



**SURVIVING  
ECONOMIC  
A B U S E**

# **Surviving Economic Abuse's General Election Manifesto**

**Working alongside victim-survivors to stop economic abuse and achieve economic equality.**

**May 2024**



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# Our overall vision:

**Support victim-survivors of economic abuse, hold perpetrators to account, promote economic equality, and stop economic abuse forever.**



## Our priorities:



### **Support:**

To ensure that all victim-survivors of economic abuse can access life-saving specialist and economic support – both at a point of crisis and when victim-survivors are rebuilding their lives – to re-establish their economic safety and/or stability.



### **Disrupt:**

To encourage and support public, legal, and private sector partners to work together to disrupt opportunities for abusive current and ex-partners to control economic resources and ensure there are consequences for their abuse.



### **Prevent:**

To stop economic abuse for good, by tackling its root causes and educating children and young people about what economic abuse is, how to access support, and encourage equal economic relationships.

Foreword:

# Sam Smethers

Interim CEO of Surviving Economic Abuse

As we look towards the next general election, it's time all politicians commit to take action to stop economic abuse and hold to account the abusers devastating the lives of millions of women.

In the last year alone, 5.5 million UK women had their money and property controlled by a current or former partner. [1]

The cost-of-living crisis, coming so soon after the global Covid pandemic, has worsened the impact of economic abuse, making it even harder for victim-survivors and their children to escape the abuser and safely rebuild their lives.

Since the 2019 General Election, we have made huge strides in recognising this long-overlooked form of domestic abuse. Thanks to our work alongside victim-survivors and with the support of the violence against women and girls' sector, the introduction of the 2021 Domestic Abuse Act named and defined economic abuse in the statutory definition of domestic abuse and criminalised post-separation abuse.

The Financial Conduct Authority's Consumer Duty places a responsibility on financial services firms to prevent foreseeable harm to customers, including economic abuse victim-survivors as customers in vulnerable circumstances. 29 firms covering 40 brands



are signed up to the 2021 Financial Abuse Code and partners such as Lloyds Banking Group are responding to the needs of victim-survivors with innovation and leadership.

But we need to go much further if we are to truly transform the lives of all economic abuse victim-survivors and their children and prevent opportunities for perpetrators to cause harm. That's why all political parties must commit to transforming legislation into widespread societal change.

Every day we hear from victim-survivors across the country who want politicians to understand how perpetrators are using our justice, welfare, financial and child maintenance systems to cause devastating economic harm and take action. Many of our current systems collude with the abuser to make it even more dangerous for victim-survivors, including children, to leave and access safety.



For those that do, we know many end up homeless and destitute, having lost their possessions, jobs, and prospects – often left in debt with a poor credit score. As a result, victim-survivors are often forced to return to the abuser where they face an even greater risk of harm and homicide, while others are driven to take their lives after fearing there is no escape.

To truly stop economic abuse, whichever political party becomes our future government must reflect the experiences of victim-survivors in their response to economic abuse. Survivors know what works and what needs to change to ensure they can be safe and rebuild their lives. That's why we're proud to have created this Manifesto alongside the Experts by Experience Group (EEG), over a hundred victim-survivors who have all experienced economic abuse.

Our Manifesto provides a blueprint of innovative and practical solutions across three priority areas, which reflect the needs and experiences of the victim-survivors who developed it.

Our first priority is for all political parties to commit to providing financial help and specialist economic advocacy support to all victim-survivors, regardless of their immigration status. This will ensure all victim-survivors have access to the specialist economic support required to escape the abuser and move forward with their lives.

Far too often leaving does not mean long-term safety or stability for many victim-survivors. Perpetrators use ongoing economic ties to the victim-survivor, such as a joint life insurance policy, a joint mortgage, or reliance on spousal and child maintenance, to continue their control.

Our second priority is for all political parties to commit to working alongside the public, legal and financial sectors to disrupt opportunities for abusive current and ex-partners to use these systems and services to cause harm. Critically, all parties must commit to ensuring perpetrators pay for their crimes if we are to truly hold them accountable for the harm they cause and compensate victim-survivors in a way that enables them to rebuild their economic safety.

Finally, survivors want to see a world in which economic abuse has no place. The key to this lies in a society that does not tolerate economic control. Our priority is for all political parties to educate children and young people about what economic abuse is and challenge its root causes – women's inequality – so that economic relationships are equitable.

