



SURVIVING

ECONOMIC

A B U S E

Impact Report 2017–18

Why we need to address economic abuse

Addressing economic abuse is important because:



Women who experience economic abuse are 5x more likely to experience physical violence than those who don't.¹



Women who can't find £100 at short notice are 3.5x more likely to experience domestic abuse.²



Women experiencing coercive control who also experience economic abuse are at increased risk of being killed.³



Economic barriers to leaving can mean women stay with abusive partners for longer and so experience more harm.⁴



Lack of economic security and access to resources post-separation are the primary reasons women return to an abusive partner.⁵

The Board of Trustees set out five outcomes which it believes are achievable by 2022:

- 1 The public understands what economic abuse is, how to recognise it within the context of domestic violence and how to seek help.
- 2 Professionals across a range of sectors have the knowledge, skills, resources and confidence to respond to economic abuse.
- 3 Women's access to independent income is recognised as a priority within responses to domestic violence and abuse.
- 4 Women who experience economic abuse achieve justice through access to financial and legal remedies.
- 5 Policy makers understand what economic abuse is and reflect this understanding in the decisions they make.

Introduction

Dr Nicola Sharp-Jeffs
Founder and Director

Surviving Economic Abuse (SEA) is a young and rapidly expanding charity with big ambitions. We were formally registered by the Charity Commission in June 2017 and in such a short-period of time our impact has been great. We were instrumental in the Government proposing that economic abuse be included within the new statutory definition of domestic violence and abuse. This will ensure that economic abuse is both recognised and acted upon.

We also secured three years of Government funding to pilot the Economic Justice Project which will help us achieve the transformation in responding to economic abuse that we want to see.

I am proud to present our first annual review which sets out how we are making progress towards achieving our goals.

If you would like to learn more about our work and how you can help us build on our flying start, then we would love to hear from you.



Nicola
Dr Nicola Sharp-Jeffs
Founder and Director

The 'Experts by Experience' group

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.

“

Fighting for something at least feels like you are getting somewhere towards freedom. Lack of hope is the hardest thing.

”

Their insight informs the work we do - from identifying what tools and resources women need to thrive, through to where change is required in policy and practice.

Group members also act as powerful advocates for change by speaking out publicly via the media. We work with journalists to ensure that women's voices are reflected in features about economic abuse within both print and broadcast media.

Women like Stella (see page 15) have also spoken directly with government Ministers and officials via parliamentary receptions and service user events.

The strength and courage of these women inspires everyone they are in contact with and we feel privileged to be working with them.

“

Thank you for organising today. I feel so excited for the future of this charity and group. I feel very inspired and motivated to see change.

”

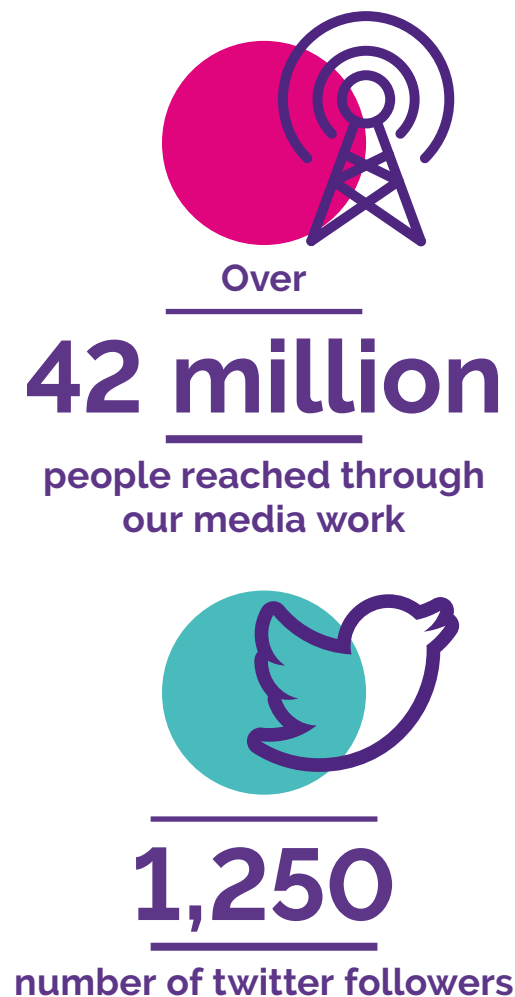
1 Raising awareness of economic abuse

A vital part of SEA's work is to ensure that the public understands what economic abuse is, how to recognise it within the context of domestic violence and how to seek help.

