

SURVIVING

ECONOMIC

A B U S E

"I thought I was alone, in a situation that was always called 'complex' or 'unusual'... until I discovered SEA."

Impact Report

2021-22

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Introduction

As the world began to return to a 'new normal' after the tumultuous months of the pandemic, SEA marked another busy year. Via our website, training and partnerships with frontline organisations, SEA this year supported more than 30,000 victim-survivors of economic abuse.

One of our proudest moments of the year was seeing the Domestic Abuse Bill for England and Wales finally receive royal assent and become the Domestic Abuse Act (2021). For three years, influencing the legislation to recognise and define economic abuse, and then to criminalise post-separation abuse, has been central to our strategy. We have now entered the next phase of this work – implementation. We continue to work alongside government to demand an effective response to economic abuse from both statutory agencies and other relevant stakeholders.

The context of the Covid-19 pandemic remained front of mind as we continued to see increased demand for SEA's expertise. The partnerships via which we support frontline services working directly with victim-survivors became more important than ever, especially those with Lloyds Banking Group and Money Advice Plus. I am so proud of all we have achieved together. This includes modelling best practice in responses to vulnerable customers in financial services (see page 14) and collaborating to create the Economic Abuse Evidence Form, testing a new, highly promising path to economic justice for victim-survivors with coerced debt (see page 15).

As our three-year strategy, Surviving and Thriving, ends, we have undertaken a strategic review of our priorities and have used this to inform the next chapter. Our new strategy for 2022-25, Making Waves, will centre partnership working to support others with the knowledge and skills to respond to victim-survivors. It increases our focus on working with financial services and the women's sector, and on developing a strong evidence base of survivor experiences and needs. Moreover, it reaffirms our commitment to ensuring our work and organisation mirror the diversity of survivors that need support.

While we reflect on our successes and plan for the future, our values remain firm. They define what we stand for as an organisation and underpin everything we do. Read more about our success in relation to our values on page 6.

As ever, I would like to thank the tireless commitment of our Trustees and dedicated team, the courage and strength of the Experts by Experience who work alongside us, and the support of our funders and partners. Our work would not be possible without you.

Dr Nicola Sharp-Jeffs OBE
Founder 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 interfering with a partner or ex-partner's economic stability.

Economic abuse can include the control of money and the things that money can buy, like transport and technology, which allow us to work and stay connected, as well as property and daily essentials like food and clothing. It can include refusing to contribute to household expenses, deliberate actions to put the victim's employment at risk or forcing them to take out a loan.

This type of abuse is typically a form of coercive and controlling behaviour. It can continue long after leaving and can have lifelong effects.



1 in 6 women in the UK have 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, policy-makers and the public. We strive to remove barriers to economic safety that women face and to transform the responses that victim-survivors receive.

We work through four strategic priorities to achieve this change:

- 1 Awareness-raising**
 We work with the media and develop awareness-raising campaigns to increase public understanding of economic abuse.
- 2 Professional responses**
 We deliver training, develop tools and resources, provide expert advice and disseminate best practice to professionals who work with victim-survivors.
- 3 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.
- 4 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 projects and issues to help shape and guide our work.

During 2021-22, EEG members shared their stories in the media, participated in focus groups and consulted on SEA's new three-year strategy. Their courage in relaying stories of economic abuse is fundamental to raising awareness and creating change.

"Thank you for giving us the opportunity to speak up and unite our experiences, instead of feeling like it's just me."

EEG Member

This year, we launched two significant survivor-centred initiatives – a summit and an online forum (see page 11 for more details).

What we did in 2021-22

Following our core values led us to make impactful change in the lives of victim-survivors this year.

We are purposeful

Years of relentless focus on influencing the Domestic Abuse Act (2021) for England and Wales paid off as it passed into law, recognising and defining economic abuse in legislation and criminalising post-separation abuse. Our work this year focused on successful implementation of the Act.

We believe

We deepened our engagement with survivors through the launch of the Survivors' Forum and by holding our inaugural Survivor Summit.

We work in partnership

Alongside Money Advice Plus, we progressed the pilot of the Economic Abuse Evidence Form to create change for victim-survivors who have been coerced into debt. We also helped Lloyds Banking Group to create best practice in financial services in responding to economic abuse.

