon for there to be outstanding balances of child maintenance.

"It went to a magistrate who asked me to write off the £45,000 owed. I now must get a second job as he doesn't pay anything."

Similarly, women who had engaged with the Child Support Agency (CSA) reported that the sanctions at its disposal were not being used effectively. For instance, the Agency has the legal right to take a lump sum out of a father's bank account, yet the staff one woman spoke to were unaware of this.

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

This was particularly frustrating when the father would have contact with the child and take them on expensive holidays and buy them gifts, whilst mothers were having to approach schools for free school meals or bursaries for clothes. There were examples of fathers telling children that this was because their mothers were lazy.

"My son said to me 'the problem is that you don't do anything'."

17. Recommendation: The CSA should make more effective use of its sanctions.

The four per cent collection fee charged by the CSA was felt to be inappropriate in cases of domestic abuse since some women use the system to avoid direct contact with the abuser.

18. Recommendation: The Child Support Agency (CSA) should scrap the four per cent collection fee for children maintenance in cases of domestic abuse.

19. Recommendation: Put in place retrospective funds for victims, similar to the recent fund for children impacted by alcohol-dependent parents.

Employment

Several women explained how coming off benefits meant risking having a lower income overall. This was particularly the case for those with several children or children with special needs, who they worried would not receive proper care in their absence. One woman explained how she had done everything she could to find a flexible job that fits around caring for her child who has special educational needs. She felt that no help existed for women in her situation.

"There is no help to get off benefits and into work. I have to earn £40,000 a year to make it worth working."

"I'm an intelligent woman - I've got a lot to give. I want to work."

Women also identified ill health as a barrier to employment. Some had been diagnosed with post-traumatic stress disorder (PTSD) or depression and so found it impossible to attend and maintain employment. They believed that both the Government and employers had a role to play here.

20. Recommendation: The Government should work with women's organisations to develop specific programmes that address the impact of domestic abuse on women's ability to access work. This should include flexible work opportunities and working hours, mentoring and programmes to build self-confidence/esteem.

21. Recommendation: Work must be undertaken to involve employers and ensure that the workplace is a safe space for victims.

Another barrier to employment was repeatedly being taken to the family court over issues related to child contact, often for prolonged periods of time. Participants explained how they had no time to work or hold down a job when they were constantly having to prepare for hearings and liaise with the Children and Family Court Advisory and Support Service (CAFCASS). This was even more time consuming for women who could neither access Legal Aid nor afford court fees and had to represent themselves (see below).

"Court attendances sabotage jobs. No one examines this. They are not looking at the wider stuff."

22. Recommendation: Judges need to address the use of vexatious complaints and consider the impact this has on the resident parent.

Linked to this was the impact that domestic abuse has on children who are often also traumatised, having difficulty at school or scared at the prospect of unwanted contact with their father. Some mothers gave up employment or compromised their career choice and earning capacity through choosing employment options that better enabled them to support their children.

23. Recommendation: The Government must address the imbalance of unpaid labour e.g. for childcare and ensuring an independent income for mothers.

Work sabotage is a form of economic abuse, so it is perhaps unsurprising that this was identified as having long-lasting consequences. In one case a woman's partner had sabotaged her business by running up huge debts in her name, leading to liquidation. Although she was able to get it back up and running, prospective customers remain put off by this.



4 The family courts

The family courts were viewed by many as another arena for control by the abuser. As noted in the section on employment, women commented on the significant economic impact of continually being taken to court.

A number did not qualify for Legal Aid. For one woman this was because she was a sole trader. Legal aid assessors looked at her turnover, but not at her profit after all her overheads were covered. Another woman reported how her GP refused to sign the legal aid form because she 'did not have any bruises to show'.

24. Recommendation: There should be a fund for legal cases (not Legal Aid which is a loan).

Despite their earnings, women with higher incomes stated that these were not enough to fight continuous legal battles, finance their homes and support their children. This is not recognised since there are no measures in place to prevent women from becoming financially exposed and vulnerable. The women believed that assistance would only be given when they were bankrupt or near destitution.

"Repeated applications decimate finances which you can never recover from."

Ultimately the women felt it was wrong to have to pay to protect their children and be forced to have to keep 'rectifying' the impact of the abuser's behaviour.

