

Impact Report 2020-21

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Introduction

It has been a year like no other. As the challenges of the global pandemic continued, so did the urgent need for our work.

At the start of the year, the team quickly set about trying to understand the impact of Covid-19 on victims-survivors. The findings of our research, published in the Cost of Covid-19 report, reaffirmed that lockdown measures created a conducive context in which abusers could exercise economic control.

With increased need came increased emergency funding for our cause. Our income doubled, allowing us to grow our team and infrastructure, and take on new projects in our mission to raise awareness of economic abuse and transform responses to it. We launched innovative projects to improve how the financial services sector responds to victims at scale. These included the Financial Support Line for Victims of Domestic Abuse and the Economic Abuse Evidence Form pilot in partnership with Money Advice Plus. It was exciting to see measures like this begin to make a difference for victim-survivors.

As the Domestic Abuse Bill made its way through Parliament, we found much support from within and outside of the sector for our amendment to criminalise post-separation abuse. After years of advocacy with Experts by Experience to inform the Bill, the Westminster Government accepted the amendment on 1 March, meaning the offence of controlling or coercive behaviour would be extended to protect those no longer in a relationship with or living with an abuser.

This will change lives, and I would like to thank everyone who worked with us to help make this happen. Reflecting on SEA's fourth year, I would also like to thank our trustees for their strong leadership, and the devoted SEA team for everything they do. This year in particular, everyone went the extra mile to ensure our work could continue while adapting to numerous lockdowns and the 'new normal'.

Finally, thank you to the Experts by Experience Group members who work alongside us and guide us in everything we do. I was privileged this year to receive the Third Sector 'Rising Chief Executive' award and then an OBE for Services to Domestic and Economic Abuse Victims. I dedicated this honour to the Experts by Experience Group who work with SEA and all the victim–survivors who have trusted me and shared their experiences over the years. Without them this work would not be possible.



Dr Nicola Sharp-Jeffs OBEFounder and Chief Executive

What is economic abuse?

Economic abuse is a legally recognised form of domestic abuse. It often occurs in the context of intimate partner violence, and involves the control of a partner or ex-partner's access to and use of money and the things that money can buy.

Economic abuse includes the control of things like transport and technology, which allow us to work and stay connected, as well as property and daily essentials like food and clothing. This type of abuse is a form of coercive and controlling behaviour. It can continue long after leaving and can have lifelong effects.



1 in 6 British women has experienced economic abuse by a current or former partner¹



95% of women who experience domestic abuse report experiencing economic abuse²



Women who experience economic abuse are five times more likely to experience physical abuse³



More than half of women experiencing domestic abuse said they had no money so could not leave⁴

What we do

Our vision is a world in which all women and girls achieve economic equality and can live their lives free of abuse and exploitation. Everything that we do aims to increase knowledge and understanding of economic abuse among professionals, policymakers and the public, to remove barriers to economic safety that women face.

We work through four strategic priorities to achieve this change:



Awareness-raising:

We work with the media and develop awareness-raising campaigns to increase public understanding of economic abuse.



Professional responses:

We deliver training, develop tools and resources, provide expert advice and disseminate best practice to professionals who work with victimsurvivors.



Systems change:

We advocate for and support the development of new approaches to economic abuse, working with organisations to review existing systems, policies and procedures.

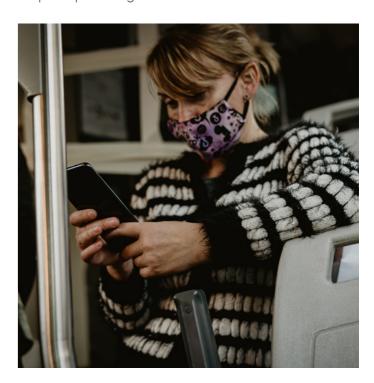


Policy influencing:

We highlight the issue of economic abuse through responding to national policy consultations and working with individuals in local and national government.