We are agile

The Financial Support Line, run by Money Advice Plus with support from SEA, was urgently adapted in light of Covid-19 to respond to the increased demand. This year, the Line supported more than 450 victim-survivors with tailored money and debt advice.

We learn and share

We advised UK Finance on a refresh of the Financial Abuse Code, guiding the financial services sector in responding to customers experiencing financial abuse. 30 firms have now signed up across 40 brands.

2021-22 highlights



30,000 survivors supported via our website, training and frontline partnership work



91 pieces of media coverage



More than 1,000 professionals trained



More than £1m in financial gains for victim-survivors using the Financial Support Line and casework service



81 women joined the Survivor's Forum



10 major banks supported by SEA to implement the 2021 Financial Abuse Code



Our CEO Dr Nicola Sharp-Jeffs was named **'Rising Leader of the Year'** at the 2021 Charity Times Awards.

Ethel's Story

Throughout the marriage, Ethel's husband ran up thousands of pounds of debt in her name. A decade after leaving, she was still facing the consequences of the coerced debt.

The abuser had always taken control of all the finances and repeatedly told Ethel she was "stupid" and "bad with money". He forced her to take out loans, screaming in her face if she refused. After she fled, she tried to close the account she held jointly with the abuser, but her bank refused to do so without his signature and consent. The abuser then used the account's overdraft to run up further debt, which the bank pursued her for.

When Ethel called the Financial Support Line, run by Money Advice Plus with the support of SEA, she was referred to the specialist casework service. She was supported to build her money confidence and to find solutions to the debt created through the abuse. She has since had more than £23,000 of debt written off. Ethel was experiencing anxiety and depression but writing off the debt was transformative.

Read more about the Financial Support Line on page 12.

"Please be assured that the difference you've made to myself personally and my mental health is, and I'm not exaggerating, life changing!... As well as your knowledge and vigilance, you provided such moral support... I hope you realise the... the difference it'll make to my future."



Awareness-raising and public education

Our work to influence the Domestic Abuse Act over the last three years positioned SEA as a credible voice. This year, we used this to reach more people with important information about economic abuse.

Reaching the general public

SEA featured in 91 pieces of coverage across broadcast, print and digital media. We:

- were approached by more journalists for comment than ever before
- secured high-profile coverage on radio shows including BBC4's MoneyBox and Radio 5 Live with Naga Munchetty
- were asked to respond to advice columns including on housing rights for victim-survivors
- drew on research for increased impact, with our report into the legal aid means test, Denied Justice (see page 20), featuring in The Telegraph and iNews, and data we published on coerced debt featuring widely in financial sector press.
- We extended our reach by working with a network of advisors and ambassadors, including Jane Portas – co-founder of Insuring Women's Futures – who collaborated with SEA to create the 'Six Moments that Matter' financial wellbeing guide for women, which featured in The Independent.
- Well-known personalities shared SEA's message, including TV presenter Ruth Dodsworth who shared SEA's Twitter posts with her 40,000 followers.

We worked with others to reach more people with information about economic abuse:

- A video we co-created with StepChange Debt Charity, promoted online by Asda Money and StepChange during Talk Money Week, reached more than 10,000 people.
- Partnering with organisations in New Zealand, Canada and Australia, we reached global audiences during the 16 Days of Activism Against Gender-Based Violence, including recognising the first International Economic Abuse Awareness Day.

"Absolutely my situation... it'll be years before I can pay off the debts he's left. No savings, no mortgage."



"Thank you so much. Your posts helped me to even recognise that it was... abuse."

Victim-survivor on Instagram

Reaching industry

Our presence in trade magazines and specialist press increased this year, particularly in financial services press with coverage in Financial Reporter and IFA Magazine. Several major firms referenced SEA in their communications, including Lloyds Banking Group, NatWest Group, the Financial Ombudsman and the Financial Conduct Authority (FCA). Alongside press coverage, SEA has been repeatedly invited to industry panel events, including the FCA Consumer Panel.

Reaching survivors

We want more victim-survivors to know what economic abuse is and where they can access support. This year, we moved towards this in several ways:

Website:

We added new information pages to our website, including on low-cost legal support for victim-survivors. Our website reached more people than ever before, gaining more than 178,000 unique page views.