We all want a world in which women and children can thrive. Now we need all politicians to listen to victim-survivors and act. At the next General Election, we have an opportunity to deliver lasting change for victim-survivors and stop economic abuse once and for all. Let's work together to make our vision a reality.

Foreword:

# The Experts by Experience Group

Economic abuse is never-ending. We know first-hand the devastation that it causes us and our children. We have lived through it and continue to be negatively impacted by our ex-partners' ongoing control and behaviour every day in everything that we do. In too many cases, it has destroyed our lives and our children's potential.

The long-lasting and ongoing impact of experiencing economic abuse from a partner or ex-partner makes us more determined to bring about change. We are united in wanting to build a better future for all survivors and their children and end economic abuse once and for all.

It meant so much to us to finally have economic abuse recognised in law and post-separation abuse criminalised through the 2021 Domestic Abuse Act. It validated our experiences and reflected all the tactics abusers use to control women and children. But we now need to see the law reflected in everyone's understanding of what economic abuse is, as well as changes to all systems so survivors are properly supported and abusers face consequences for their actions.

The 2024 General Election provides an opportunity to bring about real change in both the law and practice in the next parliament.



That's why we are pleased to be working alongside Surviving Economic Abuse (SEA) to create this Manifesto, jointly setting out our solutions to the economic abuse crisis that's happening across the country.

By sharing our experiences of economic abuse and our knowledge of how perpetrators game the system, we hope that all politicians will better understand economic abuse, especially how abusers perpetrate it post-separation, and commit to delivering the change we need to see to stop it.

Far too many agencies, like the police, courts, and the Child Maintenance Service, see economic abuse as something that happens when you live with an abuser or just after you have fled. But the reality is that it goes so much deeper than that, lasting for years, decades, sometimes even lifetimes.

Years after we left, the abuser's ongoing economic control through countless ties means that we still can't live the life we deserve.

Their behaviour causes immeasurable harm and devastation that we are still living with today. For example, over a decade after divorce and being awarded the family home, one of us has been pushed into mortgage arrears because the abuser refuses to be taken off the joint mortgage, contribute to housing costs or pay the child support he owes. This family is now facing the very real threat of homelessness as well as being plunged further into debt.

It's time that politicians and agencies realise that abusers are using systems to continue to perpetrate economic abuse long after separation. The law, financial services and the Child Maintenance Service were all used against us by the abuser. It should never be the case that the systems meant to protect you and your children are used as a weapon against you. This must change.

To achieve this, firstly, there needs to be a better understanding of economic abuse, how it continues post-separation and how perpetrators exercise control across the public, legal, housing, justice, and financial sectors. There have been too many times that we have reached out for help only to be told, "well he isn't holding a knife to your throat" and dismissed. In-depth economic abuse training delivered by SEA as a specialist provider is vital to shifting attitudes so that professionals, who can help, recognise economic abuse and provide a good and safe response.

We also need to stop perpetrators in their tracks by closing down opportunities for abuse within our existing systems, and make sure there are consequences for their actions. This needs to go much further than a criminal justice response because so few of us have confidence in the system to report the abuse in

in the first place. We therefore need all politicians to commit to working with financial services firms, family courts and public bodies to make sure there are repercussions for abusers, such as de-banking perpetrators or taking child support payments directly from their wages or assets.

Finally, we must carve out a better future for our children and societal education is paramount to this. We need to ensure that all members of society, including future generations, can spot and call out the signs of economic abuse and recognise that economic independence creates freedom. We need all politicians to commit to delivering funding for educational resources on economic abuse and specialists to lead lessons in schools to challenge the attitudes around who is entitled to money and the things it can buy, helping children and young people understand what economic control looks like and how it can be challenged.

This year could be the year we truly transform how society responds to economic abuse. We want to work with all political parties to make sure our voices are heard and that whoever makes up the next government prioritises challenging economic abusers. We hope that as many politicians as possible read our Manifesto and act to prevent the devastating harm abusers cause once and for all.





# The Manifesto

# Introduction

Economic abuse is a legally recognised form of domestic abuse and is defined in the 2021 [Domestic Abuse Act](#). It is a devastating type of controlling or coercive behaviour that occurs when someone's partner or ex-partner controls (through restriction, exploitation and/or sabotage) how they acquire, use, and maintain economic resources such as employment, housing, food, clothing, and transportation.