Working alongside survivors

We are led by victim-survivors and their experiences of economic abuse. The voices of the 'Experts by Experience Group' (EEG) are at the heart of everything we do. Since SEA's inception, EEG members have played a critical role in providing insight, talking to the media, speaking to MPs and forming reference groups across issues to help shape and guide our work.



During 2020–21, EEG members spoke on live television and radio, had their stories recounted in the Houses of Parliament, participated in panel discussions, recorded podcasts and consulted on policy. Their courage in relaying stories of economic abuse is fundamental to raising awareness and influencing policy.

"I'm proud to be involved in SEA's work to end economic abuse. I have witnessed for myself the impressive impact of all the hard work and the proactive engagement of survivors, and all in such a short amount of time."

EEG member

What we did in 2020-21

We enjoyed a year of substantial growth, doubling our funding income.

We launched new initiatives to allow organisations to better support victim-survivors, such as the Financial Support Line and the Economic Abuse Evidence Form. We provided more support for victim-survivors and professionals than ever before.

Our policy influencing saw the Domestic Abuse Bill recognise post-separation abuse, which would criminalise domestic abuse that takes place after a relationship has ended.

"I entirely agree with the Surviving Economic Abuse charity raising the issue, and it has done an important public service in doing so"

Alex Chalk MP in the House of Commons, June 2020, on the post-separation amendment to the Domestic Abuse Bill that SEA called for



110 pieces of media coverage



More than **1,000** professionals trained



Professionals supported with **340** complex cases involving economic abuse



450 victim-survivors supported by the Financial Support Line with Money Advice Plus



98 mentions of economic abuse in Parliament (compared with 24 the previous year)

Layla's story

Layla's husband was controlling and coercive – both economically and emotionally – throughout their 24-year marriage. He would frequently pressure her into transferring money into his bank account and force her to let him use her credit card. He also forced her to sign over a substantial amount of the equity in their home using threats and physical intimidation.

A similar pattern of economic coercion continued after separation. He forced her to sign over more equity, continued to run up bills on the credit card, and stopped contributing to mortgage payments and household bills.

Years after the divorce, Layla is continuing to pay debts that the abuser has put in her name – many of which she knew nothing about. He continues to use her contact details rather than his own, so she is frequently being chased by his creditors for money. She is regularly visited by bailiffs demanding payment of his debts, at the home where she lives with their four children.

The debt Layla was left with - totalling almost half a million pounds - meant she could not afford legal representation for divorce proceedings, and had to face the abuser's legal team alone.

Layla does not live with the perpetrator and is not in a relationship with him, so she has not been able to access justice for his ongoing abuse. The post-separation amendment to the Domestic Abuse Bill that SEA successfully campaigned for, extending the Coercive or Controlling Behaviour offence to post separation abuse, could change the lives of Layla and others in her position.



"This type of abuse has affected every part of my daily life; it has seemed to be endless and has left me feeling helpless and powerless to effect change.

Knowing this will now be a criminal offence is a huge relief.

I am delighted and proud that my story has helped raise awareness and played a part in pushing this much needed amendment through."

Awareness-raising and public education

In 2020-21, we cemented our position as the UK's leading voice on economic abuse. We reached millions with information about this form of control, via print and broadcast media, and an increased digital presence.

Media coverage:

The heightened awareness of domestic abuse during the pandemic, as well as our campaigning efforts around the Domestic Abuse Bill, helped SEA gain widespread coverage. Broadcast outlets covering SEA's work included BBC Breakfast News, BBC Today Programme and Times Radio, while we received coverage in print outlets including The Times, The Telegraph, The i Paper, The Mirror, The Daily Mail, Red Magazine and Grazia. Much of our media work has been in conjunction with survivors, who have bravely shared their own stories.

"Helping SEA with the media has been about empowerment for me. It's flipping the power from the perpetrator to the public. Together, by recognising economic abuse, we can ensure victims have the understanding they deserve and the support they require. You can't put a price on freedom."

EEG member

New website:

We launched a new website to make it easier for people to access information about economic abuse. Traffic peaked in March 2021 with 25,000 visits to the website, with many people accessing information about the post-separation amendment to the Domestic Abuse Bill and how this can support victim-survivors. This was a 117% increase on the average monthly visits.