"Finding your site, and what you do, changed so much for me in terms of economic abuse actually being a 'thing'. That validation has already helped me so much and I will be forever grateful." Victim-survivor

Video:

We made information available in different formats, including video. Our short animated video, 'What is economic abuse?', had more than 200,000 views during Talk Money Week.

"I found your video on economic abuse excellent and healing just to listen to... [I'm able] to explain it now with simple words." Victim-survivor

Training:

As the national training partner of The Labyrinth Project, led by Solace Women's Aid, we facilitated financial capability training for victim-survivors.

" [I have] increased self-awareness around economic abuse... I know where I can get support from. I will also speak to the vulnerabilities team at my bank." Victim-survivor

Peer support:

We launched a Survivors' Forum, a safe and supportive online space for victim-survivors to connect with others. 81 survivors joined in the first three months since its launch, with survivors sharing experiences of the effects of economic abuse.

"What has helped me recover the most? Talking and sharing with others who have been through something similar."

Victim-survivor

Survivor Summit:

We held a Survivor Summit, bringing together Experts by Experience Group members and keynote speakers to offer network opportunities, build relationships and share knowledge.

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

Victim-survivor



91 pieces of media coverage



178,000 website page views



81 survivors connected via the Survivors' Forum



8 influential advisors and ambassadors working alongside SEA



200,000 views of our animation 'What is economic abuse?'

Professional responses

Through award-winning partnerships and an established training programme, we equip frontline professionals with the knowledge and skills to respond to victim-survivors of economic abuse.

Financial Support Line and casework service

The Financial Support Line for victims of domestic abuse is run by Money Advice Plus with partnership support from SEA. It offers specialist advice to people experiencing domestic abuse who are in financial difficulty.

The Line began offering one-off advice as an urgent response to the Covid-19 pandemic, with the casework service offering longer-term support that can lead to life-changing outcomes including debt write-offs.

Local domestic abuse services from across the UK regularly refer victim-survivors for specialist casework, and MPs have also referred their constituents to the service this year.

Advisors, with their knowledge of domestic abuse and financial expertise, supported 450 clients this year, including casework for 176 clients.

The casework service recorded confirmed financial gains for 71 victim-survivors, totalling an estimated £1.13m, and equating to 40% of casework clients. One survivor was supported to achieve a financial gain totalling more than £74,000.

In addition to financial outcomes, the service is trauma-informed, offering emotional support alongside support with building money knowledge and confidence

"I feel you have given me my life back."

Victim-survivor

"Thank you so much for all the support and advice you have provided. It has been life changing."

Victim-survivor

Training

Through training professionals to recognise and respond to economic abuse, we create deep and lasting change.

Our training programme, with courses accredited by the Open College Network, continues to reach large numbers of professionals from a variety of sectors. This year, we trained more than 1,000 professionals from sectors including law, debt advice and housing, as well as local authorities and domestic abuse services.

Following the training:

- 99% of professionals trained said they had an increased understanding of economic abuse
- 92% said they had an increased understanding of how to help a victim of economic abuse

This year, we worked with more women's centres and domestic abuse services as a national training partner of the Labyrinth Project, led by Solace Women's Aid. We also reached more parts of the UK, tailoring some training for Scotland and Northern Ireland.

"Prior to attending the training, I felt a bit helpless in supporting [my client]. However, after the training, I feel better informed about seeking help on [her] behalf."

