

A summative evaluation of the Domestic and Economic Abuse Project (DEAP)

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August 2020

DISCLAIMER

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Abbreviations

DEAP	Domestic and Economic Abuse Project
SEA	Surviving Economic Abuse
MAP	Money Advice Plus
DCMS	Digital, Culture, Media and Sport
DA	Domestic Abuse
EA	Economic Abuse
DVDA	Domestic Violence Debt Advocate
BA	Banking advocate
CC	Coercive Control
EEG	Experts by Experience Group
VAWG	Violence against women and girls

A note on language: Research has shown that women are still disproportionately affected by domestic violence than men, but we know that men can be victims and survivors of domestic abuse. DEAP supported only female survivors of domestic abuse. Additionally, SEA prefer to use 'victim-survivor' or 'victims/survivors' to describe their service users and this terminology has been adopted in this report.

1 Executive Summary

This report presents the findings from the summative evaluation of the Domestic and Economic Abuse Project (DEAP) commissioned by Surviving Economic Abuse (SEA). This report describes the work undertaken from October 2018 to March 2020. DEAP was funded (from Oct 2018 to Mar 2020) by the Department for Digital, Culture, Media and Sport (DCMS) and the Home Office. It was run as a partnership between SEA and Money Advice Plus (MAP). The partnership integrated MAP's specialist knowledge of benefit and debt advice with SEA's expertise on domestic and economic abuse through specialist casework for victim-survivors and training of professionals in the violence against women and girls (VAWG), money and debt advice, housing, and financial services sectors, as well as some multi-agency sessions.

This report is based on a summative evaluation undertaken towards the end of the project and which has used different sources of data provided by SEA. Project meetings with both SEA and MAP staff were held to inform the evaluation. Using a multi-method approach, the evaluation examined the outcomes of DEAP to inform a theory of change model based on the project's activities, inputs, processes and practices. Also, the evaluation examined what didn't work so well based on the qualitative feedback information of participants. The potential for scaling up DEAP was also considered briefly.

The evaluation was undertaken by Dr Olumide Adisa at the Centre for Abuse Research at the University of Suffolk. Although originally the scope was to examine the banking elements of DEAP, this remit was then expanded by SEA to include all aspects of DEAP.

Evaluation objectives/questions

- Objective 1: Did victims/survivors benefit from DEAP?
- Objective 2: Is there evidence to support DEAP's theory of change?
- Objective 3: Was the approach of the banking work feasible?
- Objective 4: Is the approach ready to be scaled up?

Key findings

A key achievement of the project is that it has surpassed most of its overall targets: the target for the number of survivors supported and reached with telephone advice and casework on debt and benefits was exceeded by approx. 29%, while the target for training support staff in Money, Housing and DV agencies had been surpassed by 197%. From the data provided, it has been challenging to verify which cases have been provided with face-to-face support.

Furthermore, it achieved the following objectives:

Question	Finding	Comment
Did victims/survivors benefit from DEAP?	Yes	Pre- and post-intervention measures suggests positive changes to confidence and money-knowledge of victims/survivors Qualitative information on case reviews of banks
Is there evidence to support DEAP's theory of change?	Yes	This evidence revealed interesting interconnections and pathways of impact which provide further opportunities for demonstrating impact
Is the approach ready to be scaled up?	Yes	Strong alignment and collaboration between SEA and MAP Referral pathways from DA specialist organisations demonstrates buy-in for the project Strong accountability structures – detailed performance monitoring was regularly provided to the funder Learning from the project suggests that telephone advice may be better to embed as a model than face-to-face support
Was the referral pathway of the banking work as originally designed feasible?	No	There were some difficulties identified by the project implementers with the banking elements of DEAP Having a banking advocate in role significantly helped in building buy-in with the banks However, the data suggests that the banks did not use a single advice point of contact. It is not clear whether this is an issue of marketing or because this would be the first time that the financial services sector is engaged in this way and as such requires more time to bed in and to build the key relationships

Overall, the mixed-method evidence that emerged from the evaluation included:

Benefits for Victims-Survivors:

- DEAP worked with 233 people to provide some level of advice and support but only 184 had information on confidence and money knowledge scores, which narrowed the sample size somewhat
- 114 out of the total sample of 184 had completed information on demographics. The ethnic profile of DEAP's clients based on this sub-sample were predominantly White British, as well as female. Clients were aged between 23 and 65 (average age = 40.6 ± 9.9)
- 94 women (51%, $n=184$) supported by DEAP reported having at least one health issue. 13 individuals did not report having any health issues. While there was no information to capture the impacts of DEAP on well-being quantitatively before and after the service, 22% reported having mental ill health. 46 respondents (25%) were working either part-time or full-time at the time of support, while everyone else either was on sick leave, unfit to work, full-time carers, or registered as unemployed. 60 individuals did not specify their employment situation to DEAP. The socio-demographic information on DEAP's clients demonstrates that economic abuse affects people from all backgrounds
- The results indicated that DEAP was effective in improving the confidence and money-knowledge of victims-survivors. An average difference of approx. 58.2 and 51.1 was observed before and after the intervention for self-reported improvements in confidence levels and money-knowledge respectively; both differences being statistically significant.

Benefits for banks and professionals:

- DEAP also supported five banks and trained 135 finance professionals
- 439 people in 26 specialist organisations (including housing and multi-agency sessions) were trained. Approx. 83% of professionals trained had not previously received training on economic abuse. Training feedback reported by SEA from different stakeholders was overwhelmingly positive.

In summary, the findings of this summative evaluation suggests that DEAP has achieved its purpose by improving outcomes for victims/survivors of domestic and economic abuse, as well as improving understanding of economic abuse among the financial sector and other agencies who are likely to not have previous awareness of economic abuse.