"There shouldn't be a financial cost to safeguarding your children from harm."

25. Recommendation: The Government should refund the legal fees of women who have spent tens of thousands of pounds attempting to protect their children.

There were many examples of ex-partners deliberately seeking to extend proceedings and bump up costs.

"He manipulated the courts too and was able to miss 6 hearings. I still had to pay each time. Judges need to see they're being manipulated."

The balance of power was further tilted towards those ex-partners who were legal professionals. This gave them extensive insight into the legal system and how to manipulate it.

"My ex is a solicitor and used his legal knowledge to push up the fees to £47,000 – trying to pay rent, pay legal fees – very difficult."

26. Recommendation: The Solicitors Regulation Authority (SRA) should fully investigate allegations of solicitors who use the legal system to facilitate control and abuse.

When women were already struggling to survive on a single income, this drained them of everything they had.

"I spent over £100,000. He would send 45 messages to my lawyer and I had to pay for each of these to be read. Everything is done to derail and sabotage – power imbalance is not being taken into account by the courts."

Some women fell into debt because of this. Others were unable to keep paying legal fees and so had to represent themselves. Ironically, one woman was unable to afford a solicitor because she was having to repay her ex-partner's debts.

Again, women were frustrated that professionals did not recognise what was going on and do something to stop it.

"The system needs to recognise patterns - where an artificial welfare crisis is created for the child - the judge has to deal with it."

In contrast, women described how their ex-partners were often well-connected and affluent, meaning that they were able to surround themselves with a team of lawyers and advisors. This left survivors at a significant disadvantage in court, especially if they were representing themselves.

27. Recommendation: There should be access to Legal Aid provision so that women are not having to represent themselves in court against partners who have legal experience or qualifications.

28. Recommendation: Final orders should be reviewed in cases where women had to represent themselves by a senior lawyer and this should be paid for by the Government.

At the same time, it was noted that abusers can represent themselves in the family court and cross-examine their ex-partner, a practice that is not allowed in the criminal court system.

29. Recommendation: Address the ability of abusers to cross-examine victims in the family courts and recognise the dynamics of abuse which means that, under pressure, information may be forgotten or confused.

Imbalances of power were also created by gender.

"I used to work as a solicitor, but I have never got anywhere with the family courts - I have experienced the authorities perpetuating the situation. Men respect men and before a judge, a woman is a liar."

"We are sexist, and this is a flawed system. We need to rebuild it."

"The system is there but the system doesn't work for us."

The women talked about a culture of disbelief within the family court system where they were often advised by their own solicitors not to raise either the issue of domestic abuse or finances because this would lead the court to perceive them as 'obstructive', 'liars' and 'gold-diggers'.

"Going through the case I was told not to talk about financial issues."

"How do you mention financial issues without being labelled a 'money grabber'?"

The women noted that the closed nature of family courts meant that there was no accountability for the judges or solicitors who made the decisions. The lack of specialist training in the dynamics of economically abusive behaviour left survivors feeling vulnerable and not properly represented during family court proceedings.

30. Recommendation: Open the family courts to ensure transparency and accountability.

31. Recommendation: A judicial training programme on domestic abuse is required which addresses how perpetrators use the courts to facilitate abuse.

Women expressed concern around the impact of joint parental custody, in which they are required to seek permission from the father of the child concerning issues of the child's well-being such as choice of school, access to counselling, or access to passports.

"He recently misled HMPO into revoking my child's passport – he can't go away with his peers as a high achiever."

Nearly all the participants shared examples about how abusers were willing to sabotage the lives and opportunities of their own children as part of the abuse. The distinction between parental rights and parental responsibility was noted here. Women questioned an abuser's right to have contact with their child when they do not exhibit parental responsibility by paying upkeep/maintenance payments.

Women stated that they were constantly navigating conflicting advice and practices from different services. There was utter disbelief that women could see the perpetrator sanctioned by the criminal courts only then to find that this was not considered within family court proceedings. Given that the Bill is proposing to recognise harm to children in households where there is domestic violence as an aggravated offence, this urgently needs to be addressed.

32. Recommendation: Address the current inability to access judicial system where the (ex)partner resides, by ensuring that there is cooperation between court jurisdictions.