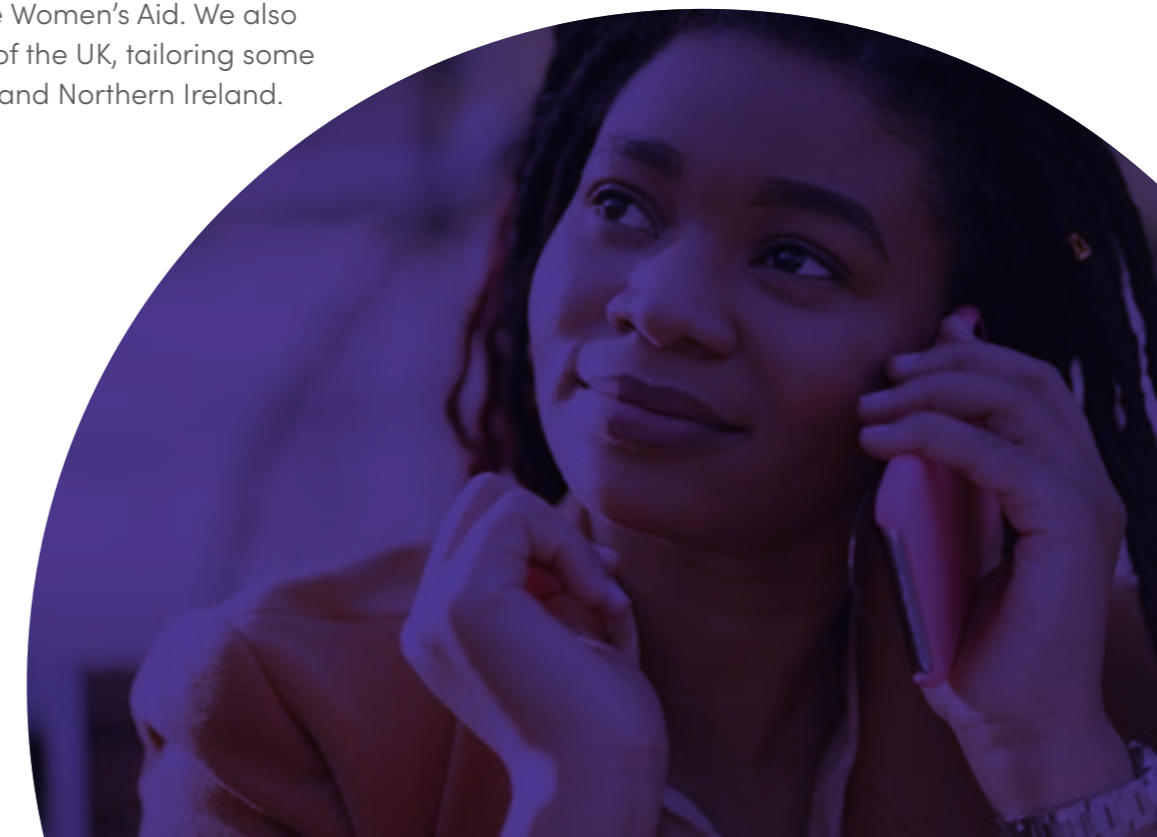
Housing sector professional

"This has been one of the most useful courses I have ever attended... I will be taking what I have learned and using it with all my clients going forward."

Domestic abuse sector professional

"I feel more able to ask the right questions and pick up on the cues a bit better than before and just open up the conversation."

Violence against women and girls sector professional



Working with Lloyds Banking Group

Another powerful partnership through which we support professionals to achieve change for victim-survivors is with Lloyds Banking Group. We support their Domestic and Financial Abuse (DAFA) Team, equipping them with the specialist knowledge about economic abuse to respond to vulnerable customers.

SEA provides a programme of training for Lloyds Banking Group colleagues, advises directly on the most complex cases, and has seconded a team member to the DAFA Team. This model of working is creating best practice for responses to vulnerable customers across financial services, as captured within FCA guidance.

Through the partnership, the team can offer support that includes separating debt between the victim-survivor and the abuser, and removing a joint party from an account without needing the consent of having to be sought from both parties.

This year, we advised directly on 176 cases and supported the team to offer best practice responses to more than 1,200 customers experiencing domestic, including financial, abuse.

“Working with SEA has been a game-changer for how we... support victim-survivors... Our colleagues have the skills to discuss economic abuse with customers, and the confidence in knowing a referral to our specialist team will get them tailored and safe support.”

Catherine Rutter – Director of Customer Inclusion, Lloyds Banking Group

-  **450** victim-survivors supported via the Financial Support Line and casework service
-  **£74,000** of debt written off for one survivor via the casework service
-  We provided support to frontline professionals on **230** complex cases involving economic abuse across banking, debt and housing
-  We trained more than **1,000** professionals
-  SEA's advice helped Lloyd's Banking Group support more than **1,200** customers experiencing domestic and financial abuse

Systems change

Fundamental change to systems is needed across sectors to ensure that women are supported at scale. This year, we made strides towards systems change in financial services.