In the past 12 months we have raised awareness of economic abuse through providing expert commentary in the media and worked with women to share their experiences.

Our media work has reached over 42 million people. We were quoted in press articles (including the Guardian) and spoke out about economic abuse in broadcast media. Features were played on: BBC Breakfast News, Woman's Hour, the Today programme, Radio 4's Money Box, Radio Five Live and LBC.

We launched our website in December 2017 and have 1,250 followers on Twitter.



2 Transforming the response to economic abuse

SEA works with professionals across a range of sectors to ensure that they have the knowledge, skills, resources and confidence needed to respond to economic abuse.

The Economic Justice Project: Challenging Coerced Debt

In 2017, we were thrilled to be awarded three-years grant funding from the Department for Digital, Culture, Media and Sport (DCMS) to pilot the Economic Justice Project.

The Project draws on innovative practice in the USA to partner domestic violence services with consumer lawyers to challenge the repayment of debt that women have been coerced into taking out.

"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, 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. Effects for me and my daughter - no economic security, I'm locked in a job I can't cope with because I need to meet debt payments and we rent and will probably never buy."

Member of the Experts by Experience Group

In preparation for the Pilot, SEA undertook a scoping exercise to understand how economic abuse is responded to in the pilot area. This found that:

- There is a lack of training specifically on economic abuse – what it is, how it impacts women over time and practical ways to support women in dealing with its consequences
- Services do not proactively screen for economic abuse in all its different forms
- There is no monitoring of the prevalence of economic abuse experienced by service users across different services
- Complex economic abuse cases are commonly referred to money advice services (usually generic).

“

Great training – so needed! Loved hearing about work and steps to address barriers to economic abuse. Great work. Thank you.

”

Consequently, SEA will support services to:

- Develop and deliver training on economic abuse generally and practical responses more specifically;
- Develop resources for economic advocacy, including a screening tool which identifies consumer (coerced debt) cases;
- Develop a comprehensive list of consumer needs, available options to address these needs and the implications of doing so; and
- Build the community infrastructure to better respond to coerced debt and other economic needs through facilitating and supporting partnerships between domestic violence services, money advice services and consumer legal services.

The work is overseen by an expert advisory group and a reference group made up of women who have experienced coerced debt.

“What incredible work you have done! The report is so rich in its exploration of the issues facing survivors and advocates as well as the context that shapes the risks and opportunities for change. Thanks so much for the opportunity to think with you about your exciting work.” (advisory group member)

So far, we have provided training on the principles of economic advocacy to six domestic violence services.

“Great training – so needed! Loved hearing about work and steps to address barriers to economic abuse. Great work. Thank you.” (attendee on training)

We have also organised a workshop attended by professionals from the domestic violence, financial and legal services sector to discuss what partnership working might look like in practice.

“I just wanted to drop you a line to say thank you very much for the stakeholder meeting. I left having learnt a lot and feeling very enthused for the future” (employee of community legal centre)

We were delighted when we were asked to write about this work in an article for Safe Magazine which is distributed to 400 organisations, including Women's Aid members.



“He became more aggressive and the situation became dangerous. I left the house with my daughter and two bags of our clothes.”

We joined the National Housing and Domestic Abuse Policy Group and were asked to run a workshop on economic abuse by the Domestic Violence and Housing Operational Group facilitated by Standing Together Against Domestic Violence (STADV).

We presented at two conferences organised by local domestic violence partnerships (in London and Glasgow) and the Centre for Research into Violence and Abuse (CRiVA) at Durham University.

We became a member of the advisory group which oversees the ASK Routine Enquiry Programme which is run by Citizen's Advice.⁶

We raised awareness of economic abuse within money advice services, speaking at workshops organised by Citizen's Advice, the Money Advice Service and Money Advice Plus.