33. Recommendation: Ensure the family courts take criminal evidence into account.

Ironically, the lack of suitable living accommodation/financial resources is then used by the abuser as way of separating mothers from their children.

"I said 'I'm using my savings - £10,000 every few months'. I said 'what will happen when I run out?' He smiled and said 'send the children to me and you can find yourself somewhere else to live'."

A photograph of a woman with long, dark, wavy hair walking away from the camera on a city street. She is wearing a light-colored, short-sleeved top. The street is paved and has buildings and a car in the background. The lighting suggests it's daytime. The text '5 The criminal justice response' is overlaid in large white font, with horizontal lines above and below it.

5 The criminal justice response

The lack of coordination between criminal and family courts meant that women felt they were continually being passed back and forth between justice systems.

Some women compared the police response to economic abuse to how physical abuse used to be responded to.

"Economic abuse is not recognised when you are married."

Alternatively, they were told it was a civil issue:

"Action Fraud were terrible. I had evidence of criminal activity, but they say it's a civil issue when it's not."

"You are told it's a civil or a police issue by different people."

Women also described encountering serious and repetitive shortcomings in their engagement with the police and the Crown Prosecution Service (CPS). First and foremost were issues surrounding police understanding of the dynamics of domestic abuse. Some survivors commented on how this varied from officer to officer with no consistency.

One woman was very happy with the police response.

"[Police force] have been good, as have [names another force] police."

Unfortunately, this was the exception, rather than the rule. Some women reported that the police described their allegations as no more than 'lovers-tiffs' indicating a lack of awareness about the power dynamics of coercive control.

"When will the police (and other agencies) recognise that high-risk isn't always physical harm?"

"Police say you are not 'Category A' because you don't have bruises."

34. Recommendation: Invest money in further understanding these patterns in risk assessments and disrupting them.

They stated that the police were reluctant to classify anything other than physical or sexual abuse as domestic abuse. Many women explained how they had been turned away from police stations despite reporting and presenting evidence of economic threats and fraud because the evidence had not been considered 'explicit enough'. At the very least, roundtable participants believed the police could do more to help them retrieve their property.

"I bought a car for him which he damaged and abandoned. I struggled to collect it despite going to the police."

35. Recommendation: A roundtable should be convened with experts in economic abuse to explore the police response to this issue and how it could be improved.

Unsurprisingly, low levels of awareness about economic abuse leads to difficulties in building a case of coercive and controlling behaviour, especially if physical or sexual violence is not present. One woman shared her experiencing of trying to evidence economic abuse for nearly three decades.

"I submitted 20,000 pages of evidence of abuse to the police. The police dismissed it, saying it wasn't a threat. I asked what would be classified as a threat and it was only when I was physically hit. Ridiculous."

Given the significant role that evidence plays in court proceedings, women commented on the lack of information regarding official reporting to the police and the gathering of evidence. They explained how they were not informed that a victim must attend the police station in person to record an 'official statement' admissible in court. Many were left shocked and disappointed when they were told that the calls they had placed to police evidencing the abuse were not considered 'official statements' and that this had not been communicated to them at any point in time during their interaction with the police.

36. Recommendation: There is a need for training on economic abuse for members of the police and criminal justice system and this must not just be an online course but detailed, interactive sessions in which staff speak directly to survivors to hear their testimonies.

37. Recommendation: Economic abuse needs to be recognised as a crime that is often perpetrated by serial abusers who are never held to account.

38. Recommendation: Claire's law should be extended to include economic abuse, not just physical abuse.

There was frustration that legislation on coercive and controlling behaviour was not retrospective so that coercive control pre-2015 cannot be considered.

"Do you have a legal person who can look at what happened prior to 2015? Our situations are still there."

"Child abuse can be done retrospectively – why not the controlling or coercive behaviour offence?"

It also had repercussions in women's dealings with other institutions such as banks and insurers since economic abuse is not otherwise documented. This led, once again, to women being passed from one organisation to another.

"How do you evidence economic abuse without a police report so that you are being believed?"

"Companies House said the abuser had committed fraud and it was a police matter; the police wouldn't take it on."