The Economic Abuse Evidence Form – pilot year

The Economic Abuse Evidence Form (EAEF) provides a single mechanism to inform a creditor about a victim-survivor's experience of economic abuse. It can transform the support that victim-survivors with coerced debt receive and help them access the right debt solution faster.

This was the pilot year for the EAEF, created in partnership with frontline service Money Advice Plus and supported by the Money and Pensions Service. During this financial year, the form was used by 10 creditors, including Cabot and Lloyds Banking Group. Following specialist training on economic abuse delivered and designed by SEA and Money Advice Plus, PayPlan also joined the pilot.

Results include:

-  **Faster decision-making**
This is vital for victim-survivors' safety, emotional wellbeing and mental health. 69% of debt write-off requests with an EAEF were approved within four weeks compared with 21% approved in that timeframe with no EAEF.
-  **Increased numbers of successful debt write-off requests**
73% of debt write-off requests with the EAEF are approved compared with 58% without an EAEF.
-  **Financial gains for victim-survivors**
Use of the form has seen victim-survivors supported to achieve debt write-offs totalling £177,000.

"I can't thank you enough. It's a life changing event for me... I have been campaigning for 10 years to effect this change and you have made that breakthrough."

Victim-survivor who had £29,000 with four creditors written off

"By being part of this pilot, we can ensure that victim-survivors do not have to re-live the trauma of having to re-tell their story and can get access to the best debt solution quickly."

Liz Freitas – Inclusive Services Engagement Manager, Affinity Water

"...we've already arranged for the debts of several clients to be written off after submitting the Economic Abuse Evidence Form to creditors on their behalf. Plus, the timescales of these write-off decisions ... [are] considerably shorter than other debt write-off requests."

Rachel Duffey – CEO, PayPlan

Influencing change in financial services

After successful work to include economic abuse in legislation, the Financial Conduct Authority (FCA) amended its guidance for vulnerable customers. For the first time, and following engagement with SEA, the FCA now names economic control within domestic abuse as a driver of vulnerability. It also includes SEA's partnership with Lloyds Banking Group (see page 14) as an example of best practice.

This, alongside the Domestic Abuse Act (2021) for England and Wales, led to a refresh of the Financial Abuse Code, originally established in 2018 and informed by SEA. Following SEA's guidance, the Code now recognises coerced debt and arrears, recommending firms work to prevent future debt accruing as well as being flexible in solutions. SEA's CEO was asked to write the foreword to the refreshed Code, which has seen a significant uplift in the number of firms signing up.

Throughout the year, SEA has been working across the sector to support implementation of the Code. We worked alongside 10 banks, including the four market leaders. Our work supported them to develop good practice in line with, and beyond, the Code, to ensure victim-survivors are supported to rebuild their lives.

Responding to the impact of Covid-19

This year we remained vigilant to the impact of the pandemic on the economic resilience of victim-survivors.

Following our report last year, The Cost of Covid-19, into the effect of the pandemic on survivors, this year we co-authored The Shadow Pandemic – shining a light on domestic abuse during Covid. A collaboration between 11 organisations across the domestic abuse sector, the report calls for change to combat the longer-term impact of the pandemic. Among the recommendations is the need for increased funding so that all victim-survivors can access timely support and groups including Black and minoritised women, women with disabilities and LGBT+ groups can access specialist support.