"I can't begin to tell you what a great job you are doing. Thanks to you, my friend is now beginning to see options which previously were unimaginable to her."

Friend of a Survivor

Information for survivors:

Our website hosted 31 'Tools to Thrive' for victimsurvivors. We added more information about debt and housing, as well as information on pensions and the postal service. A friend of a survivor told us that she had used our Tools to Thrive and that the information had supported her friend to safely leave an abuser. In April 2020, NatWest, in partnership with SafeLives and SEA, released a new guide to help highlight the signs that someone may be experiencing economic abuse during the pandemic. The guide drew on our resource produced for family, friends, neighbours and colleagues.

"As a victim, it's like the rug has totally been pulled out from under you. And then you're just abandoned. You need someone to tell you 'it is this'"

Survivor

Economic Abuse Guide:

Our resources are linked from our new interactive digital Economic Abuse Guide, developed in partnership with Money Advice Plus and launched on International Women's Day 2021. Many women say that it took them some time to recognise that what they were experiencing was abuse. In response, the guide takes users on a step-by-step journey to understand their experiences and identify economic abuse. It was nominated for the Charity Times award for 'Best Use of Technology'.

Winter webinars:

Hosted together with industry experts, the webinar series covered topics including banking, coerced debt and supporting children. All were booked to capacity, with more than 1,000 attendees in total.

Working with Coronation Street:

SEA provided expert guidance on the coercive control storyline in Coronation Street, reaching more than five million viewers. The story also gained coverage in the Daily Mail, citing SEA.



New website and interactive digital guide



9 survivors were supported to share their stories in the media



We secured **110** pieces of coverage in national or local media



140,000 page views of the website (236% increase on 2019-20)



37,000 engagements on social media (85% increase on 2019-20)

Professional responses

We provided more support to the frontline professionals working with victim-survivors of economic abuse, and to financial services, than ever before.

Advice on complex cases:

We provided support to frontline professionals, advising or signposting on approximately 340 complex cases involving economic abuse. We advised professionals from a range of settings, including domestic abuse charities and money and debt advice services.

In one case, we advised a domestic abuse support worker to write to a local authority regarding a survivor who had not been prioritised for housing because she was a homeowner. We supported the professional to explain that, due to economic abuse, the survivor could not access any capital that she had within the property. The perpetrator would not agree to the sale of the home or to a loan being taken out against it. By demonstrating economic abuse, we showed that the survivor and her children were at risk They were immediately placed in temporary housing with support to secure something more permanent.

"I just wanted to say thank you for all the support and advice I was given. [It] was perfect for my needs as someone who wanted to get to grips with the... abuse."

Victim-survivor calling the Financial Support Line

Financial Support Line and Casework Service:

Through a partnership with Money Advice Plus, we launched the Financial Support Line, offering regulated money and debt advice for victim-survivors of domestic abuse. The line was able to respond with agility to meet the high levels of demand during the pandemic by adapting to offer predominately one-off advice. SEA's expertise in economic abuse underpins the service, offering training and support to the line's advisers.

Cases are complex – each caller presents an average of three separate issues. Coerced debt is the most frequently presented issue, including debts relating to credit cards, cars and mobile phone contracts. Others frequently relate to difficulties survivors face in de-linking their finances from the abuser, including issues related to mortgages, utilities, welfare benefits, housing and banking. The most complex cases are referred to the specialist casework service, and almost 60% of these cases during the year resulted in a financial gain for the survivor.

The line supported 450 victim-survivors during the year, with 150 cases referred to the specialist casework service. The Financial Support Line won the Third Sector Best Charity Partnership Award in 2020.

Training:

We adapted our OCN Level 3 accredited 'Recognising economic abuse' training module for delivery online, with an e-learning package and online workshops. 429 professionals took the Level 3 module. Across all our training modules, we provided training for more than 1,000 professionals during the year from settings including domestic abuse charities, money and debt advice services, housing providers, local authorities and financial services.