The lack of understanding of economic abuse meant that the abuser could utilise agencies against their victims. Women reported how their ex-partners had fabricated stories and accused them of crimes. Women could not understand how abusers were believed despite lack of evidence, whereas they - with sufficient evidence - were turned away from police or other statutory agencies.

"He continued to harass me, he was posting letters, but because he is on the joint mortgage the police can't stop it. When I emailed to say stop it, he reported this as harassment."

"He made allegations against me, I was raided by HMRC, arrested in front of my children."

In addition to the lack of specialist training, women encountered bureaucratic errors and non-personalised template letters from the Crown Prosecution Service (CPS). One survivor explained the devastating knock-on effects of a case not being taken to court due to this. Her ex-partner used this in the family court to suggest she had been lying.

"The letter I received from the CPS effectively transferred custody of the children to their father, which is the reason I left him in first place."

6 Preventing economic abuse



The roundtable participants identified action that can be taken to prevent economic abuse at various levels, including primary prevention and early intervention through better coordination.

Education

The women called for there to be a much greater emphasis on education – teaching young people about economic independence/autonomy and raising awareness about economic abuse throughout society and among professionals.

“We need to empower young girls at school to aspire to more than marriage - to ensure economic autonomy – and to combat gender stereotypes and roles.”

39. Recommendation: There should be education on economic autonomy for women and girls on what constitutes economic abuse and coercive control, starting from a primary level.

Particularly important in relation to educating society and professionals is communicating that economic abuse happens to women from different socio-economic backgrounds.

Overarching coordination

As the preceding sections of the report have illustrated, it is difficult to delineate many of the themes that arose from the roundtable as they are highly inter-connected.

40. Recommendation: It is essential that a joined-up and collaborative approach is taken by agencies in responding to economic abuse.

“There is a need for collaboration between agencies to ensure a pattern of behaviour is documented rather than incidents of abuse being considered as individual events when reported to different people.”

“I want to stress the need for a more holistic approach to economic abuse as this form of abuse does not end with the end of the relationship and can be perpetrated inter and across countries.”

With better joint working across multiple agencies, patterns could be identified and interventions taken earlier to stop economic abuse from continuing/escalating.

“Government departments and agencies must invest money in upsetting these patterns.”

One woman asked – “Why isn't there a SINGLE AGENCY to connect the dots?”

41. Recommendation: Put in place structured training so that all professionals recognise abusers who use coercive control. This should include hearing from women who have experienced economic abuse.

One way of introducing oversight would be for the national violence against women and girls' strategy to identify how victims can be supported by different agencies across their journey.

42. Recommendation: What is needed is a top-down and bottom-up cohesive strategy, including the involvement of DWP to support women when planning to leave, as well as HMRC and other Government departments/ services after they have done so.