We facilitated an international network of practitioners, policy makers and researchers who share best practice on responding to economic abuse. At the last count, there were 103 members in 7 countries.

"After information was shared about a domestic violence financial capability toolkit that had been produced in England I was inspired to apply for funding so that Australia could have a financial toolkit of its very own. We have been granted AUS\$280,000 by the National Australia Bank to produce a national toolkit for the finance and community services sector alongside online resources to enable professionals to implement best practice around working with women to improve their financial security and capability."



3 Ensuring women can access an independent income

Abusers commonly seek to limit their partner's choices and ability to leave and be self-sufficient by making them economically dependent. Having access to an independent income is vital and this needs to be recognised as a priority within responses to domestic violence and abuse.

Universal Credit

We are working to ensure that Universal Credit payments are split by default when joint claims are made. We spoke out about the dangers of the current system of paying one lump sum into a single bank account in an article in Buzzfeed.

Our concern is also noted in an Early Day Motion (EDM) tabled Dr Philippa Whitford MP (SNP) and we joined her to raise the awareness of other MPs at an event in support of her Ten-Minute Rule Bill on Universal Credit.

Women with insecure immigration status

Some women with insecure immigration status are unable to claim welfare benefits meaning that they have no way of paying housing and living costs. They are forced to choose between staying with an abusive partner or destitution. To address this, we are members of the No Recourse to Public Funds campaign run by Southall Black Sisters.

Housing

We were funded by the Police and Crime Commissioner for Northumbria to work with the housing group Gentoo on assessing financial capability training for their staff. This found that the safety needs of victims and survivors of domestic violence and abuse must be integrated into work to support their practical needs. We will be working with Gentoo and the National Skills Academy for Financial Services to develop a national resource that does just this.

Employers

We joined the Employers' Initiative Against Domestic Abuse. This is a network of more than 170 companies and public-sector organisations who have come together, to exchange information about best practice, and to encourage, promote and develop action to help staff who are experiencing domestic abuse.

Our Director became an ambassador for the Corporate Alliance Against Domestic Violence, which advises companies on addressing and mitigating the risk that domestic violence poses to their company and employees.



"Charities like Surviving Economic Abuse truly know the complexities victims face."

Victoria Atkins MP, Home Office Minister for Crime, Safeguarding and Vulnerability speaking at SEA's official launch in Parliament.

4 Creating routes to economic justice

We want women who experience economic abuse to get justice through access to financial and legal remedies.

We worked with UK Finance to help them develop an industry standard on how banks and building societies should respond to domestic and economic abuse.

We advised Lloyds Banking Group on developing their response to economic abuse.

We worked with Lisa Cameron MP to develop a Prime Minister's Question (PMQ) on financial abuse and the need to change unsafe requirements around closing joint bank accounts. We were quoted in a BuzzFeed article about the need for banks to look again at their practices.

Nicola Sharp-Jeffs, the founder and director of charity Surviving Economic Abuse, says: "It is actually a common problem that women face when they are breaking up with their partner. The bank's policy is generally that either both parties have to come to the bank or both parties have to agree."