One in five women in the UK experienced economic abuse from a current or former partner in the last year, with women from Black, Asian and minoritised ethnic backgrounds nearly twice as likely to experience economic abuse than White women. [2] Abusers rarely perpetrate it in isolation – it is usually used alongside other abusive behaviours, such as physical, sexual, and psychological abuse, to exert power and control over a current or ex-partner. 95% of domestic abuse victim-survivors experience it.

Perpetrators utilise this type of abuse to create economic instability and/or make the victim-survivor economically dependent to limit their freedom. Without control over money and the things that money can buy, it is difficult to leave, trapping victim-survivors with the abuser and putting them at risk of further harm.

Perpetrators also continue this form of abuse long after a victim-survivor has left, and the effects can last a lifetime. Many victim-survivors end up homeless and destitute, having lost their possessions, jobs and prospects, often left in debt with a poor credit



score. Many are forced to start over from scratch and face huge challenges to achieving long-term economic stability, including difficulties finding or keeping a roof over their head.

We developed this Manifesto alongside the Experts by Experience Group (EEG), over one hundred victim-survivors who have all experienced economic abuse. It details solutions across three priority areas, which include: financial help and specialist support for victim-survivors; disrupting opportunities for perpetrators to economically abuse through legal, financial, and other systems; and educating children and young people to prevent economic abuse.

While the focus of many of these recommendations are related to money, debt, financial services as well as systems change, the work of Surviving Economic Abuse (SEA) is much broader. It also focuses on the control of property, goods, and services, for example, perpetrators using utilities, smartphones or food to control.






# Financial help and specialist support: escape and rebuild

Perpetrators use a multitude of tactics (like misusing joint financial products, refusing to pay child support or contribute to household bills, controlling access to goods, damaging property, and sabotaging employment) to maintain economic control and cause harm to victim-survivors, both during a relationship and after separation. As a result, victim-survivors are forced to navigate a complex array of systems, products, and services to regain economic safety, stability, and freedom. In turn, this makes it even more difficult for victim-survivors to access the economic resources and support to safely leave and rebuild their lives.

The cost-of-living crisis, coming so soon after the global pandemic, created a conducive context for economic abuse and has made it even more difficult for victim-survivors to have control over the economic resources needed to be safe. Nine in 10 victim-survivors who contacted the Financial Support Line for Victims of Domestic Abuse (FSL), run by our frontline partner Money Advice Plus, either had less than £100 at the end of the month or were in a negative budget. Furthermore, 60% of economic abuse victim-survivors are coerced into debt by the perpetrator with the average debt for FSL callers standing at over £27,000.

A perpetrator's control of economic resources forces victim-survivors to stay with an abuser for longer, while the impact of economic abuse, ongoing economic abuse, and a lack of access to economic resources post-separation



**He continues to thwart my ability to rent or to work, he's completely stifling me economically. Years after leaving him, I'm as controlled by him as I always was.**

**Victim-survivor**

is the primary reason women return to an abuser. [3] Women experiencing economic abuse in the context of coercive control are at increased risk of being killed [4] – just over a third of intimate partner homicides included economic issues. [5]

Victim-survivors who can flee are often forced to rebuild their lives from scratch while trying to overcome significant economic barriers in the process. For example, the long-lasting and far-reaching effects of economic abuse often damage survivors' credit scores for years to come, preventing them from taking out a mortgage on a future home, a loan, or even a mobile phone contract. Yet there is a lack of specialist economic support available to victim-survivors to help them establish their short and long-term economic safety.

In 2023, the Conservative Government piloted a £300,000 Emergency Fund which offered a one-off payment between £250–500 to help victim-survivors experiencing financial

hardship leave an abuser. This fund provided a lifeline to hundreds of victim-survivors and was expanded in 2024 to provide a £2 million Flexible Fund from 31 January 2024 to 31 March 2025. This offers a one-off payment of up to £500 to help victim-survivors flee an abuser, plus additional payments of up to £2,500 to help them establish a sustainable independent future.

For victim-survivors of economic abuse, every day is a cost-of-living crisis, and they urgently need financial help to flee and begin to rebuild their lives. That's why it's necessary to have a permanent flexible fund available to victim-survivors, so they have the means to be safe and start to rebuild their lives.