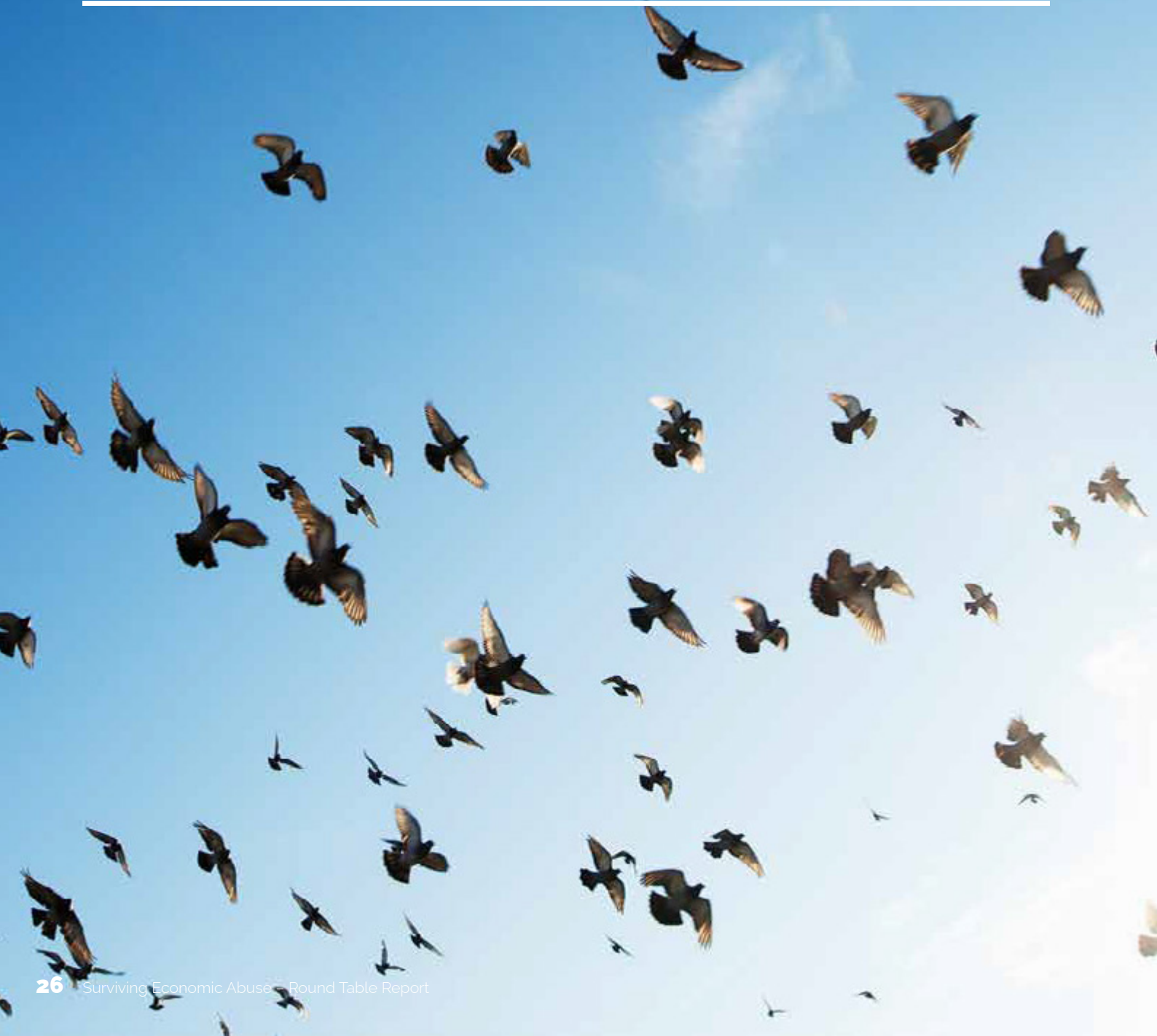
It is important to do this so that agencies are clear what their responsibilities are and so women feel supported.

"Agencies "pass the buck" and evade having to deal with issues instead of providing funding and/or resources and taking the action needed."

43. Recommendation: The national violence against women and girls' strategy should integrate measures to address economic abuse and identify actions that need to be taken by different Government departments.

Again, as reflected throughout the report, a strategy would need to be accompanied by mandatory training for all those who come into contact deal with individuals who have been economically abused (banks, courts, legal professionals, police, psychologists, CAFCASS, housing, Job Centre Plus etc.).

7 Concluding observations



The roundtable on economic abuse revealed that it is not always possible to create a distinction between coercive control pre and post separation. Participants explained how they were dealing with the impact of ongoing economic abuse. Abusers will always find ways to maintain control, even without physical proximity. This also illustrates the scope of economic abuse, with new tactics introduced post-separation. Systems may inadvertently facilitate the ability of economic abuse throughout. Worryingly, this may be 'invisible in plain sight' if professionals have not received training in the dynamics of coercive control.

The recommendations made by the women in this report address these issues. They also highlight the urgent need for advocacy so that they and their children can access economic justice and achieve economic stability. This work cannot happen in isolation – it needs to be situated within broader efforts to achieve economic equality. The Domestic Abuse Bill provides an important framework through which to address this issue and to create change. In the words of one woman:

"I am so glad we can address what really needs to be done."

Appendix one:

Summary of the women's recommendations at the end of the roundtable.

The nature of economic abuse

1. Reconceptualise abuse to include economic abuse.
2. The statutory definition of domestic abuse should be clear that some forms of abuse continue post-separation.

Psychological support

3. In the absence of support from the NHS, there should be a fund for women and children to access psychological support.
4. The Government should ensure that the National Statement of Expectations on violence against women and girls services identifies the need for economic advocacy.