BuzzFeed

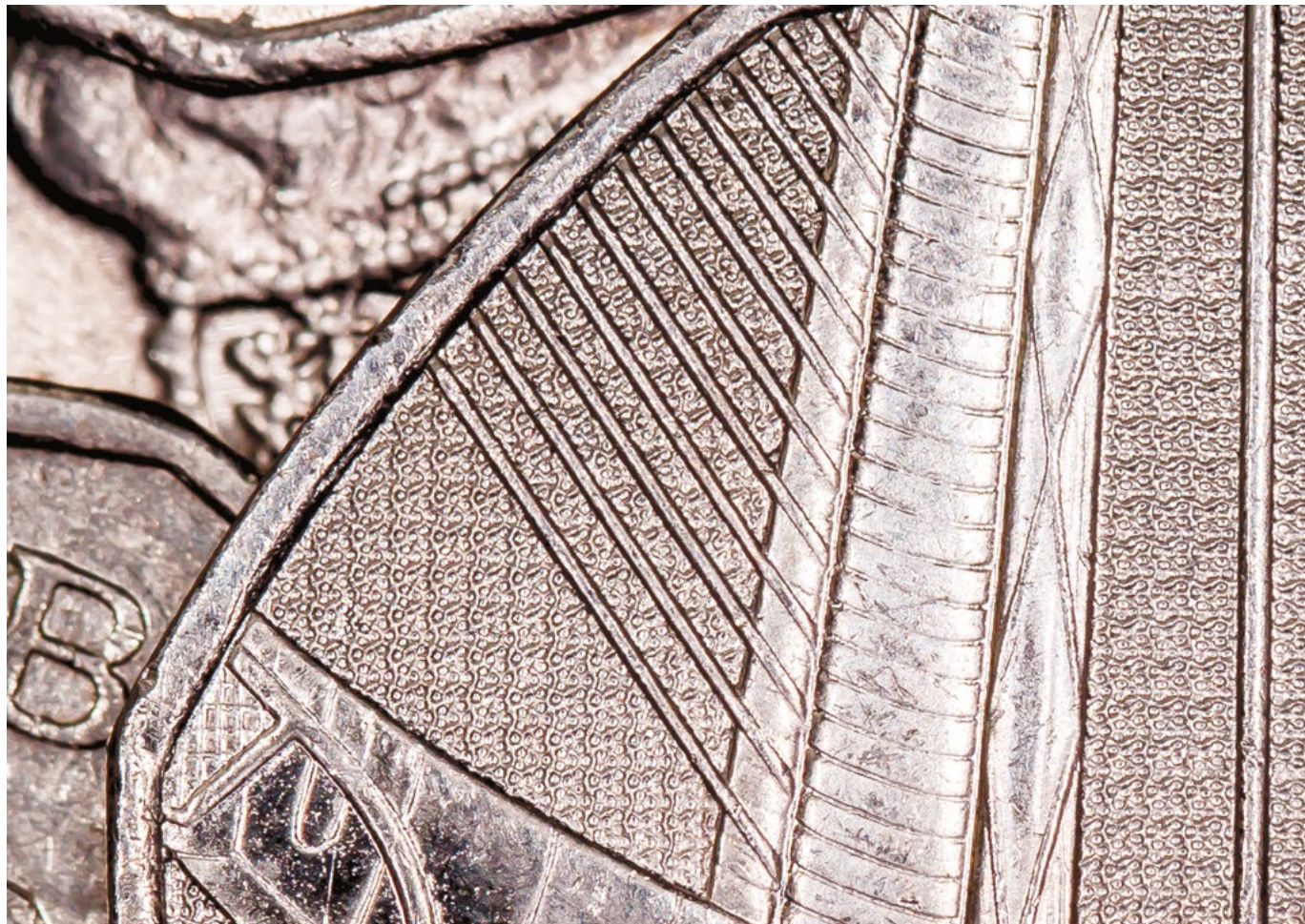
We met with the Financial Ombudsman to discuss how economic abuse can be recognised and responded to within their case work.

We publicly supported a legal duty of care for financial service providers to exercise towards their customers within the Financial Guidance and Claims Bill.

We are members of the External Consultation Group (ECG) at The Crown Prosecution Service (CPS) and will be contributing to training for prosecutors on economic abuse.

As part of our work on the Economic Justice Project, we enjoyed pro-bono support from Doughty Street chambers to develop a legal brief on exploring how consumer legislation can be used to challenge debts which women have been coerced into taking out by their abusive partners.

Inspired by Australian colleagues based in Melbourne, we convened the first meeting of a National Working Group on Economic Abuse which brings together leading domestic abuse charities to explore how the law can be better used to address economic abuse and how to challenge legal processes that facilitate it.



Into Plain Sight: How the new coercive control legislation is revealing the hidden scale of economic abuse

In 2015, new legislation made coercive and controlling behaviour a criminal offence. Our analysis of the first prosecutions under the legislation, Into Plain Sight, revealed that six in 10 cases featured economic abuse. Based on this evidence, we recommend that:

- 1

Statutory guidance on controlling or coercive behaviour should name and define economic abuse.
- 2

The Westminster Government should recognise economic abuse within the statutory definition of domestic violence that is being developed within the Domestic Violence and Abuse Bill.
- 3

Consideration needs to be given about how to address forms of economic abuse which result in economic costs to the victim in sentencing and possibly criminal injury claims.
- 4

Awareness-raising activity needs to be undertaken so that behaviours which seek to interfere with an individual's ability to acquire, use and maintain economic resources are understood as abusive.
- 5

The Westminster Government should consider making economic abuse a criminal offence.
- 6

Responses to domestic violence cases should incorporate an understanding of both physical and economic safety.