Of those victim-survivors who accessed the Emergency Fund pilot, almost 2 in 5 needed to do so because they were struggling to make debt repayments. [6] This highlights the importance of domestic abuse services working in partnership with specialist money and debt advice services as well as financial services, integrating expertise and coordinating practice so that victim-survivors can be supported to de-link financially from an abuser, including exploring debt write-off options. Specialist economic abuse advocacy like this can play a lifesaving role in supporting victim-survivors to regain economic safety and rebuild their lives.

Through the joined-up working across these services at a time of crisis, victim-survivors can receive specialist debt and money advice specific to their experiences of economic abuse, as well as advocacy with financial services which can lead to life-changing financial solutions. This has been demonstrated with the FSL and its casework service for victims of domestic abuse, run by MAP, which offers support to victim-survivors

of economic abuse from specialist debt and money advisers who provide money and debt advice through a lens of economic safety. The service supports victim-survivors not only to understand how they can navigate the impact of economic abuse, but also leads to tangible financial solutions. In 2022-23, MAP's FSL and casework service reported £1.6 million in financial gains for victim-survivors by increasing income and achieving sustainable debt solutions, including debt write-offs. This provides the opportunity for victim-survivors to have greater control of their finances and start to (re)gain economic independence and security.

SEA and MAP have trialled this national response through supporting specialist economic advocacy in local areas. The [Economic Justice Project](#) brought local domestic abuse services and money and debt advice services together in three local council areas to support the economic needs of victim-survivors, by providing training on economic abuse and creating a specialist economic abuse advocate role. [7] This enabled more effective support of victim-survivors, helping them to (re)establish their economic safety through maximising income, claiming eligible benefits, and supporting them to stay in or (re)enter employment, and preventing economic loss through supporting them to financially de-link from the perpetrator as well as securing solutions to coerced debt.

Making sure specialist economic advocacy is available to all victim-survivors across the country will enable them to (re)establish economic stability and challenge the economic control of the abuser. For example, specialist economic advocacy can help victim-survivors keep hold of their job, stay in their own home, or restore their credit rating.

This will increase victim-survivors' economic safety and therefore reduce the need for additional support in the longer term. It is critical that these services are available to all victim-survivors of economic abuse, particularly women from Black, Asian and minoritised ethnic backgrounds who are nearly twice as likely to experience economic abuse than White women.

To achieve this, all political parties must commit to a statutory duty to commission community-based services, including economic advocacy services, and ensure that there is sustainable funding to provide these services. This must include a ring-fenced proportion of this funding for specialist "by and for" services as called for by the wider sector in [the Joint VAWG Sector General Election Manifesto](#).



## Recommendations:

### 1.

All political parties must commit to making the Flexible Fund permanent to provide a vital lifeline to domestic abuse victim-survivors, supporting them and their children to take steps to safety and a new life.

### 2.

All political parties must commit to making it a statutory duty to commission community-based services, including specialist economic advocacy, and for the national government to provide sufficient funding to councils to meet their duty. A proportion of this funding must be ring-fenced for specialist 'by and for' services.

### 3.

All political parties must commit to funding the national Financial Support Line for Victims of Domestic Abuse run by Money Advice Plus, and expanding the provision so that more economic abuse victim-survivors can benefit from its support.




# Immigration: safety before status

Abusers often exploit a victim-survivor's immigration status to perpetrate economic abuse, for example by withholding documentation like passports or visas, purposely letting a victim's visa lapse, or not carrying out their sponsorship duties. Yet, due to their immigration status, migrant victim-survivors face huge additional barriers to accessing vital help to leave the abuser and establish their economic safety.

Current immigration controls often enable this abuse which extends into the financial services space. Migrant victim-survivors report that perpetrators use their immigration status to control their access to current accounts and other financial services products. This is particularly the case for those who do not have leave to remain and are legally unable to open their own account.

Currently, there is an exemption for people who do not have leave to remain that allows them to open a bank account if the Home Office decides there is a good reason why they cannot leave the UK. It may grant an exemption to those facing a "legitimate barrier" to leaving the UK so they can open a bank account; however, the Home Office has not defined what a "legitimate barrier" to leaving the UK is within the guidance that underpins Section 40 of the 2014 Immigration Act. This must be rectified by the Home Office recognising economic abuse as a 'legitimate barrier' to leaving the UK within its guidance, thus exempting victim-survivors who do not have leave to remain and enabling them to open a bank account, regardless of their immigration status.



