



**SURVIVING  
ECONOMIC  
A B U S E**

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# **Surviving and thriving**

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**Surviving Economic Abuse (SEA) strategy 2019–2022**





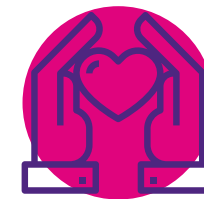
*SEA is creating and riding the waves of awareness and real change around economic abuse. It's truly inspiring to be part of.*

## Who we are

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.



We are agile



We are purposeful



We learn and share



We believe



We work in partnership

# Why we need to address economic abuse



*Money doesn't make you happy but without money, there's nowhere to go. That's why, for me, economic abuse is the greatest form of control.*

One in five UK adults has experienced economic abuse by a current or former partner.<sup>1</sup> In the context of coercive control, it is almost always perpetrated by a male abuser against a female victim.<sup>2</sup> Economic abuse limits women's choices and ability to access safety.

Economic abuse is designed to limit someone's freedom, through interfering with their money and finances, as well as things that money can buy (such as food, clothing, transportation and a place to live). This type of abuse can create economic instability and/or make one partner dependent on the other, which can prevent victims from leaving.

Economic abuse is experienced by women from all socio-economic groups. It is the inability to access money and economic resources that makes women vulnerable to abuse and exploitation.

Despite its dangers, economic abuse is not widely recognised. It is estimated that just two in five adults are aware that domestic violence can include an economic element.<sup>8</sup> Over a third of people who have experienced economic abuse by a current or former partner didn't tell anyone at the time.<sup>9</sup>



Women who cannot find £100 at short notice are 3.5 times more likely to experience domestic abuse.<sup>3</sup>



Women who experience economic abuse are 5x more likely to experience physical violence than those who don't.<sup>4</sup>



Economic barriers to leaving can mean women stay with abusive partners for longer and so experience more harm.<sup>5</sup>



Lack of economic security and access to resources post-separation are the primary reasons women return to an abusive partner.<sup>6</sup>



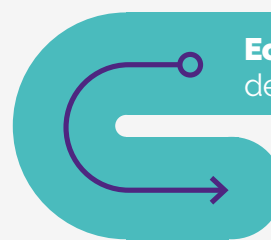
Women who experience economic abuse alongside high levels of coercive control are at increased risk of being killed.<sup>7</sup>

# What we do

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



**Economic abuse in intimate partner relationships involves:** Exploitation, control, sabotage of economic resources



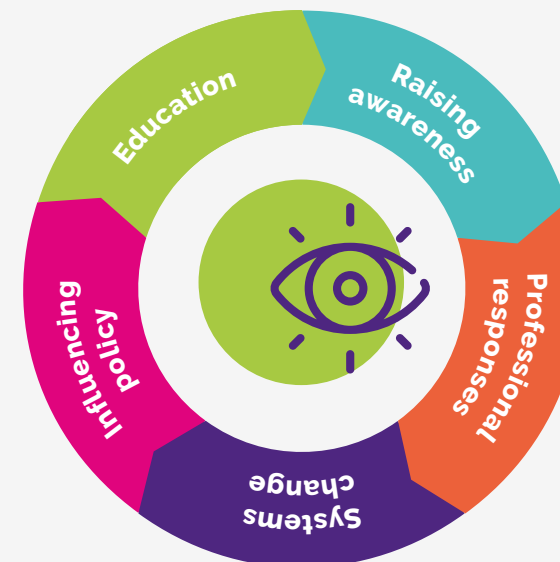
**Economic abuse leads to:** Economic dependence and / or instability



**Resulting in:** Barriers to leaving, physical harm, poverty, loss of potential



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



### We focus on making change happen through:

**Educating communities** so girls and women can build economic stability and independence.

**Increased understanding of economic abuse** so society recognises and can respond to economic abuse.

**Improving professional practice** so those working with victim-survivors can recognise and respond to economic abuse.

**Changes in policies and procedures** so organisations understand economic abuse and remove barriers to economic safety.