"For me, we had the outside of the jigsaw puzzle. Now I have the inside, I can go back [to my organisation] with a full picture to do brilliant things moving forward."

Training participant

"Thank you for the excellent training. The use of Zoom to allow these sessions to continue at a time where victims are at greater risk is fantastic. I have learnt so much today from what are priority debts to looking for subtle cues."

Training participant

Resources:

Our suite of resources for professionals supporting victim-survivor of economic abuse has grown and now provides information for domestic abuse services, money and debt advice services, banks and building societies, insurance providers, mortgage providers, and legal professionals.

"Thank you so much for these [resources]. I really find them so helpful."

Domestic abuse support worker

Working in partnership:

A partnership with StepChange Debt Charity provided training to equip their team to better respond to victim-survivors of economic abuse. Through the partnership, StepChange refers complex cases to the casework service that SEA runs with Money Advice Plus.

resulted in a survivor having £23,000 of debt with four different creditors written off.



We advised professionals on **340** complex cases involving economic abuse



We trained more than **1,000** professionals



450 victim-survivors were supported by the Financial Support Line



The casework service supported clients to achieve financial gains totalling £1.14m

Systems change

We strive for industry-wide changes to systems and processes that support victim-survivors to access economic justice. This year, we have piloted new initiatives to create change at scale.

Economic Abuse Evidence Form:

Through our award-winning partnership with Money Advice Plus, we piloted the Economic Abuse Evidence Form (EAEF) to transform how creditors and debt advice services support people experiencing economic abuse. The EAEF acts as evidence of coerced debt, to help organisations find solutions for victim-survivors, and ensures the victim-survivor only needs to tell their story once.

In 2020, a group of independent experts named the EAEF as one of 13 'urgent recommendations' to the government for the UK's strategy to financial wellbeing during the pandemic.

The EAEF began achieving results for victimsurvivors during its pilot. In one case, the form was used to write-off £5,000 worth of debt, leaving the victim-survivor debt-free for the first time since leaving the perpetrator in 2008.

"This is the first month that a payment hasn't gone out of my account for the debt in over 13 years and I finally feel like I'm free."

Survivo

"Surviving Economic Abuse have been instrumental in the creation and training of our dedicated specialist support team... [Working] together to create practical solutions to very real problems allow[s] us to help even more of our customers."

Fiona Cannon, Group Sustainable Business Director, Lloyds Banking Group

Work with Lloyds Banking Group:

As part of our ground-breaking partnership with Lloyds Banking Group to set up a specialist Domestic and Financial Abuse team, one of SEA's Banking Specialists has been seconded to work with the team full-time.

Through the secondment, SEA works with the team to support more than 100 customers a month. We have directly supported the response to more than 130 cases involving economic abuse.

Other teams across the bank, such as Insurance and Wealth, have drawn on SEA's expertise, accessing specialist training on economic abuse. Lloyds Banking Group reported that the training has been a big eye opener for colleagues, providing a foundation for better understanding of the dynamics of economic abuse.

The Financial Conduct Authority recently published guidance for firms on the fair treatment of vulnerable customers, recognising economic control as a form of domestic abuse and a life event driving vulnerability. Partnerships between specialist charities such as SEA and banking partners are recognised in the guidance as an example of good practice of how the industry should respond.

Policy influencing

We created real change for victim-survivors of economic abuse, influencing the Domestic Abuse Bill to recognise domestic abuse post-separation and highlighting the effects of the pandemic.

The Cost of Covid-19:

Working to support victim-survivors became more urgent than ever before in the age of Covid-19. In June 2020, we launched The Cost of Covid-19 – a research project to explore the experiences and needs of victim-survivors facing economic abuse by a current or former partner during the pandemic.

Of the women we spoke to:

- almost 4 out of 5 reported that the perpetrator had attempted to control their money or finances during the outbreak
- 57% reported that their ability to seek help was impacted by lockdown and social distancing
- 43% reported that the perpetrator had interfered with their ability to work or study in the outbreak
- 84% of those with child maintenance arrangements worried about access to child maintenance

"Coronavirus has been the perfect excuse for him to just stop paying. I've had to... adapt to survive on my own."