Finances and banks

5. Banks should follow practice in Australia where 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. They can then decide to settle a claim for the whole or part of a debt against the borrower impacted by domestic violence.
6. Victims of domestic abuse should be given a breathing space when a former partner runs up debts in their name.
7. In cases of domestic violence, banks should not require the perpetrator's permission to remove an ex-partner's name from joint bank accounts.

8. Banks should review the way in which they monitor joint accounts.
9. Bank staff should be trained about the dynamics of domestic violence and how economic abuse is used to control intimate partners.
10. Banks should have specialist domestic abuse advisors within vulnerable person teams who can advocate for the victim and ensure they are linked into domestic abuse support services.

The welfare system

11. The DWP must provide a safety net approach to all women who have left or are contemplating leaving an abusive partner, including those with no recourse to public funds.
12. The Government should put in place a special fund for domestic abuse victims and their children to help them rebuild their lives after leaving.

Social housing

13. Local connection criteria should be removed in cases of domestic abuse.
14. The Government needs to invest in providing more social housing.

Spousal / child maintenance

15. The legal process around arranging child maintenance should have a time frame and cost attached to it. There must be better enforcement of order breaches.
16. Assets should be frozen ahead of court proceedings so that they cannot be disposed of.
17. The CSA should make more effective use of its sanctions.
18. The Child Support Agency (CSA) should scrap the four per cent collection fee for children maintenance in cases of domestic abuse.
19. Put in place retrospective funds for victims, similar to the recent fund for children impacted by alcohol-dependent parents.

Employment

20. The Government should work with women's organisations to develop specific programmes that address the impact of domestic abuse on women's ability to access work. This should include flexible work opportunities and working hours, mentoring and programmes to build self-confidence/esteem.
21. Work must be undertaken to involve employers and ensure that the workplace is a safe space for victims.
22. Judges need to address the use of vexatious complaints and consider the impact this has on the resident parent.
23. The Government must address the imbalance of unpaid labour e.g., for childcare and ensuring an independent income for mothers.

The family courts

24. There should be a fund for legal cases (not Legal Aid which is a loan).
25. The Government should refund the legal fees of women who have spent tens of thousands of pounds attempting to protect their children.
26. The Solicitors Regulation Authority (SRA) should fully investigate allegations of solicitors who use the legal system to facilitate control and abuse.
27. There should be access to Legal Aid provision so that women are not having to represent themselves in court against partners who have legal experience or qualifications.
28. Final orders should be reviewed in cases where women had to represent themselves by a senior lawyer and this should be paid for by the Government.
29. Address the ability of abusers to cross-examine victims in the family courts and recognise the dynamics of abuse which means that, under pressure, information may be forgotten or confused.
30. Open family courts to ensure transparency and accountability.
31. A judicial training programme on domestic abuse is required which addresses how perpetrators use the courts to facilitate abuse.
32. Address the current inability to access judicial system where the (ex)partner resides, by ensuring that there is cooperation between court jurisdictions.
33. Ensure the family courts take criminal evidence into account.

The criminal justice response

- 34. Invest money in further understanding these patterns in risk assessments and disrupting them.
- 35. A roundtable should be convened with experts in economic abuse to explore the police response to this issue and how it could be improved.
- 36. There is a need for training on economic abuse for members of the police and criminal justice system and this must not just be an online course but detailed, interactive sessions in which staff speak directly to survivors to hear their testimonies.
- 37. Economic abuse needs to be recognised as a crime that is often perpetrated by serial abusers who are never held to account.
- 38. Claire's law should be extended to include economic abuse, not just physical abuse.

Education

- 39. There should be education on economic autonomy for women and girls on what constitutes economic abuse and coercive control, starting from a primary level.

Overarching coordination

- 40. It is essential that a joined-up and collaborative approach is taken by agencies in responding to economic abuse.
- 41. Put in place structured training so that all professionals recognise abusers who use coercive control. This should include hearing from women who have experienced economic abuse.
- 42. What is needed is a top-down and bottom-up cohesive strategy, including the involvement of DWP to support women when planning to leave, as well as HMRC and other Government departments/ services after they have done so.
- 43. The national violence against women and girls' strategy should integrate measures to address economic abuse and identify actions that need to be taken by different Government departments.