**When I go to the bank to open my bank account... they were asking for me my address [and] my ID to open my account. When I asked for him to give me all this proofs, he doesn't allow for me.**

**Victim-survivor**

Many migrant victim-survivors fear reporting the abuser to the police, or seeking help from other statutory services, for fear that they could be reported to immigration enforcement and face deportation. This only protects perpetrators from being held accountable for their crimes and puts victim-survivors at further risk of harm. Therefore, we support the [Step Up Migrant Women's campaign](#), led by the Latin American Women's Rights Service. Namely, the campaign's calls for the introduction of safe reporting mechanisms and a stop to data-sharing policies between the police and immigration enforcement, to improve greater access to justice for victim-survivors.

Without recourse to public funds, many migrant victim-survivors are unable to access vital support, such as accommodation, benefits, and domestic abuse support services, which would help them escape the abuser and rebuild their lives. As a result, migrant victim-survivors are more likely to end up trapped with the abuser, or face extreme



hardship, destitution, and homelessness if they try to flee. The discriminatory no recourse to public funds policy must be abolished, the Migrant Victims of Domestic Abuse Concession extended from three to six months, and the eligibility to the Domestic Violence Rule expanded to all victim-survivors on a needs-basis, regardless of immigration status, as called for by Southall Black Sisters and the wider sector in [the Joint VAWG Sector General Election Manifesto](#).



## Recommendations:

1.

All political parties must commit to the full ratification of the Istanbul Convention and abolishing the discriminatory no recourse to public funds policy so all victim-survivors can access support on a needs-basis, regardless of immigration status.

2.

All political parties must commit to continuing to deliver the Flexible Fund to all domestic abuse victim-survivors on a needs-basis, regardless of immigration status.

3.

All political parties must commit to including domestic, including economic, abuse as a 'legitimate barrier' to leaving the UK within the guidance that underpins the 2014 Immigration Act, allowing victim-survivors without leave to remain to open a bank account.

4.

All political parties must commit to introducing a firewall between statutory services and immigration enforcement for victim-survivors of violence against women and girls.






# Housing: a home of one's own

## Mortgages and private ownership

Housing is one of the primary barriers to victim-survivors of economic abuse (re)establishing safety, stability, and/or independence from the abuser. The lasting impact of domestic abuse continues to be the leading cause of homelessness and can affect victim-survivors in any housing tenure or circumstance, including victim-survivors who privately own their own home and share a mortgage with the abuser. In the last year alone, nearly one in three victim-survivors accessing the Financial Support Line (FSL) and Casework Service, run by our frontline partner Money Advice Plus, needed support related to their mortgages, and for 80% of these individuals, this was linked to sharing a joint mortgage with the abuser. For 40% of these individuals, this included a perpetrator's non-payment of the mortgage, and for 20%, the perpetrator had prevented them from remortgaging, moving to a better rate, or selling the property.

Sharing a joint mortgage with an abuser prevents many victim-survivors from accessing economic safety and freedom, and forces them to remain trapped with the abuser because they do not have economic control over the home that they live in. For those who do flee, perpetrators use joint mortgages to maintain control and cause significant harm long after the victim-survivor has left.



**I was trapped on a high-interest rate because [the abuser] wouldn't let me change it. I continued to pay roughly £600 per month to cover the interest but arrears accrued. If I was on a cheaper deal, the £600 would have nearly covered the whole mortgage. Eventually, I ended up in court with repossession proceedings.**

**Victim-survivor**

Through joint and several liability, victim-survivors report how they have been tied to abusers in a "mortgage prison" for as long as 15 to 20 years after separation, due to a perpetrator refusing to be removed from a joint mortgage. During this time, abusers create irreversible economic harm by refusing to pay towards the joint mortgage, even when they are the ones living in the family home and the victim-survivor has been forced to flee and is paying for housing costs elsewhere; refusing to move onto a fixed interest rate, particularly during periods of soaring variable rates; or refusing support, such as switching to interest-only repayments or taking a repayment holiday.