10 organisations using the Economic Abuse Evidence Form



£177,000 of debt written off with the Form



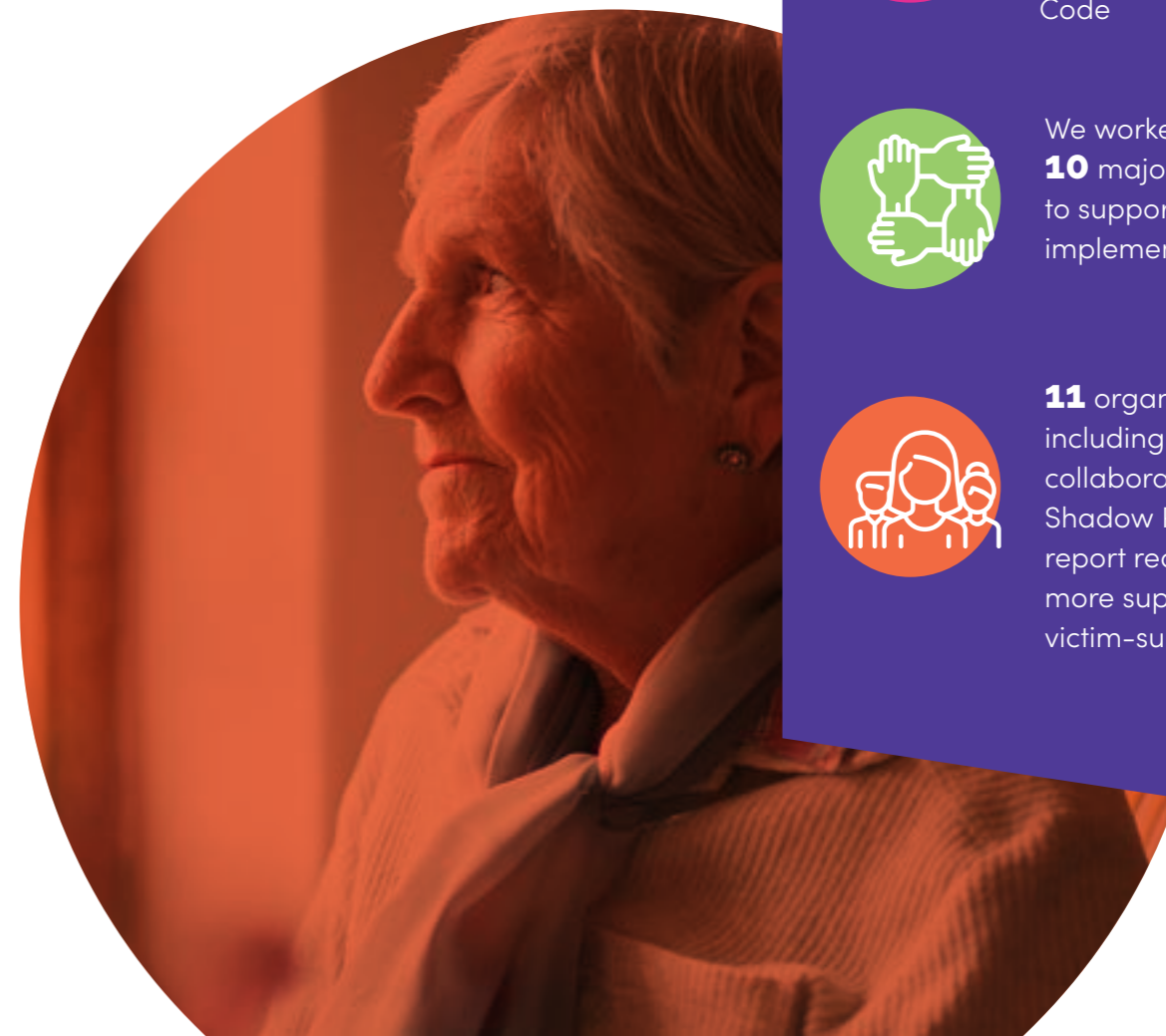
30 financial services firms covering **40** brands signed up to the 2021 Financial Abuse Code



We worked alongside **10** major banks to support them to implement the Code



11 organisations, including SEA, collaborated on the Shadow Pandemic report recommending more support for victim-survivors



Policy influencing

Centring the lived experience of victim-survivors in our work has ensured that our policy asks truly reflect their needs.

After three years of campaigning, the Domestic Abuse Bill for England and Wales received royal assent, becoming the Domestic Abuse Act (2021). It names and defines economic abuse in law for the first time. Via an amendment to the Serious Crime Act (2015) it also criminalises post-separation abuse in England and Wales, a change that will transform the lives of many victim-survivors.

“Without question, Surviving Economic Abuse was the key actor in that legislation being included in the Domestic Abuse Bill.”

Jess Phillips, Labour MP (domestic abuse lead)

This year, we entered a new chapter, focusing on successful implementation of the law.