5 Recognising economic abuse in policy

Policy makers and commissioners of domestic violence services need to understand what economic abuse is and reflect this understanding in the decisions they make.

In 2017 we met with Ministers Sarah Newton MP (September) and Victoria Atkins MP (December) at the Home Office to brief them on the issue of economic abuse and to tell them about the charity's work.

"We were really impressed with your knowledge and your insight will be really valuable for us."
Home Office official

Our launch in Parliament
Victoria Atkins MP, Parliamentary Under Secretary of State for Crime, Safeguarding and Vulnerability, hosted the official launch of the charity in December at an event in Parliament. She spoke to guests (who included MPs, Peers, funders, financial institutions and domestic violence and money advice charities) about the importance of addressing economic abuse within the Government's work on violence against women and girls (VAWG).

Stella Eden was the guest speaker at the event. She eloquently shared her lived experience of coercive control through which economic abuse threaded. Her husband would demand she buy things and threaten to damage other property unless he got his own way. When she left the relationship, she was thousands and thousands of pounds in debt and her ex-husband went on to orchestrate events which would further limit her earning capacity. She spoke of how she felt devastated by the damaging impact the economic aspect of abuse had on her life but also of her happiness that SEA is shining a light on this form of abuse.

Our success

The consultation on the Domestic Violence and Abuse Bill was launched on International Women's Day (8 March). Economic abuse was included within the proposed statutory definition and the charity was recognised as having made this happen. The consultation document included one of our case studies and a link to SEA's website.

We will be facilitating a roundtable on economic abuse at the Home Office as part of our work to ensure that women's voices are heard within the consultation process.

Our Director attended a reception to celebrate International Women's Day at Downing Street which was hosted by the Prime Minister. She spoke to Amber Rudd MP, Home Secretary about the Government's focus on economic abuse.

Lara's story

SEA contributed to a parliamentary briefing by The Children's Society on how life events (including economic abuse) can push families into debt. This included a powerful account from Lara on how a 'breathing space' from creditors would have helped her rebuild her life after leaving her abusive boyfriend.

Lara experienced repeated verbal, psychological, physical and financial abuse from her partner over four years. When she met him, she had a good career, savings and owned her own car. Her partner leased a car and loaned money for the deposit in her name. He coerced her into putting his costs on her credit card and interfered in her employment, meaning that she lost her job. When she left, Lara's partner was convicted, and he was sent to prison, yet she was left to deal with the debt accrued in her name.

"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."

*"A breathing space
would have helped
give me time to
work things out"*

Increasing SEA's sustainability

SEA is a young charity that has established itself quickly in response to the enthusiasm of stakeholders for an effective response to economic abuse.

This includes significant support from women who have experienced economic abuse, the violence against women and girls sector, the financial sector, legal professionals and Government. Over the next financial year, we need to increase SEA's sustainability by developing an infrastructure that will enable us to respond to future opportunities.

We will:

- Build the capacity of our Director by increasing her funded hours to full time and recruit additional staff and volunteers.
- Build the capacity and skill set of Trustees, including through appointing new Trustees via an open recruitment process.
- Develop partnerships with statutory and voluntary organisations to maximise the reach and impact of our work.
- Identify, approach and develop relationships with a variety of trusts, foundations and grant-makers for one-off donations and long-term support.
- Develop unrestricted income streams from earned income and voluntary donations.
- Develop a five-year strategic plan.

Accounts and summary

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

The charity's main sources of funding during the period were the first streams of grant funding (£27,315 for the period) from the Department of Digital, Culture, Media and Sport (DCMS) to support the Economic Justice Project, donations (£3,854) and consultancy work carried out by the Director (£2,450).