Survivor

The BBC's flagship radio news show, The Today Programme, reported on our findings.

"These new findings shine a light on all the ways abusers used the Covid-19 restrictions to control their victims' economic resources and compromise their physical safety."

Jess Phillips MP, Shadow Minister for Domestic Violence and Safeguarding

We used the research to support our proposed amendment to the Domestic Abuse Bill to criminalise post-separation abuse, sharing findings with members of the House of Lords.

We also shared the findings with:

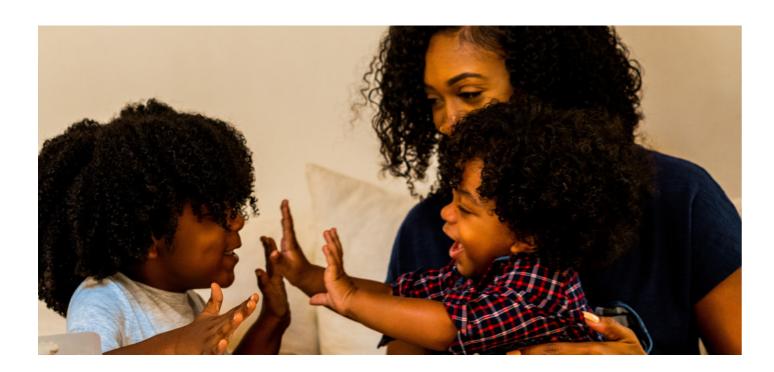
- financial services firms we advised individual banks and building societies about actions they could take, such as introducing safe spaces in branch.
- the Department for Business, Energy and Industrial Strategy (BEIS) - these findings contributed to the government's call to employers to offer more support to employees experiencing economic abuse. The findings on employment featured on Radio 4's 'You and Yours' programme.



560 responses from victim-survivors and professionals



47 in-depth interviews



Domestic Abuse Bill

2019-20: Economic abuse included in the definition of domestic abuse in the Domestic Abuse Bill

2020-21: Coercive or controlling behaviour offence extended to abuse that takes place after separation

SEA was the first charity to challenge the focus on financial abuse in favour of economic abuse. 'Economic abuse' is broader. It recognises the array of tactics that perpetrators use to control women's economic resources, which includes things that money can buy, such as food, housing, and transportation. Through this lens, we successfully called for economic abuse to be named and defined within the Westminster Government's Domestic Abuse Bill.

Following this, we achieved major success in 2020–21 in influencing the Domestic Abuse Bill as it passed through Parliament.

Our evidence shows that economic abuse often continues or escalates after a couple separates.

Together with support from SafeLives and other organisations in the sector, we were successful in calling for the legislation on controlling or coercive behaviour to be extended to post-separation abuse.

This change in the Bill to recognise domestic abuse that takes place after leaving was a significant achievement for victim–survivors. This would lead to controlling or coercive behaviour being an offence even if the victim is no longer in a relationship with or living with the perpetrator.

This outcome was the result of campaigning alongside survivors, activists, academics, MPs and Peers. SEA worked with the office of Jess Phillips MP, shadow minister for Domestic Violence and Safeguarding, and with Baroness Lister, who tabled the amendment in the House of Lords.

We worked with a group of survivors specifically on the Domestic Abuse Bill. Their testimony significantly strengthened our case.

"Thank you for sharing this amazing piece of news. I am crying with happiness."

"I woke up this morning and saw the news and I was practically jumping up and down with joy. Yes, joy. These milestones that SEA achieves or helps achieve... are like magic healing for my soul, this one in particular."

Survivor responses to the news that the amendment had been accepted

"I pay special tribute to Surviving Economic Abuse, which has campaigned on the issue of post-separation economic abuse with such determination and skill, in response to concerns raised by victims and survivors."