1.1 Conclusions, recommendations, and next steps

The evaluation also presents opportunities for further reflection and learning. As a result of this, a number of recommendations are suggested. For a complete description please see Section 4: Conclusions, Recommendations and Next Steps. But in summary, for DEAP to make meaningful impact beyond the funding period, while realising potential benefits with SEA's aims, the following recommendations are suggested:

1. There is a need to develop more robust data collection procedures which have clear boundaries. The DVDA was responsible for collecting self-reports from clients which was then inputted into AdvicePro. This type of process without any other supporting data on a similar scale introduces a greater risk of bias. More so, for most charities delivering frontline services, understandably the support being provided will be prioritised rather than data collection. Therefore, in future, this aspect needs to be supported by a separate function. This was also a learning point for MAP
2. A combination of referral pathways is clearly needed to continue to build relationships with different financial organisations. This has implications for the marketing of the project in the future and how DEAP is targeted to different audiences. This matters for scaling up, as having clearer referral pathways will accelerate reach
3. The information resources [Tools to Thrive and Tools to Support] have created a legacy of learning. More work on tracking its use will be useful to further understand its value and whether it's suitable for identifying new areas of need (such as survivors who may not have access to online access). The route through which people hear about the information resources will matter and this ought to be captured in the future. Feedback on Tools to Thrive and Tools to Support has been primarily through SEA's survivor review panel. It would be useful for SEA to put in place a feedback form on the Tools to Thrive section when people access or download the resource so that they can voluntarily provide feedback on its use
4. The relationship-building potential of the banking element offers opportunities for growth in the future. It is quite clear that several of the banks following training are spurred into action. From an evaluation perspective, it was not always clear whether they would have taken this course of action without the training provided. In other words, attributing 'system change' impacts to DEAP will be challenging in the future if this is not captured more robustly
5. The theory of change created from the various data sources as part of this evaluation needs to be further tested with data. Given the Covid-19 outbreak, the emerging picture is ever changing, and it would be interesting to capture how this is changing for DEAP during the pandemic and afterwards
6. Future evaluation of training should incorporate a baseline in order to understand whether the reported outcomes remained consistent before and after the training. The training feedback forms should be collected before (to establish a baseline) and at the end of the training, which will help in tailoring the training based on the knowledge levels of people, and for more robust evidence on the beneficial changes that have occurred.

The evaluation findings and recommendations presented in this report were discussed with the DEAP team in July 2020 and the subsequent feedback has been outlined in Section 4 ('Next steps') and summarised below.

How DEAP is changing

SEA and MAP have started using learning from their findings to adapt the project. DEAP as described in this evaluation will cease to exist and will be replaced with a financial support line, to be delivered in partnership with MAP alongside the national casework system. SEA and MAP have received an additional year of funding from the Home Office to create a financial support line for victims-survivors of domestic abuse.

Additionally, the role of the DVDA has been amended to deal only with debt advice and benefits in the financial support line for victims-survivors. This is due to lack of funding locally.

In terms of scaling up, both organisations have reflected on the implications of not being able to continue to fund a DVDA locally. To improve the marketing to ensure as many as possible are aware of the service, SEA is developing an online forum for victims of economic abuse which will link across from the Women's Aid Survivors' Forum – a safe, anonymous, space for women (over 18) who have been affected by domestic abuse to share their experiences and support one another.

Through partnerships, SEA will continue to work with frontline agencies to deliver specialist advice on economic abuse. The model of delivery will be delivered at three levels: national, regional, and local. The national support line helps to achieve breadth of specialism, and at the local and regional level, SEA and MAP will be advocating for a debt benefits advocate to be embedded within specialist services.

The banking advocate role was considered to be pivotal to the outcomes achieved and assessed in this report, and an additional banking specialist has been recruited to expand capacity in this aspect of the work with high-street banks. This role will be based in one of the banks and SEA aims to use this to improve the evidence base, identifying further the impacts of economic abuse advocacy and training on a professional's knowledge of EA.

SEA plans to reshape its work to emphasise equalities. On reflection, the partnership felt that their work needs to be more diverse to ensure that the groups that engage with the financial support line will not just be from a white demographic. One of the new approaches will be to emphasise support to be provided equally to ALL women. SEA is conducting research on economic abuse globally which aims to be intersectional in understanding the needs of all women. Additionally, a national evidence gathering exercise with key stakeholders will be used to create more inclusive support mechanisms for women of different ethnicities.

The Experts by Experience Group (EEG) comprises of women from a wide range of socio-economic backgrounds. Some survivors of economic abuse have come from great wealth and, due to the complexity and time-consuming nature of their cases, have not been able to be supported at the local level because while they were victims-survivors of economic abuse, they were not considered to be destitute to warrant support. As the SEA founder said, “It seems like a victim-survivor has to be destitute to get the support they need at the local level. [This] is a failing of the system in itself and we are on a mission to change this”. One gap that has been captured from the DA sector is the need for economic safety to be embedded within safety plans for ALL victims-survivors.

A monitoring and evaluation framework will be created by SEA as part of developing the organisation’s research and practice evidence base, as well as improving data capture with all of its partners to assess the impact of the various program improvements going forward.

2 Introduction

2.1 Background to the DEAP

DEAP is delivered in partnership by MAP and SEA and funded by the DCMS and the Home Office. The partnership integrates specialist knowledge of benefit and debt advice with expertise on domestic and economic abuse through specialist casework for victim-survivors and training of professionals across a range of sectors beyond the VAWG sector. The acceptance of DEAP by the wider financial advice community is evidenced via a Best Partnership Award at the Institute of Money Advisers Money Advice Awards.²

DEAP builds on learning from an existing casework service for victim-survivors of domestic abuse experiencing financial difficulties.³ It provided up-skilling sessions to professionals who work in DA specialist and non-DA specialist services directly helping victim-survivors of domestic and economic abuse. A fully realised DEAP (focusing on a change model) officially started in Oct 2018.

This report is based on a summative evaluation undertaken towards the end of the project and which has used different sources of data provided by SEA.

The summative evaluation was undertaken by Dr Olumide Adisa at the Centre for Abuse Research at the University of Suffolk. Originally, the scope was to examine the banking elements of DEAP, this remit was then expanded by SEA to include all aspects of DEAP in the summative evaluation, drawing on the available evidence from the formative self-evaluations undertaken by the SEA team.

² Royal, K. (2019). 'Eyes Open to Economic Abuse'. The mid-term report of the Domestic and Economic Abuse Project. Surviving Economic Abuse.

³ Domestic Abuse and Money Education (DAME) was a three-year project undertaken by Women's Aid Federation of England (Women's Aid) and Money Advice Plus Services (MAPS) working in partnership and funded by the Nationwide Foundation. The project ran from 2010-2012, originally piloted in the South East region of England, and later piloted nationally. <https://www.womensaid.org.uk/research-and-publications/dame-project/>

3 Methodology

The methodology adopted is based on data collected and collated by SEA and MAP from September 2018 to March 2020. The evaluation adopted a mixed methods approach and the researcher reviewed the mid-term report produced by SEA's Research and Evaluation Officer, anonymised AdvicePro quantitative data from the logged calls and case notes, website data, and anonymised qualitative data from the implementers,⁴ as well as the best practice award applications from banks who have been supported by SEA. For data on the Tools to Thrive and Support resources, a report to the Home Office sent in March 2020 was utilised. Website data on use of the information and resources were also provided by SEA.

The women who accessed DEAP completed self-assessment questionnaires on financial capability (to assess confidence and money knowledge) at the beginning and end of the intervention. The DVDA entered the data collected on AdvicePro, a case management system. This data was then anonymised, extracted and sent securely to the University of Suffolk researcher for the evaluation.