**Changes to national laws** so policy-makers reflect an understanding of economic abuse in the decisions they make.



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

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

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



## A flying start

In just two years we have established ourselves as the go-to charity on economic abuse. This strategy builds on the change that we have already been instrumental in creating.



### 1. The general public are more aware of economic abuse, including how widespread and devastating it can be.

- In 2017–18, we started a national conversation on economic abuse, reaching over 42 million people with coverage in print and broadcast media.
- More women are reporting economic abuse and sharing their experiences. The 'Experts by Experience' group of survivors has more than 100 members who want to take action to help other women.



### 2. Professionals working with victims and survivors are more aware of economic abuse and how to respond to it.

- In 2018–19, we trained 194 professionals over the year, from sectors including domestic abuse, money and debt advice, housing and financial services. 95% of attendees said that they had an increased understanding of the issue and its links with physical safety.
- We were involved in the creation of the UK Finance Financial Abuse Code of Practice, which aims to improve the service that vulnerable customers receive from financial services. Our first ever 'Banking on Change' conference helped bring the Code to life and support staff in the sector to better understand economic abuse.



### 3. Economic abuse is firmly on the political agenda.

- We successfully led the call for economic abuse to be recognised as a form of domestic abuse in the draft Domestic Abuse Bill, published in January 2019.
- In response to the draft Domestic Abuse Bill, the government made funding available to address economic abuse, with SEA a major recipient.
- Economic abuse was mentioned twice as many times in Parliament in 2018–19 as it was in the previous year.<sup>10</sup>

## 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' and speak openly and honestly about what they have gone through so that they can be a force for change.

“

*I thought I was broken, then I realised I am not alone.*

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

Some have spoken directly with government ministers and officials at parliamentary events. Group members also act as powerful advocates for change by sharing their stories in the media.

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

“

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

“

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



# What we will do in 2019–22

By working with partners and stakeholders in a variety of sectors, we will create change in four key areas.



## Awareness-raising and education

We work with the media, develop awareness-raising campaigns and resources, and educate communities to increase understanding of economic abuse. We want everyone to know what economic abuse is, how to recognise it and how to respond.

### We will:

- continue our extensive media engagement work by maintaining a fast, professional and responsive press office.
- create proactive media opportunities by running three public awareness campaigns to increase understanding of economic abuse.
- develop a celebrity / ambassador programme.
- re-develop our website and build our social media following.
- produce resources that help raise awareness of economic abuse and provide information on what women can do.
- run training and deliver education that focuses on the prevention of economic abuse across a range of community settings.

## Professional responses

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

### We will:

- develop and deliver training on economic abuse to police Domestic Abuse Matters champions in all 43 police forces.
- roll out our domestic and economic abuse training further to reach more organisations working with victim-survivors of economic abuse.
- develop information resources for professionals working with women who have experienced economic abuse.
- evaluate, improve and expand the international network of practitioners working on economic abuse globally to share best practice.
- explore the possibility of setting up an advice line for professionals in their work to support victim-survivors, and for victim-survivors in their interaction with professionals.

## Systems change

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

### We will:

- build on our success with **banks and building societies** through launching a national advice service to help staff better support customers facing economic abuse.
- work with individual banks and building societies to shape their policies so that they do not inadvertently facilitate economic abuse.
- develop guidance for the **insurance industry** on responding to customers facing economic abuse and how their policies can better support vulnerable customers.
- work in partnership to help develop the capacity of professionals in the **housing sector** to respond to domestic abuse, with a focus on privately-owned housing to support women to keep their homes and stay on the property ladder.
- develop and pilot an Economic Abuse Evidence Form for use by qualified **debt advisers** to create a standard process for requesting debt write-offs where women have been coerced into debt.
- work with **domestic abuse services** to introduce a Domestic Violence Debt Advocate role to provide specialist debt and benefit advice to women facing economic abuse.
- explore how the expertise and resources that we are developing could contribute to the wider **violence against women and girls sector**.

## Policy influencing

We work with policymakers and commissioners of domestic violence services. We want them to understand what economic abuse is and reflect this in the decisions they make.