Baroness Lister, House of Lords





Economic abuse was mentioned **98** times in Parliament, compared with 24 the previous year



11 cross-party Peers raised the amendment during the second reading of the Bill in the House of Lords



We attended **3** ministerial roundtables

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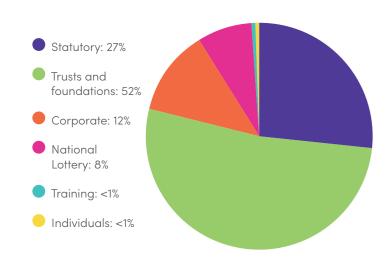
Financial information for the financial year ending 31 March 2021

Our income

As a young charity, SEA continues to be in a period of development. During the year, we have worked on diversifying our income to support our ongoing operational sustainability.

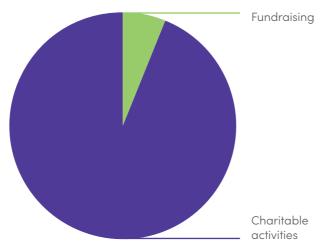
We received grant income from a range of funders, including some multi-year grants. This has improved the balance of restricted and unrestricted funds to provide essential support for core work.

SEA's total income during the year was £1,306,291 (2020: £744,695). The exceptional impact of the Covid-19 pandemic was immediately recognised by funders, many of which allowed flexibility with funds already awarded and made additional emergency funding available to support responses to the crisis. SEA was awarded grants from special Covid-19 funds, which represented 33% of total grant income in the year.



Our expenditure

Our total expenditure of £1,018,397 (2020: £669,453) comprises expenditure on charitable activities of £955,056 (2020: £625,753) and costs of raising funds of £63,341 (2020: £43,700). The costs of raising funds are 6.2% of our total expenditure, meaning we generated £20–21 for every £1 spent on fundraising.



Our free reserves are £269,926 (2020: £121,808). These are unrestricted funds, representing a little over three months operating costs. We aim to hold unrestricted funds of around three months of core costs to be used as an emergency fund to mitigate risks around income shortfalls and periods of growth.

Full accounts for the year can be found in our Annual Report 2020–2021 on the Charity Commission website.

Thank you

We would like to thank the following supporters for making our work possible.

Experts by Experience

Thank you to all the women who give their time as part of the Experts by Experience group.

Funders

29th May 1961 Charitable Trust Aviva Foundation CAF Coronavirus Emergency Fund Charles Hayward Foundation Cisco

Comic Relief Eleanor Rathbone Charitable Trust Esmée Fairbairn Foundation Evan Cornish Foundation

Home Office John Ellerman Foundation

Joseph Rowntree Charitable Trust

London Catalyst

Marsh Christian Trust

Ministry of Housing, Communities and Local

Government

Money and Pensions Service

National Lottery Community Fund

Nationwide Community Grants

Oak Foundation

People's Postcode Trust

The Rayne Foundation

Smallwood Trust

Standard Life Foundation

Treebeard Trust

Winston Churchill Memorial Trust

Partners

Money Advice Plus RISE SafeLives Solace Women's Aid StepChange

Corporate supporters

Cooley LLP GK Strategy Lloyds Banking Group Mantle Pracedo Salesforce

Individuals

Gemma Godfrey Shahroo Izadi Professor Liz Kelly Meena Kumari Jane Portas

Individual supporters

All the individual and regular givers who contribute to SEA's work via MyDonate and JustGiving.

Refuge. (2020). Know Economic Abuse, Refuge: London

² Surviving Economic Abuse, 2020 https://survivingeconomicabuse.org/wp-content/uploads/2020/11/SEA-EJP-Evaluation-Framework_112020-2-2.pdf

³ Outlaw, 2009 www.researchgate.net/publication/246936470_No_One_Type_of_Intimate_Partner_Abuse_Exploring_ Physical_and_NonPhysical_Abuse_Among_Intimate_Partners

⁴ Women's Aid, 2019 www.tuc.org.uk/research-analysis/reports/unequal-trapped-controlled

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

Get involved

If you would like to get involved in our work:

Contact us:

info@survivingeconomicabuse.org

Follow us on Twitter:

@SEAresource

Learn more about economic abuse at

www.survivingeconomicabuse.org