233 cases were provided to the researcher but only 184 cases had complete information on the self-reported pre- and post-knowledge scores, and this sub-sample was used for the evaluation. Therefore, this report has been based on this sample. 114 out of the total sample of 184 had information on demographics and for completeness this sub-sample has been used for the analysis. This was also supported by verbatim qualitative feedback from 15 service users provided by SEA to the researcher.

Project meetings with both SEA and MAP staff were held to inform the evaluation. Using a multi-method approach, the evaluation examined the outcomes of DEAP in relation to the theory of change model developed in this report, based on the project's activities, inputs, processes and practices from the internal documents provided to the researcher. Also, the evaluation examined some of the challenges (what didn't work so well) and facilitators (what worked well) to DEAP's implementation as well as the project's potential for scaling up. This model is a useful point of reference to demonstrate the interconnections and pathways within the project.

SPSS version 25.0 (a standard statistical package) was applied to analyse and describe the quantitative data provided by SEA. A Wilcoxon signed-rank test⁵ was undertaken to examine statistically significant

⁴ MAP's Client Service Manager and SEA's Founder and Director

⁵ The statistical test was popularised by Sidney Siegel in his influential book on non-parametric statistics. The Wilcoxon sign test is a statistical comparison of the average of two related samples. *Siegel, S. (1956). Nonparametric statistics for the behavioural sciences.*

differences in the changes to the financial confidence and money-knowledge of the women who accessed DEAP.

The researcher's involvement in the initial evaluation of the Economic Justice Project affords insights into the potential areas that the outcomes data may cross over. This challenge is particularly true for the role of the DVDA which straddles both the Economic Justice Project and DEAP. This crossover means that it may not always be possible to delineate early impacts solely to one project.

Similarly, the researcher was originally commissioned to only evaluate the elements of DEAP as it applied to providing national advice to banking professionals. By agreement, the researcher's evaluation scope was modified to focus on evaluating all aspects of DEAP, while SEA's Research and Evaluation Officer (REO) focused on the later stage evaluation of the Economic Justice Project. The mid-term self-evaluation reports for both Economic Justice Project and DEAP were carried out by SEA and the researcher has drawn heavily on these reports to try to 'connect the dots'. Additionally, SEA's overview report of the banking work⁶ and a copy of the funder's monitoring proforma were sent to the researcher. However, this approach has its own limitations, and this will be discussed later in this report. All the feedback used in the report have been anonymised. Women's names are pseudonyms.

The research was conducted having been augmented by the University of Suffolk's Research Ethics Committee and complies with the Research Councils UK Policy and Guidelines on Governance of Good Research Conduct (2013).⁷

⁶ Govier, C. (2020). Overview of Banking Work. Surviving Economic Abuse.

⁷

<https://www.ukri.org/files/legacy/reviews/grc/rcuk-grp-policy-and-guidelines-updated-apr-17-2-pdf/>

4 Findings

4.1 Governance

SEA and MAP operate under the guidance of a trustee board. The work of SEA is also informed by victim-survivors of economic abuse – the EEG. The monitoring of targets is undertaken by SEA and MAP. Both organisations completed the progress and financial monitoring reports and payment requests templates provided by DCMS. This template asks for detailed information on the activities and outputs undertaken and reflections on progress. It is possible that this process enabled robust tracking mechanisms which SEA and MAP had put in place for DEAP. SEA's resourcing of a REO ensured that self-evaluations were undertaken to satisfy the requirements of the DCMS **and Home Office.**

Both organisations have several key policies in place which provide a solid framework for effective and responsible governance.

Both organisations have rigorous induction and training programmes for new staff and are very knowledgeable on domestic and economic abuse. Partnership meetings were held regularly, hosted in London by a pro bono supporter of SEA.

With respect to the evaluation, SEA's REO liaised with various DEAP team members to gather all the monitoring and evaluation data the funders required to feed into the summative evaluation. The researcher attended one of these meetings to gather data for the evaluation.

4.1.1 Partnership working approach

For both SEA and MAP, working in partnership has also enabled both organisations to learn from each other and to share knowledge, as one professional mentioned:

“We have always done casework, this [DEAP] project has created opportunities for us as an organisation. We have been on a learning curve about taking advantage of opportunities... this is the first time that we will be doing an evaluation” (MAP)

“...Things have happened for us organically. We are grounded in needs... what we are doing now has been informed by what is needed” (SEA)

A key achievement of DEAP's partnership model is that it has surpassed most of its overall targets. As seen from Table 1, the target for the number of survivors supported and reached with telephone advice and casework on debt and benefits was exceeded by approx. 29%, while the target for training support staff in Money, Housing and DV agencies has been surpassed by 197%. From the data provided, it has been challenging to verify which cases have been provided with face-to face support.

Table 1: Achievement of planned outputs against targets for DEAP

Outputs	Victims/Survivors supported	Victims/Survivors provided with face-to-face	Professionals from multiagency orgs. trained
Target	180	55	200
Actual	233	28	574
The figures in this table are based on based on the data provided by SEA			

4.2 The SEA's website and online resources

The Tools to Thrive and Tools to Support resources are a set of information resources for women experiencing economic abuse and the professionals supporting them respectively. Tools to Support enables professionals to explore “what economic abuse is and how victim/survivors can be supported towards economic safety and justice”⁸. These resources are free to access and are available on SEA’s website. The tools were an integral part of the project and the content informed by the themes arising through casework. Feedback on language, style and content is sought from a survivor review panel (made up of 10 women). Key areas focused on include banking, debt and uncoupling finances from the abuser. These resources were designed to provide women with access to vital information around economic abuse and provide tools for advocacy where they are unable to access support from a specialist service.

The main channel of engagement for the resources are through the internet and SEA’s website.

⁸<https://survivingeconomicabuse.org/wp-content/uploads/2019/08/SEA-good-practice-example-EJP-Accommodation-based-domestic-abuse-services-MHCLG-consutation-Annex-A-FINAL-02082019.pdf>

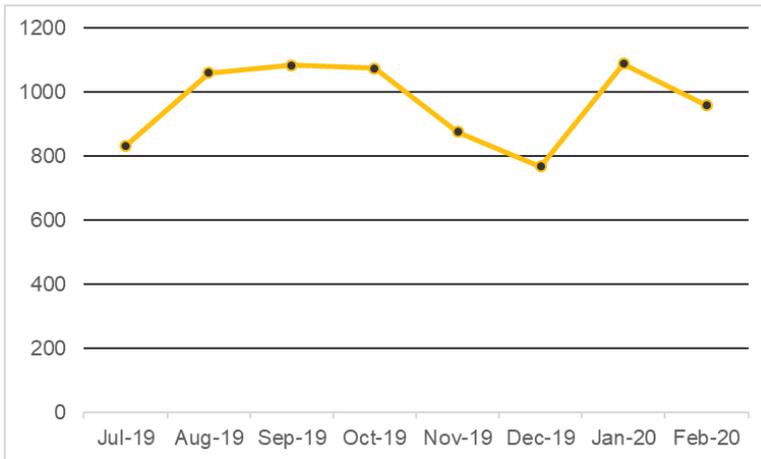


Figure 1: Number of visitors to the Tools to Thrive and Tools to Support website (2019-2020)

The number of visitors to the resources section of SEA’s website fluctuates over time (Figure 1). A small dip in visitors can be seen in Nov and Dec 2019 which can be explained by seasonal fluctuations due to Christmas holidays. Since SEA began publishing information resources in July 2019, there have been a total of 7,747 visitors to the resources pages as at March 2020. January 2020 has seen the highest number of visitors to date. On average, the webpage received 968 visitors per month.