- We fed into the drafting of statutory guidance that will support the new legislation, including:
 - revised guidance on the controlling or coercive behaviour offence, which will underpin the law that makes post-separation abuse a crime
 - the Crown Prosecution Service’s domestic abuse policy development
 - statutory guidance on the Domestic Abuse Act.
- We called on the Government to put women’s safety at the heart of its approach in its Tackling Violence Against Women and Girls Strategy.
- We responded to consultations that informed the development of the National Domestic Abuse Plan published in March 2022 to align with the strategy. The Plan mentions economic abuse 12 times and sets out an objective to ‘Help all victims and survivors who have escaped from domestic abuse feel that they can get back to life as normal, with support for their health, emotional, economic, and social needs’. Economic and housing support is identified within the five broad categories of support which will deliver improved outcomes. The Government also commits to doubling funding for work on economic abuse to a minimum of £200,000, providing vital support and economic safety for victims and survivors.

- The National Domestic Abuse Plan calls on more firms to sign up to the Financial Abuse Code, published by UK Finance and supported by the Building Societies Association (FBSA). SEA influenced the Code (see page 16), which the Government notes creates more consistency in the support available for those who need it. It pledges to continue to support the promotion of the Code. See page 16 for more on SEA’s work to support financial services in implementing the new legislation and the increased commitment from the sector to ensure their systems and practices better support victim-survivors.

Economic justice for victim-survivors

To mark International Women’s Day, we collaborated with global law firm Hogan Lovells on their pro bono report Legal Rights and Remedies for Economic Abuse. The report is the first of its kind in the UK, focusing on reparations and compensation for victim-survivors of economic abuse.

It advocates for reparations to be paid to victim-survivors who have experienced abuse through the criminal justice system – central to SEA’s vision of women achieving economic equality. The report received coverage in trade press, including the Global Legal Post, and received positive feedback from professionals supporting victim-survivors.

“I can’t tell you how helpful it is... The legal landscape makes so much more sense to me now.”



Legal aid

This year, we called for the legal aid means test to be scrapped for victims of domestic abuse in a new report, Denied Justice.

Last year, we assisted Public Law Project’s trailblazing case in this area, resulting in a successful High Court judgment for a victim-survivor. The court ruled that her assets be disregarded from the means test as the abuse meant she could not access the capital. Our research to support this case – based on the testimony of 43 survivors who had experience of the legal aid means test – formed the basis of our report published this year.

The recommendations were picked up by the Telegraph and iNews. It was shared widely by the domestic abuse sector, reaching more than 100,000 people on social media. The report has strengthened calls for ongoing reform to the means test.

“This report [highlights] the impact of the current rules on victims and survivors of domestic abuse and I am pleased to support its call for urgent reform to the legal aid system.”

Nicole Jacobs, Domestic Abuse Commissioner for England and Wales

“The legal aid situation needs to change, urgently. It’s an impossible situation, one which totally traps women like me.”

Victim-survivor

- 

25 responses to government, regulator and parliamentary policy consultations
- 

A minimum of **£200,000** pledged by the government for work on economic abuse
- 

12 mentions of economic abuse in the National Domestic Abuse Plan
- 

2 major reports calling for change to the support victim-survivors receive
- 

43 survivors shared their experiences of the legal aid means test
- 

100,000 people reached on social media with our call for the legal aid means test to be scrapped for victim-survivors of domestic abuse

Financial information

Our income

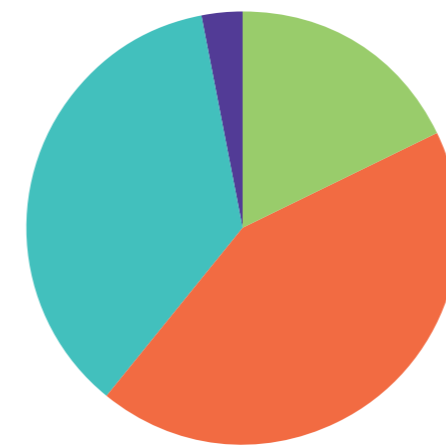
SEA’s team and core costs have grown significantly since the charity was established in 2017. A key factor in this growth has been our ability to secure grants from a range of funders, including multi-year grants.

As an independent charity, we depend on charitable donations for all areas of our work. Without them SEA would not exist.