### We will:

- influence the draft Domestic Abuse Bill as it progresses through Parliament so that it reflects the needs of victim-survivors.
- challenge the system of making Universal Credit payments where it facilitates economic abuse.
- challenge the 'no recourse to public funds' rule that leaves migrant women facing domestic abuse destitute.
- find a way to ensure that working women do not have to give up their job and access benefits in order to afford refuge accommodation.
- begin work to challenge the legal aid means test for victims of economic abuse.
- research how economic abuse is reflected in domestic homicide reviews.
- expand our work to influence the vulnerable customer agenda across financial services.



*SEA's work to get economic abuse recognised in the draft Domestic Abuse Bill is a huge step in the right direction.*

# Making it happen

We are a young charity and have established ourselves quickly to respond to growing recognition of the need to address economic abuse. We must now ensure that our infrastructure supports our ambitious plans so that we are fit to deliver them

### In 2019–22, we will:

- 1. **Expand our board of trustees:** We will recruit new members of our governing body to bring valuable new skills to the charity.
- 2. **Increase staff capacity:** By recruiting new staff members, we can achieve more to support women experiencing economic abuse. We will build our core team by recruiting a fundraising officer, an operations manager and an engagement officer to support the 'Experts by Experience'. We will also recruit where we need additional capacity to deliver funded projects.
- 3. **Focus on funding:** To fund our activities and ensure our sustainability, we will seek to diversify our income and increase our funding.
- 4. **Measure our success:** We will develop a monitoring and evaluation framework for all our activity to help ensure we have maximum impact.

### Working with others

We want to deliver real change for women facing economic abuse, but we can't do it alone. To achieve our goals, we will continue to work in partnership with other experts and organisations from the domestic abuse sector and beyond. All our work will continue to be informed by the 'Experts by Experience' whose voices guide everything we do.



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

### References

1 Sharp-Jeffs, N. (2015) Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK London: The Co-operative Bank/Refuge<sup>1</sup>

2 Sharp-Jeffs, N. with Learmonth, S. (2017) Into Plain Sight: How economic abuse is reflected in successful prosecutions of controlling or coercive behaviour London: Surviving Economic Abuse

3 Walby, S. and Allen, J. (2004) *Domestic Violence, Sexual Assault and Stalking: Findings from the British Crime Survey* London: Home Office Research Study 276

4 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

5 Earlywhite, M. and Stohl, I. (2005) *In Our Shoes: The Next Steps*, Washington: State Coalition Against Domestic Violence

6 RMIT/ANZ (2016) *MoneyMinded Impact Report 2016: The role of financial education in a family violence context*

7 Websdale, N (1999) *Understanding Domestic Homicide*, California: Northeastern University Press

8 Citizen's Advice (2014) press release<sup>1</sup>

9 Sharp-Jeffs, N. (2015) Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK London: The Co-operative Bank/Refuge

10 [www.theyworkforyou.com](http://www.theyworkforyou.com)

<sup>1</sup>**Note:** Financial abuse is a sub-category of economic abuse which involves the control/ exploitation/sabotage of economic resources (not 'just' money and finances but housing, transportation etc.) more broadly; as such the scale of the issue is likely to be underestimated. There are no national statistics on the scale of economic abuse

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported to survive and thrive.

#### **Get involved**

If you would like to get involved in our work:

Contact us:

**[info@survivingeconomicabuse.org](mailto:info@survivingeconomicabuse.org)**

Follow us on Twitter:

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

Learn more about economic abuse at

**[www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)**

Access useful resources at

**[www.survivingeconomicabuse.org/resources](http://www.survivingeconomicabuse.org/resources)**

Join our 'Experts by Experience' Group:

**[www.survivingeconomicabuse.org/survivors-ref-group](http://www.survivingeconomicabuse.org/survivors-ref-group)**

Join our international network:

**[www.survivingeconomicabuse.org/home/international-network](http://www.survivingeconomicabuse.org/home/international-network)**

Raise funds or donate to us:

**[www.survivingeconomicabuse.org/donate-to-us](http://www.survivingeconomicabuse.org/donate-to-us)**