4.3 The operation model of DEAP

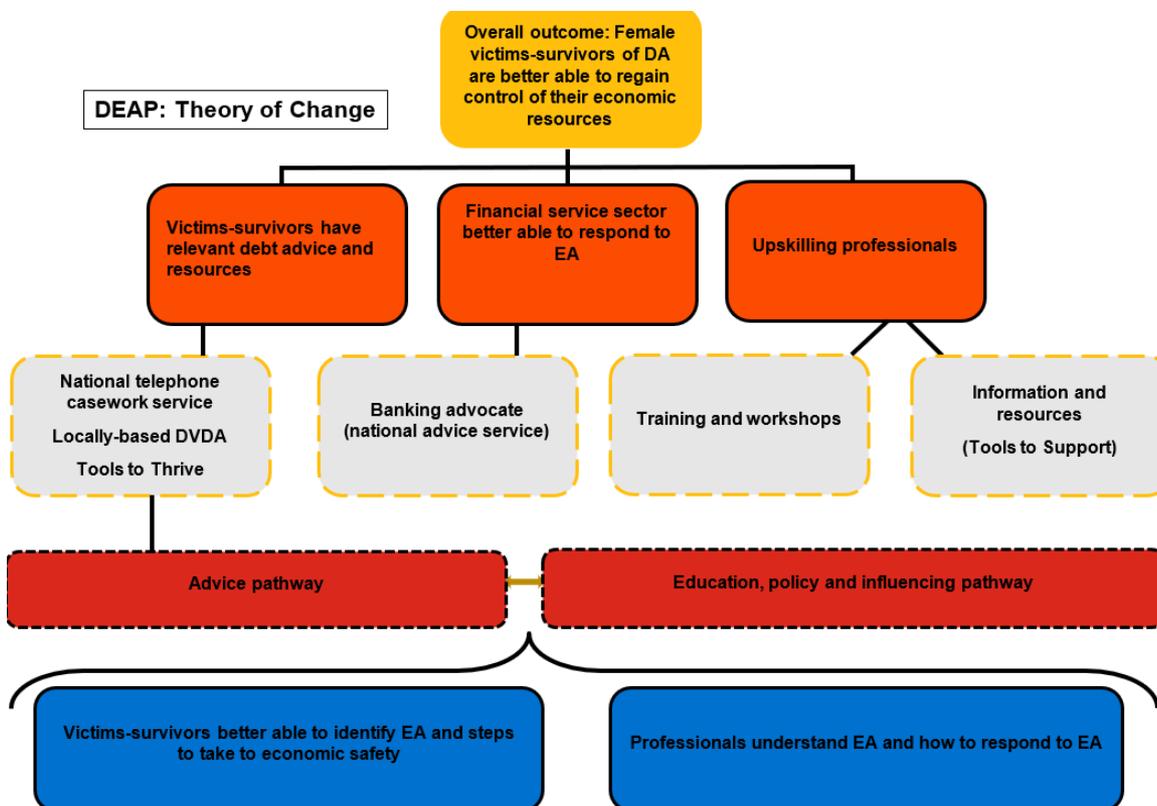
As mentioned earlier, DEAP has been developed using the learning from a previous national service for women who have experienced domestic abuse and financial difficulties. In addition to the national service, a local DVDA was based at Solace Women’s Aid one day a week via the Economic Justice Project. DEAP also raised awareness of economic abuse among multi-agency professionals, helping with money/debt advice and the housing and financial services sector through training and workshops.

Casework includes support with welfare benefit applications, debt advice, write offs and insolvency options. DEAP uses a screening tool for economic abuse developed by SEA (the tool is being rolled out as part of the Economic Justice project) to further confirm which clients have experienced economic abuse. One key feature of DEAP/Economic Justice Project is that they “replicate the national service provided by MAP at the local level and provides a model that other local areas can adopt” (Royal, 2019).

A banking advocate (BA) was also recruited by SEA to create systems change to enable victims-survivors of economic abuse to receive an appropriate response from banks, building societies and insurance companies. SEA also supported banks with case reviews. This approach provided a pathway to providing more access for further collaborations with the banks and to share information on DEAP’s work.

Using the evidence gathered as part of the evaluation, the theory of change for DEAP is shown diagrammatically below.

Figure 2: DEAP's Theory of Change



4.4 DEAP service use

233 cases received some level of advice and support from DEAP. Unfortunately, not all 233 had information on the pre- and post-confidence and money-knowledge measures, but 184 people had information on the reported changes before and after the service. 90% ($n=166$) were screened for economic abuse.

4.4.1 Duration of support

Of those whose self-assessed changes were reported on their confidence and knowledge scores, a total of 184 had received support from DEAP during Oct 2018 and Mar 2020. At the time of writing, 96 cases were still ongoing from the data provided by SEA, while 88 cases (out of 184) had been closed. The average length of time that people were being supported for was approximately 1.6 months (SD: 2 months).

4.5 Socio-demographic profile of service users

4.5.1 Gender of callers

The majority of clients referred into DEAP are female at 98% ($n=180$). Individuals who preferred not to state their gender (not reported to DEAP) were about 2% of the client total.

4.5.2 Health background

94 (51%, $n=184$) people supported by DEAP reported having at least one health issue. 13 individuals did not report having any health issues. While there was no information to capture the impacts of DEAP on well-being quantitatively before and after the service, 22% reported having mental ill health. Therefore, it is quite reasonable to assume that DEAP's work impacts on emotional well-being of clients to some degree, particularly as the qualitative feedback alluded to affects on emotional well-being as seen in the section below. The well-being enhancing affects of DEAP's work ought to be considered in future evaluations.