As well as significant and repeated statutory grants, we have built up a diverse portfolio of grant-making trusts and foundations that support SEA’s work. With annual income exceeding £1m, attention is now turning to developing new funding streams.

We continue to seek a balance of restricted and unrestricted funds to provide essential support for core work.

SEA’s total income during the year was £1,417,373 (2021: £1,306,291).

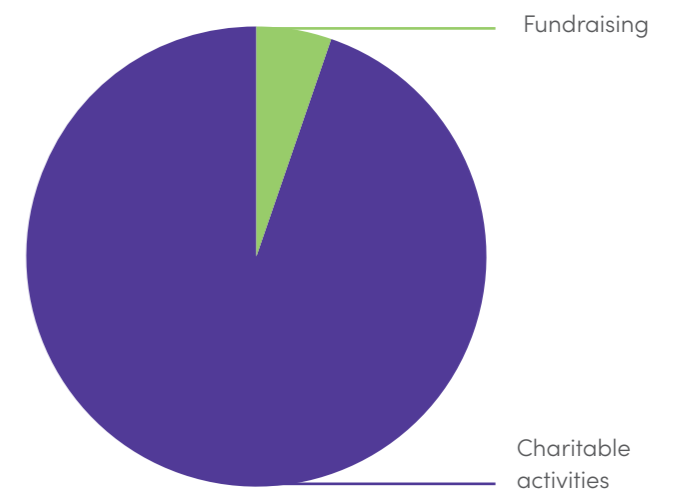


- Trusts and foundations - 43%
- Corporate - 36%
- Statutory - 18%
- Other* - 3%

*comprising income from the National Lottery Community Fund, SEA’s training programme and individual giving

Our expenditure

Our total expenditure of £1,333,664 (2021: £1,018,397) comprises expenditure on charitable activities of £1,262,246 (2021: £955,056) and costs of raising funds of £71,418 (2021: £63,641). The costs of raising funds are 5.3% of our total expenditure, meaning we generated £19-£20 for every £1 spent on fundraising.



Our free reserves are £337,987 (2021: £269,926). These are unrestricted funds, representing approximately 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 2021-22 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.

Trustees

Annabel Griffiths
Sue Lewis
Ruth Mason
Janqui Mehta
Cathy Millis
Katie Sayer
Jonathan Speight
Richard Walsh
Sarah Williams-Gardener

Advisors and Ambassadors

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Yasmine Chinwala
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Child and Woman Abuse Studies Unit (CWASU) at London Metropolitan University
FreeFrom
Money Advice Plus
Money Advice Trust
RISE
SafeLives
Solace Women's Aid
StepChange
Tender

Pro bono support

Jenny Brown of Jemblewren
Lee Healey of Income Max CIC

We are grateful for donated goods and services worth an estimated £24,500 this year, enabling us to carry out our life-changing work.

See our website for more information about the [people](#) and [organisations](#) that support SEA.

Grant funders

Allen & Overy
Aviva Foundation
Bank Workers Charity
Churchill Fellowship
Coral Samuel Charitable Trust
Esmée Fairbairn Foundation
Home Office
John Ellerman Foundation
Joseph Rowntree Charitable Trust
London Borough of Waltham Forest
Marsh Charitable Trust
Nationwide Community Grants
Oak Foundation
Schroder Charity Trust
Smallwood Trust
The Rayne Foundation
Women Thrive Fund, provided by ROSA and the Smallwood Trust in partnership with the Tampon Tax Fund

Individual supporters

Thank you to all the individual and regular givers who contribute to SEA's work, helping us to save lives and stop economic abuse forever.

1. Refuge, 2020. [Know Economic Abuse](#).
2. Surviving Economic Abuse, 2020. [Recognising and responding to the scale of coerced debt: Final evaluation of the Economic Justice Project](#).
3. Outlaw, 2009. [No one type of intimate partner abuse: Exploring physical and non-physical abuse among intimate partners](#).
4. Women's Aid, 2019. [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](https://twitter.com/SEAresource)

Learn more about economic abuse at

www.survivingeconomicabuse.org

Support us

To donate to SEA, please visit

www.survivingeconomicabuse.org/donate

To discuss a donation or providing pro bono support, please contact us on

fundraising@survivingeconomicabuse.org