To keep a roof over their and their children's heads and avoid accruing debts and damage to their credit scores, victim-survivors are forced to go to great lengths to pay their monthly mortgage, including going without food and toiletries. Abusers will commonly use other forms of economic abuse to make it even more difficult for victim-survivors to pay the mortgage, including withholding child maintenance payments if they are separated or accruing credit card and other forms of debts for which the victim-survivor is liable.

As a result of these forms of economic abuse, despite their best efforts, many victim-survivors are forced into arrears, face repossession, leading to homelessness, destroyed credit ratings, and a lifetime of housing insecurity. In some cases, victim-survivors end up losing residential contact with their children because they cannot maintain a stable home.

The cost-of-living crisis also places added pressures on victim-survivors of economic abuse with mortgages, particularly as interest rates reached a 15-year high at 6.7% in July 2023. During this same time, the percentage of casework clients with mortgage issues contacting the FSL, run by MAP, has doubled from 17% to 32% within a year. As interest rates have risen, so have the number of FSL casework clients facing mortgage arrears, with the average mortgage debt amount for FSL casework clients in 2023 at a staggering £27,799. For victim-survivors of economic abuse, these dire circumstances only add to the economic hardships they have experienced because of the abuser, and indeed, perpetrators have used these circumstances to worsen victim-survivors' financial situations.

Due to the devastating harm caused by abusers through joint mortgages, the financial services sector has expressed a need for the government to support them in developing a consistent and robust approach to this issue based on the Financial Conduct Authority's Consumer Duty, introduced in 2023. Through the Consumer Duty, there is a clear opportunity for a future government to support mortgage providers to develop an industry-wide approach to this form of abuse. This should include legal mechanisms for de-linking mortgages in cases where one party is being subject to economic abuse, and support to implement affordability assessments and repayment plans that reflect the needs and circumstances of victim-survivors as vulnerable customers.

## Recommendation:

### 1.

All political parties must commit to work alongside the regulator to encourage a consistent, industry-wide approach to addressing joint and several liability through the Consumer Duty, and, where required, introduce legislative reform to de-link joint mortgages in cases of domestic abuse.



# Addressing domestic abuse as a housing issue

There remain significant barriers to victim-survivors of economic abuse accessing safe and affordable immediate and longer-term housing, including a severe shortage of social housing, inadequate funding of refuge and move-on accommodation or support for all women to access refuge accommodation, particularly those who own a home or are employed. As a result of low local housing allowance rates, legal barriers to removing a perpetrator from a joint tenancy, and a lack of protections for victim-survivors who are at risk of eviction in the social and private rented sector due to rent arrears and anti-social behaviour, victim-survivors are at an increased risk of housing insecurity and homelessness.

For these reasons, it is essential that domestic abuse, and economic abuse specifically, is addressed as a housing issue and that victim-survivors can access safe and suitable immediate and longer-term housing across the private and social housing sectors.

Victim-survivors in paid employment in particular face significant barriers to accessing a place in refuge. They often cannot afford the rent required and are forced to give up their employment to be eligible for housing benefit to cover it. This undermines victim-survivors' ability to maintain economic stability after leaving an abuser by forcing them to give up work to access safe accommodation and support. It is crucial that victim-survivors are supported to both access refuge and retain their employment.

## Recommendations:

### 1.

All political parties must commit to ensuring victim-survivors in paid employment can access refuge accommodation by creating a concession, like the Migrant Victims of Domestic Abuse Concession, to provide financial help to cover the rent.

### 2.

All political parties must commit to investing in building more social homes and uprating Local Housing Allowance, so it keeps pace with the real costs of renting, as well as the other housing recommendations in [the Joint VAWG Sector General Election Manifesto](#). [8]





# Child Maintenance Support: lift child survivors out of poverty

Perpetrators withholding child maintenance or making payments unreliably is a common form of post-separation abuse, which is now recognised as a crime under the extension of the Controlling or Coercive Behaviour offence. [9] However, the Child Maintenance Service (CMS) is still successfully used by perpetrators to economically abuse, which is enabled by the lack of enforcement by the service. Through the CMS, perpetrators cause both immediate and long-term economic harm to victim-survivors and their children.