Table 2: Health background of DEAP's clients

Health status	Frequency	Percent
[Not specified]	77	41.8
Mental Ill Health	41	22.3
None	32	17.4
Long-term illness	13	7.1
Health problem (no disability)	7	3.8
Physical Disability	6	3.3
Learning disability	2	1.1
Multiple Impairments	2	1.1
Other	2	1.1
Alcohol dependency	1	.5
Cognitive Impairment	1	.5
Total	184	100.0

4.5.3 Employment Status

The following table suggests that 46 respondents were working either part-time or full-time at the time of support, while everyone else either was on sick leave, unfit to work, full-time carers, or registered as unemployed. 60 individuals did not specify their employment situation to DEAP. This information demonstrates that economic abuse affects people from various backgrounds.

Employment status	Frequency	Percent
[Not Specified]	60	32.6
Unfit for Work	28	15.2
Registered Unemployed	21	11.4
Working Full Time (over 30 hours)	20	10.9
Working Part Time (16 - 29 hours a week)	20	10.9
Self Employed	9	4.9
Other	7	3.8
Jobseeker	5	2.7
Working Part Time	5	2.7
Sick Leave	4	2.2
Carer	2	1.1
In Training or Education	1	.5
Student	1	.5
Working Part Time (less than 16 hours/week)	1	.5
Total	184	100.0

4.6 Analysis of DEAP's pre- and post-intervention measures

Overall, the self-assessed measures from clients themselves suggests that there have been statistically significant changes in the confidence and money-knowledge measures. This shows a marked improvement in the financial capability of victims/survivors of domestic and economic abuse.

Table 3: DEAP's self-assessed pre and post measures; Results from analysis (n=114)

DEAP's pre and post measures	Baseline (Mean)	After (Mean)	Statistic	Significant difference
Confidence	37.19	95.35	Z= -8.643*	YES
Money knowledge	46.23	97.37	Z= -9.072*	YES
p<0.001				

4.7 Feedback from clients

The qualitative feedback received from fifteen clients supports the quantitative findings above. The feedback also demonstrates the importance of having an experienced DVDA providing up-to-date advice and support on debts and financial exclusion, with a strong knowledge of domestic abuse and economic abuse, as well as current knowledge of the welfare benefit system. As one client mentioned:

“Thank you for your help. [Money adviser] offered lots of practical/financial advice, she was interested in me and my particular difficulties and she communicated in a way that was responsive and compassionate.” (Annabelle)

The qualitative information suggests positive affects of DEAP, particularly that the DVDA provided clear advice, plus empathetic and non-judgemental support on debts.

“The support that I received was so helpful to me. It was a difficult time for me which was impacting on my emotional well-being and mental health. The support I received enabled me to feel listened to, believed, understood and more empowered following the abuse I had experienced. Going forward I feel more in control of my life and feel relieved. A very big thank you to your service!” (Sheila)

“[Money adviser] was a great help to me. Very patient, empathetic, helpful. Texting me with info in reply to my questions. Enabling me to receive benefits in my own name. I visited the police

station last Friday to complain about my aggressive husband and status of cases but to no avail. Still ongoing issues to resolve.” (Sue)

“[DVDA] was amazing!! Supportive clear and concise. Non-judgemental. Understanding. Informative. Reassuring. Paperwork explanatory. Helpful and knowledgeable. Cannot praise this lady enough. I was overwhelmed but now feel I can manage! Such a relief. Thank you.” (Sade)

While the researcher did not directly collect the telephone feedback from clients, the informal meeting with one of the referring organisations (Solace Women’s Aid) supports this positive finding on the value of having a DVDA embedded within their service to support their clients with their financial issues.

“We are quite relieved to have her [DVDA] in post and the team are too, to have someone with EA expertise. Getting clients to turn up has been an issue for us, so being able to provide telephone support has worked better.” (Solace Women’s Aid Management Staff)

4.8 Working with the financial services sector

Evidence has been provided to support the delivery of training sessions, descriptive information on the following aspects: influencing work on bank policy and practice, the national advice line for banks and case work undertaken, and website access of Tools to Support resources.

During the funding period, DEAP trained 135 professionals across four banks. Unfortunately, SEA did not use training feedback forms, however, email feedback was provided to the BA after the sessions. This feedback was fed back to SEA’s REO who then summarised and anonymised the data for the evaluation. In meeting its objectives of raising awareness and increased understanding, the feedback suggests that this aim was achieved.

Additionally, for those professionals working in banks who may have only had access to the internal learning resources, SEA was not able to access that type of data to further demonstrate impact and hence have not been included in the evaluation. All this information gaps have implications for monitoring and evaluation in future work with banks as recommendations in a later section of this report.

Table 4: Number of banking professionals trained and training sessions

Bank	Pathway to raising awareness of EA (T= Training; ISR= Internal Staff Resource (video, e-learning))	Number of training sessions	Number of people trained/Number of people who have accessed an ISR highlighting EA
A	T, ISR	4	57; approx. 22,000
B	T, ISR	2	30; 1000
C	T	1	30
D	T	1	18
Total			135 people; 23,000 people

4.9 Characteristics of banks that used DEAP

Research questions on the banking elements of DEAP were drafted from the project’s aims and outcomes. We wanted to know to what extent did DEAP increase understanding and awareness among the financial service sector of the impact of economic abuse on victims-survivors and their children?

Like the DVDA, a BA was also recruited by SEA to deliver the banking elements of DEAP. The BA focused on providing resources for banks, providing general advice to their customer support teams. This work was based around the implementation of the Financial Abuse Code of Practice introduced by UK Finance in October 2018.

The main issues concerning economic abuse cases involved coerced debt, joint accounts, and customer complaint resolution. From the data provided to the researcher, SEA undertook about 19 cases for banks, which helped to understand the key issues being faced by banks’ customers regarding economic abuse⁹.

⁹ In a different internal report, SEA recorded advising on 61 cases. Govier, C. (2020). Overview of Banking Work. Surviving Economic Abuse.

The range of banks that were supported by DEAP varied in size and scope. While DEAP had a single point of contact for the advice line, the team only received two queries from the financial sector via this channel. Many of the banks approached SEA through the SEA's Director or the generic SEA info@email. SEA responded to 30 cases related to banking from these channels.

The two case studies below describe the type of cases that were referred to DEAP, the support provided, and the outcome achieved.

Two themes emerge from these cases:

- 1) that outcomes for victims-survivors will be better if banks work with a survivor-led approach; and
- 2) that banks valued having a specialist external organisation advocating for victims-survivors on EA who they could then work closely with.

These two key aspects have implications for scaling up DEAP and this is discussed later.

“Yesterday I had a call from [name of bank]’s Domestic Abuse team. They have been through my personal accounts & refunded twelve months’ worth of fees. The lady who I spoke to has given me a direct phone number and within the next five days will be looking at my credit card to see what they can do. Also, she was going to talk to the Priority Team [at the bank] to understand why they did not refer me to their team. I am so pleased; it has taken away some of the burden off my shoulders.. I could honestly cry... with happiness...”