The expenditure has supported the Charity's incorporation, the development of the Economic Justice Project and has assisted with the establishment of the Experts by Experience Group.

An interest free loan was provided by one of the Trustees to assist with the initial establishment of the charity and is repayable within a 2-year timeframe – to be repaid by 31 March 2019.

The Charity does not have an investment policy at present, but this will be reviewed as the Charity's funds grow.

The charity holds reserves of £2,500. These will be increased to 3 months operating costs when funds allow.

Receipts and payments accounts

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
Receipts					
Grants	-	27,315	-	27,315	-
Donations	3,854	-	-	3,854	-
Consultancy	2,450	-	-	2,450	-
Interest-free loan	1,000	-	-	1,000	-
Accrued income	31	-	-	31	-
Sub total	7,335	27,315	-	34,650	-
Total receipts					
	7,335	27,315	-	34,650	-
Payments					
Fundraising and events	1,013	-	-	1,013	-
Salaries and pensions	-	20,525	-	20,525	-
Advising fees	-	1,170	-	1,170	-
Steering group	362	-	-	362	-
Trustee expenses	590	-	-	590	-
Case study support	124	-	-	124	-
Travel and accommodation	395	967	-	1,362	-
Telephone costs	56	27	-	83	-
Room hire	265	-	-	265	-
Consultancy	1,400	-	-	1,400	-
Computing costs	200	-	-	200	-
Accountancy	200	-	-	200	-
Marketing	-	120	-	120	-
Training costs	-	143	-	143	-
Internet and website	-	1,250	-	1,250	-
Bank charges	35	-	-	35	-
Sub total	4,640	24,202	-	28,842	-
Total payments					
	4,640	24,202	-	28,842	-
Net of receipts/(payments)					
	2,695	3,113	-	5,808	-
Transfers between funds	-	-	-	-	-
Cash funds last year end	-	-	-	-	-
Cash funds this year end	2,695	3,113	-	5,808	-

Thank you

Your support makes all the difference to our work.
We would like to thank:

Trustees:

Nesta Lloyd-Jones
Janqui Mehta
Holly Towell
Richard Walsh

The women who are members of our
'Experts by Experience' group.

Volunteers:

Jennie Bateson
Aruna Dudhia
Liz Kelly
Sarah Learmonth
Alice Merry
James Mole
Kate Weston
Jo Youle

Pro-bono supporters:

Boy Meets Girl Photography
Doughty Street Chambers
Frazer Jones
Salesforce
Wetink

Funders:

Broad Cairn Associates
Department for Digital, Culture, Media and
Sport (DCMS)
Police and Crime Commissioner for
Northumbria

Fundraisers:

Lynn Sharp
Holly Towell

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

Our memberships



References

- 1 Outlaw, M. (2009) No One Type of Intimate Partner Abuse: Exploring Physical and Non-Physical Abuse Among Intimate Partners *Journal of Family Violence*. 24: 263-272
- 2 Walby, S. and Allen, J. (2004) *Domestic Violence, Sexual Assault and Stalking: Findings from the British Crime Survey* London: Home Office Research Study 276
- 3 Websdale, N (1999) *Understanding Domestic Homicide*, California: Northeastern University Press
- 4 Earlywhite, M. and Stohl, I. (2005) *In Our Shoes: The Next Steps*, Washington: State Coalition Against Domestic Violence
- 5 RMIT/ANZ (2016) *MoneyMinded Impact Report 2016: The role of financial education in a family violence context*
- 6 Local offices ask about gender violence and abuse when face-to-face clients present unaccompanied with housing, family/ relationship, debt or benefit enquiries. An early evaluation of the Programme reveals that knowing about abuse helps improve the advice given on debt.

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.

Get involved

If you would like to get involved in our work:

Contact us:

info@survivingeconomicabuse.org

Follow us on Twitter

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

Learn more about economic abuse and access useful resources at:

www.survivingeconomicabuse.org

Join our 'Experts by Experience' Group:

www.survivingeconomicabuse.org/survivors-ref-group

Join our international network:

www.survivingeconomicabuse.org/home/international-network

Raise funds or donate to us:

www.survivingeconomicabuse.org/donate-to-us