Over half of new applications to the CMS were exempt from the application fee, and almost all of these exemptions were due to domestic abuse – highlighting how the majority of child maintenance cases are domestic abuse-related. [10] The total child maintenance arrears are currently at £547.9 million and is causing huge financial hardship to victim-survivors and their children, particularly in the context of the cost-of-living crisis. [11] Yet, if the CMS was empowered to take effective enforcement action, 60% of children of single parents who are currently not receiving child maintenance payments would be lifted out of poverty if all the maintenance due to them was paid. [12]

Perpetrators deliberately do not pay or make delayed and erratic payments of child maintenance to further control and cause harm to victim-survivors, including children. They also use tactics such as claiming that their employment or income has changed and not disclosing the full extent of their earnings

to evade child support payment as an ongoing form of economic abuse. Perpetrators also use the current tribunal process to cause harm and evade payment, including repeatedly and baselessly claiming a miscalculation of arrears and changes to their earnings and employment. In doing so, perpetrators trap victim-survivors in costly court processes for years, without access to vital child maintenance payments to provide for their children's basic needs.

Not receiving child maintenance on time, or at all, has severe implications for receiving parents who must plan carefully to meet their children's needs, and frequently operate on a tight budget which heavily relies on this payment coming through. Where the receiving parent has had to flee an abuser, taking little or nothing with them, child maintenance is crucial to their being able to (re)build economic safety. The lack of effective enforcement of child maintenance payments pushes resident parents and their children into homelessness and destitution and prevents them from (re)establishing economic stability. This economic instability also risks child victim-survivors being forced to live with the abusive parent, putting them at further risk of harm due to the circumstances the victim-survivor has been plunged into resulting in the perpetrator being awarded custody. These are dire circumstances for victim-survivors and their children, which have been made worse in the context of the cost-of-living crisis, where nine in 10 domestic abuse survivors have either a negative budget or less than



£100 at the end of each month, according to data from our frontline partner Money Advice Plus's Financial Support Line.

The CMS is failing to enforce child support payments, for example by refusing to use, or delaying the use, of bank deduction orders; failing to follow up with employers or banks that are not complying with a deduction from earnings order; or not fully investigating the non-resident parent's actual earnings. There are cases where resident parents have been trying to get the CMS to enact enforcement measures for over a decade – and it's not uncommon for child support arrears to total over £10,000.

Yet despite child maintenance being used as a key tactic of post-separation abuse, there are little to no consequences for the perpetrators and no known cases where criminal action has been taken. Furthermore, victim-survivors report that the CMS does not understand domestic, including economic, abuse and that the system is re-traumatising and unsafe, highlighting the need for domestic, including economic, abuse training for staff delivered by specialist providers. This must include training specifically covering economic abuse as a form of controlling or coercive behaviour and how the CMS is used as a tool for post-separation abuse so staff can proactively identify, understand, and confidently respond to customers experiencing it and hold perpetrators to account.

Many victim-survivors of domestic abuse are forced to rely on the CMS 'Collect and Pay' system to safely receive child maintenance, which has been made easier to access through the 2023 Child Support Collection (Domestic Abuse) Act following recommendations made in [Dr Samantha Callan's independent review of the CMS](#).

**The Child Maintenance Service is driving women and children into poverty, you want women to go back to work, you want women to not be in rent arrears. You need to bring children out of poverty.**

**Victim-survivor**

However, by being forced to pay a 4% fee to access the services, which does not guarantee receipt of payment, they are even more economically disadvantaged by the abuser. Victim-survivors of domestic abuse, who have no choice but to use Collect and Pay for their and their children's safety, should be exempt from the 4% charge by amending [The Child Support Fees Regulations 2014](#).





# Recommendations:

**1.**

All political parties must commit to improving domestic, including economic, abuse training for the CMS and the Service's policies and procedures for responding to domestic abuse. This must include greater collaboration with specialist domestic abuse services, including through co-locating independent domestic abuse specialists within the service.

**2.**

All political parties must commit to ensuring the CMS has sufficient capacity and specialist resources to fully investigate and pursue non-payment in a consistent and timely manner and promote better cross-agency working between the CMS, other government departments (specifically Justice, HMRC and Treasury) and financial services.

**3.**

All political parties must commit to scrapping the 4% charge for parents who must rely on the 'Collect and Pay' system due to domestic abuse.

**4.**

All political parties must explore how the non-payment of child support can be utilised to support prosecutions under the Controlling or Coercive Behaviour offence.