4.9.1 Case study 1

A senior representative from a UK-wide banking group contacted the DEAP advice line to discuss a case which they had received a complaint about.

The customer was very distressed as a letter from the bank had inadvertently disclosed her new address to her abuser. The customer was asking what the bank could do to support her.

The advice line was able to highlight the emotional and safety impact of inadvertent address disclosure to the bank and ask immediate questions around the customer’s safety. The representative indicated they felt reassured by having a domestic abuse professional give oversight on the case to make sure they had considered the full implications of the error.

The DEAP advice line provided further guidance on what a 'best practice' response might look like in this case. For example, the bank providing the deposit for the customer’s new accommodation or funding temporary accommodation to ensure their safety.

The DEAP team were able to provide further expertise on costs associated with moving and subsistence during the period of upheaval for the customer.

The bank representative expressed how helpful it was to run through the various options with an experienced professional who sat outside of the bank and who provided an important economic abuse lens on the customer's journey. The representative was then able to present the case to decision makers within the bank with confidence.

As a result, the bank took a survivor-led approach, providing them with options rather than outlining a specific solution, allowing the customer to remain in control of their finances. The representative fed back that the customer felt supported by the bank and was able to access safety.

4.9.2 Case study 2

A customer vulnerability representative from another UK bank contacted the advice line in order to discuss three cases of economic abuse and seek guidance on how the bank should proceed. In this case, the bank had been contacted by a customer who had disclosed that she had experienced domestic and economic abuse and had been coerced by her abuser to take out a loan in her own name. The abuser had benefitted from this loan and the customer was now faced with clearing the debt. They had asked the bank to see if any forbearance could be offered. The bank sought best practice guidance and SEA indicated that writing off the loan would be the right approach in this case.

The bank shared they had already considered this as an option internally and the representative said that having an outside professional opinion support the proposed decision was particularly helpful for her to advocate this course of action to be followed by the necessary departments within the bank such as risk and legal. **The bank expressed it had been useful to speak to someone who is external to the bank's policies and procedures and who can focus exclusively on the needs of the victim-survivor.**

4.9.3 The UK Finance Financial Abuse Code of Practice

Key question: What was the relative contribution of DEAP in supporting banks to implement the UK Finance Financial Abuse Code of Practice policy?

As part of its wider commitment to "improving outcomes for customers in vulnerable circumstances", in October 2018, UK Finance published and launched a Financial Abuse Code of Practice (UK Finance, 2020). The Code outlines six principles for financial services to provide more informed, consistent and effective support to customers experiencing financial abuse. It's designed to guide services towards reducing barriers to disclosure, while equipping frontline workers with the knowledge and skills they need and instituting humane and responsive procedures. The Code is voluntary, with participating financial institutions making a public commitment to implement its recommendations.

The six principles are as follows:

1. Raising awareness and encouraging disclosure
2. Training colleagues, including all frontline workers
3. Identification and appropriate response by frontline workers
4. Minimising the need for customers experiencing abuse to repeatedly disclose
5. Helping customers experiencing abuse to regain control of their finances
6. Signposting and referrals to appropriate bodies such as the Office of the Public Guardian, to advise suspected victims-survivors of their options and outline how and where to access external sources of help.

The Code was developed following consultation with relevant organisations, including specialist domestic violence and EA charities such as SafeLives, Refuge, Women's Aid and SEA, as well as advisory services such as the Citizens Advice Bureau and Money Advice Trust. The Code is designed to encompass financial abuse across a variety of relationships and contexts, including, but not limited to, abuse from partners, family members or carers.

To date, 18 major financial institutions have publicly committed to implementing the Code across their services, including Barclays, HSBC UK, Lloyds Bank, Halifax, NatWest and Royal Bank of Scotland.

Following the announcement of the Code of Practice, SEA hosted the Banking on Change conference in December 2018, bringing together experts and professionals to discuss how to help victim-survivors of economic abuse. At this conference, the Best Practice Award for Banks and Building Societies was announced in order to encourage banks and building societies to go above and beyond the Code (See Govier for more details¹⁰).

Based on comments from the researcher's meeting with the DEAP team at their London office, the implementation of this Code is not a magic bullet, as while many banks have their respective customer vulnerability teams, this provision is often insufficient to address economic abuse cases due to the complexity and the lack of knowledge about EA within the wider financial service sector. SEA is in the process of scaling up this work by embedding a new banking advocate role within banks, as a route to transforming practice and victims-survivors' outcomes in the financial service sector.

4.10 DEAP's Training (banks & professionals)

The training provided to banks and multi-agency professionals suggested that participants had a positive experience. DEAP trained 135 professionals across four banks. A total of 439 people in 26 specialist

¹⁰ Govier, C. (2020). Overview of Banking Work. Surviving Economic Abuse.

organisations including housing and the police were trained. Approx. 83% (n=363) of professionals trained had not previously received training on economic abuse. Training feedback reported by SEA from different stakeholders was overwhelmingly positive.

4.11 Training outcomes

Training feedback collected from participants on eight outcomes¹¹ at the end of the training reported self-assessed outcomes from 574 professionals trained from various agencies, including the financial service sector.

Table 5: Training outcomes for professionals in all sectors

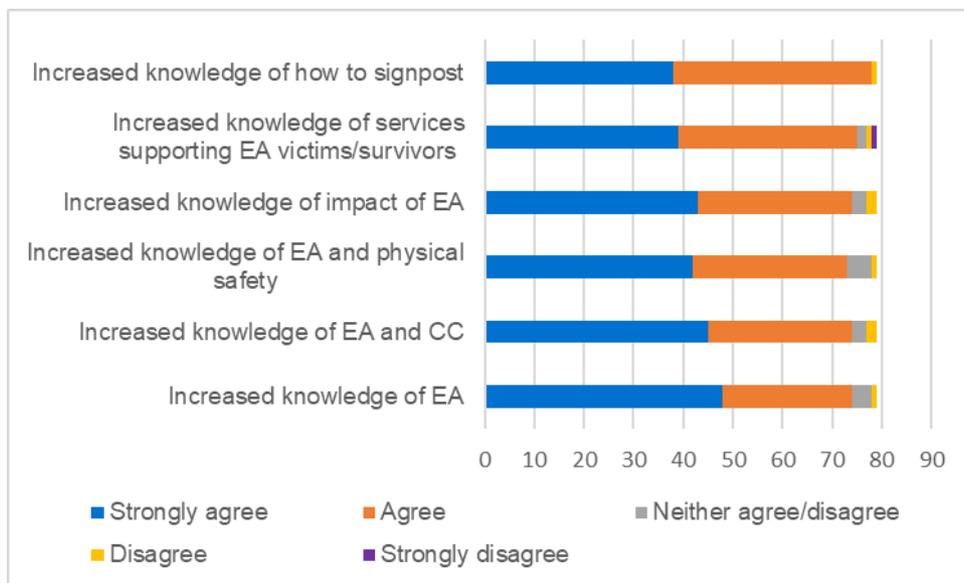
Outcomes (January 2019-March 2020)
1. I have an increased understanding of what economic abuse (EA) is and the forms it takes
2. I have an increased understanding of how economic abuse operates within the context of coercive control (CC)
3. I have an increased understanding of the link between economic and physical safety
4. I have an increased understanding of the immediate and longer-term impact of economic abuse
5. I have an increased understanding of why it's important to work in partnership when responding to economic abuse
6. I have an increased understanding of the need to use a safety lens when responding to economic abuse
7. I have an increased understanding of how services can respond to women who experience economic abuse
8. I have an increased understanding of how I can signpost women who experience economic abuse to sources of support
9. I have an increased understanding of how to help a victim of economic abuse. For example, how they can delink from the abuser or how to reduce their risk
10. I am now aware of a range of tools and resources that can be used when responding to economic abuse

Without recorded baseline information, it was not possible to assess changes in levels of knowledge, awareness of economic abuse and how best to respond to economic abuse before and after the training in this report.

¹¹ Following feedback from stakeholders, Q.6 and 7 were changed slightly at the end of Dec 2018, while Q8 and Q9 were also included. The initial seven questions used in pre-Dec 2018 were completed by 79 people: 'I have an increased understanding of how services can respond to women who experience economic abuse'; and, 'I have an increased understanding of how I can signpost women who experience economic abuse to sources of support'. This information was presented in two different charts

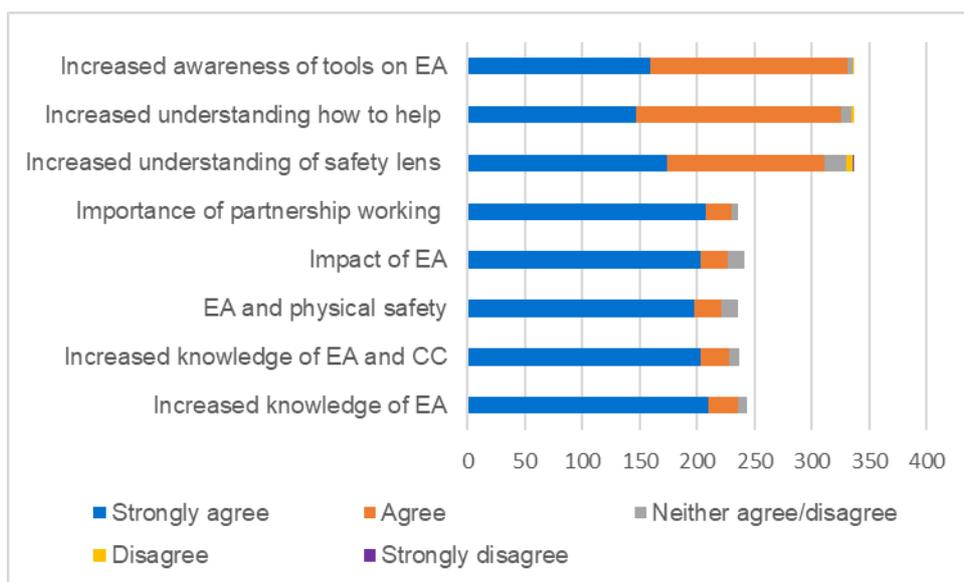
Overall, the feedback was overwhelmingly positive across all the outcomes, suggesting that the quality of the training provided was very good. Between Oct and Nov 2018, 79 people were trained and 94% agreed that they had an increased understanding of what EA is.

Figure 3: Training outcomes pre-Dec 2018 (n=79)



From Dec 2018 onwards, 360 people were trained and completed post-training forms based on the eight questions in Table 3.

Figure 4: Training outcomes post-Dec 2018 (n=306)



A selection of the qualitative feedback from 225 participants further supports this finding.

“I feel that I am able to support women more fully now and have an increased awareness of what to look out for and what questions to ask, as most survivors are unaware of economic abuse and how all-pervasive and long-term it can be.”

“The most informative training offered to date. Lots of useful information for me to consider/use when supporting vulnerable women.”

“Thanks so much, really informative. Lots of new resources we can use and different ways of thinking about things which will help our clients and mostly I'm thinking be a way that we can advocate better by being able to explain in bullet points the abuse they are experiencing as other agencies/court often don't want long stories!”

“Really informative session and handouts that I can use when working with women in refuge.”

“I have found the training to be informative, it has given me a better insight to DEAP and how to implement it into my working role, as well as identifying in my personal life. Thank you.”

4.12 What didn't work so well; training feedback

The formative self-evaluation (Royal, 2019 pp. 35-37¹²), undertaken by SEA examines some of the key challenges expressed by participants and facilitators during the training. Solutions to these issues have then been used by SEA to improve the training elements in detail. Rather than repeating this information, a summary of the key issues and what SEA did now follows.

¹² Royal, K. (2019). 'Eyes Open to Economic Abuse'. The mid-term report of the Domestic and Economic Abuse Project. Surviving Economic Abuse

Table 6: What didn't work so well (Training)

Comment from participants	Solution undertaken by SEA/Response
Training focused on female victims-survivors and male perpetrators	While the training still utilises a gendered understanding of domestic abuse, this is introduced to attendees differently, with research evidence used to justify the focus of the training
Adjust training content for attendees who may themselves be victims-survivors but who have never disclosed	An acknowledgement is made at the beginning of every session that the participants' understanding, and framing of domestic abuse might change because of the training, giving more focus on self-care
Managing the size of groups being trained and ensuring the training is relevant to everyone in the room	Similarly, very few sessions were scheduled for over the summer of 2019. This, as discussed by MAP's project lead, reflected attendees more likely to be on leave. Also, to ensure value for money in the event of cancellations

As mentioned earlier, 82% of those trained had not been trained previously on EA and the feedback provided were mostly positive. However, from an evaluation perspective and to improve the evidence base, training feedback information should also be collected at the beginning of the training. This will also enhance SEA's ability to adapt the training based on people's baseline knowledge in organisations. As some of the participants mentioned:

"I was aware of 50-60% of the training's contents already. The training was very good, but it could've been condensed into 2-3 hours. Thank you."

"Slightly too much details/content in presentation – [would] have been good to cover more in less detail."

"Perhaps a full day's training in the future in order to cover all the subjects more in depth."

"Excellent training and in my opinion, you could present it over a full day rather than three hours due to the content and information shared."

"Great session. 2nd half wasn't relevant for my job as would be referring residents to welfare team. So, I would ask employees to ensure if the course and all of it is relevant"

4.13 Conclusion, recommendations and next steps

This report presents the findings from an evaluation of DEAP (2018-2020) for SEA. Overall, the emerging picture of impact is extremely positive. SEA has successfully worked in partnership with MAP in achieving the project's committed outputs in line with the funder's targets. Clearly, DEAP has been able to support many victims-survivors of domestic and economic abuse by providing debt advice and signposting to other options available to them. This evaluation (including the Theory of Change developed) demonstrated that DEAP provided much needed information around economic abuse and are working with frontline organisations to respond to the issue. Having dedicated staff to focus on key delivery areas has worked well; for example, the DVDA and BA have been vital to the achievement of the outcomes outlined in this evaluation report.

For DEAP to have a meaningful impact beyond the funding period and that potential benefits are realised with SEA's aims, the following recommendations are suggested:

1. There is a need to develop more robust data collection procedures which have clear boundaries. The DVDA was responsible for collecting self-reports from clients which was then inputted into AdvicePro, this type of process without any other supporting data on a similar scale introduces a greater risk of bias. More so, for most charities delivering frontline services, understandably the support being provided will be prioritised rather than data collection, therefore, in future, this aspect needs to be supported by a separate function. This was also a learning point from the DAME project which DEAP is built on.
2. A combination of referral pathways is clearly needed to continue to build relationships with different financial organisations. This has implications for the marketing of the project in the future and how DEAP is targeted to different audiences. This matters for scaling up as having clearer referral pathways will accelerate reach.
3. The information resources have created a legacy of learning, more work on tracking its use will be useful to further understand its value and whether for identifying new areas of need, for example for survivors who may not have access to online access. The route to which people hear about the information resources will matter and this ought to be captured in the future. Feedback on Tools to Thrive and Tools to Support has been primarily through SEA's survivor review panel. It would be useful for SEA to put in place a feedback form on the Tools to Thrive section when people access or download the resource to voluntarily provide feedback on its use.
4. The relationship-building potential of the banking element offers opportunities for growth in the future. It is quite clear that several of the banks following training are spurred into action, from an evaluation perspective, it was not always clear whether they would have taken this course of action without the training provided by DEAP. In other words, attributing system change impacts to DEAP will be challenging in the future if this is not captured more robustly.
5. The theory of change created from the various data sources as part of this evaluation needs to be further tested with data. With the Covid-19 pandemic, the emerging picture is ever changing,

and it would be interesting to capture how this is changing for DEAP during the pandemic and afterwards.

6. Future evaluation of training should incorporate a baseline in order to understand whether the reported outcomes remained consistent before and after the training. The training feedback forms should be collected before (to establish a baseline) and at the end of the training, which will help in tailoring the training based on the knowledge levels of people and for more robust evidence on the beneficial changes have occurred.

4.13.1 Next Steps and future plans

SEA and MAP have started using learning from their findings to adapt the project. DEAP as described in this evaluation will cease to exist and will be replaced with a financial support line, to be delivered in partnership with MAP alongside the national casework system. SEA and MAP have received an additional year of funding from the Home Office to create a financial support line for victims-survivors of domestic abuse.

Additionally, the role of the DVDA has been amended to deal only with debt advice and benefits in the financial support line for victims-survivors. This is due to lack of funding locally.

In terms of scaling up, both organisations have reflected on the implications of not being able to continue to fund a DVDA locally. To improve the marketing to ensure as many as possible are aware of the service, SEA is developing an online forum for victims of economic abuse which will link across from the Women's Aid Survivors' Forum – a safe, anonymous, space for women (over 18) who have been affected by domestic abuse to share their experiences and support one another.

Through partnerships, SEA will continue to work with frontline agencies to deliver specialist advice on economic abuse. The model of delivery will be delivered at three levels: national, regional, and local. The national support line helps to achieve breadth of specialism, and at a local and regional level, SEA and MAP will be advocating for a debt benefits advocate to be embedded within specialist services.

The banking advocate role was considered to be pivotal to the outcomes achieved and assessed in this report, and an additional banking specialist has been recruited to expand capacity in this aspect of the work with high-street banks. This role will be based in one of the banks and SEA aims to use this to improve the evidence base, identifying further the impacts of economic abuse advocacy and training on a professional's knowledge of EA.

SEA plans to reshape its work to emphasise equalities. On reflection, the partnership felt that their work needs to be more intersectional to ensure that the groups that engage with the financial support line will not just be from a white demographic. One of the new approaches will be to emphasise support to be provided equally to ALL women. The research piece on economic abuse globally aims to be

intersectional in its approach of understanding the needs of all women. Additionally, a national evidence gathering exercise with key stakeholders will be used to create more inclusive support mechanisms for women of different ethnicities and identities.

The Experts by Experience Group (EEG) comprises of women from a wide range of socio-economic backgrounds. Some survivors of economic abuse have come from great wealth and, due to the complexity and time-consuming nature of their cases, have not been able to be supported at the local level because while they were victims-survivors of economic abuse, they were not considered to be destitute to warrant support. As the SEA founder said, ***“It seems like a victim-survivor has to be destitute to get the support they need at the local level. [This] is a failing of the system in itself and we are on a mission to change this”.*** ***One gap that has been captured from the DA sector is the need for economic safety to be embedded within safety plans for ALL victims-survivors.***

A monitoring and evaluation framework will be created by SEA towards developing the organisation’s research and practice evidence base, as well as improving data capture with all of its partners to assess the impact of the various program improvements going forward.

Appendix:

Tools to Thrive resources are aimed at women who are experiencing/have experienced economic abuse. The following resources have been published by SEA:

Understanding economic abuse

- What is economic abuse?
- Spotting the signs of economic abuse (for friends and family)

Banking

- How banks can help*
- Opening a new bank account safely*

Debt

- Understanding coerced debt *
- Spotting an illegal money lender (with Loan Smart)
- Economic abuse and your credit report (with Experian)*
- Challenging coerced debt*
- Asking for a debt write-off*
- Debt management options*
- Insolvency options*

Housing

- Finding a safe place to live (with NHAS)

De-linking from the abuser

- Steps you can take towards economic safety*
- Separating your finances from the abuser*

Financial support

- Grants, benefits and financial help*
- Supporting children (with Family Action)
- Economic abuse and no recourse to public funds (with Southall Black Sisters)

Getting support

- Organisations that can help*
- How the police can help

Economic abuse and the law

- Economic abuse and controlling or coercive behavior
Economic abuse and the draft Domestic Abuse Bill

***Resources jointly created and branded with Money Advice Plus**