**5.**

All political parties must commit to explore making a minimum payment, reflecting regional cost of living, to resident parents when the paying parent fails to pay while pursuing them for repayment when they have the means, so that children do not miss out on the financial support they are entitled to.






# Financial services: regaining control of finances

Perpetrators of economic abuse commonly use financial services systems and products to control victim-survivors' money and financial resources. This is perpetrated in many ways including, controlling victim-survivors' access to and use of bank accounts, accruing coerced debts in the victim-survivors' name, taking out insurance policies on victim-survivors' lives without their consent or knowledge, controlling access to joint mortgages and pensions, and using abusive references when making payments. Through ongoing financial ties to the perpetrator, often through joint financial products, abusers begin, continue, and escalate economic abuse post-separation, with devastating consequences that can last decades, and even a lifetime.

When financial services are not aware of these abusive tactics and do not take proactive action to disrupt and prevent perpetrators from using their products and services to cause harm, they unknowingly enable abuse and cause a lifetime of harm to victim-survivors. Yet, many financial services have demonstrated that when they actively prevent and disrupt opportunities for perpetrators to use their products and services to cause harm and offer support to victim-survivors, they play a vital and lifesaving role in response to economic abuse.

This is clearly reflected within the guidance to the Domestic Abuse Act 2021, which recognises the role of financial services firms, to respond



**I've been with [my bank] since I was 18 and never had any financial difficulty...So it was in a space of three or four years, lots of things were coming out of my account because of him. It was an abnormal pattern of behaviour... all these payments of direct debits, mobile phone contracts and car contracts. It would have been nice if [the bank] had been willing to look into it a little bit more for me and help me.**

**Victim-survivor**

to economic abuse, as a form of domestic abuse. The critical role of the financial services sector in response to economic abuse has become even more clearly defined through the introduction of the Financial Conduct Authority's Consumer Duty [13], which sets higher standards of consumer protection across financial services with a particular emphasis on the treatment of consumers with characteristics of vulnerability or who may be at a greater risk of harm. The FCA also

published Guidance for firms on the fair treatment of vulnerable customers (FG21/1) in February 2021, [14] which underpins its approach to vulnerability under the Consumer Duty. Within this, the FCA recognises domestic abuse and economic control as a life event that can make someone vulnerable.

Many financial services, particularly those signed up to UK Finance's 2021 Financial Abuse Code [15], have demonstrated commitment and innovation in response to economic abuse. This includes Lloyds Banking Group's domestic and financial abuse team (to which a member of the SEA team is seconded) which provides specialist support to thousands of customers experiencing economic abuse, TSB's flee fund which gives vital cash payments to support customers who need to flee an abuser and rebuild their lives, HSBC UK's financial abuse public awareness campaign inspired by SEA's research, and Starling Bank's initiative that gives victim-survivors the ability to mute abusive payment references after hearing about the impact this has from an Expert by Experience Group member. Through the FCA's Consumer Duty even more firms are taking action to address and prevent 'foreseeable harms' to their customers.

Some financial services firms have also demonstrated the capability and willingness to act within the Consumer Duty to minimise the impact of coerced debt, which we know devastates the lives of six in 10 victim-survivors of economic abuse. [16] Through coerced debt, abusers trap victim-survivors making it harder to leave or forcing them to return to the abuser. When victim-survivors do leave, they are significantly burdened with repaying these debts, leaving them without the means to meet their and their children's basic needs. Coerced debt causes huge damage to victim-

survivors' credit scores and prevents them from rebuilding their lives. In the context of the cost-of-living crisis, the average debt amount for a victim-survivor contacting the Financial Support Line, run by Money Advice Plus (MAP), has risen to just over £27,000.

Victim-survivors also have, on average, seven different creditors and have to repeat their story multiple times to different firms, which can be re-traumatising. The Economic Abuse Evidence Form (EAEF), devised by Money Advice Plus and piloted by MAP in partnership with SEA, is an information-sharing tool that captures evidence of economic abuse. It can be shared with a firm alongside a request letter - in the context of the pilot - for a debt solution. The EAEF reduces the number of times a victim-survivor has to recount their experience of abuse and provides firms with the information they need to decide how they can help the customer. To date, the EAEF, when accompanied by a request for a debt solution, has reduced firms' decision times from 63 to 13 days and firms have utilised the evidence within the form to decide to write off over £1.3 million in coerced debts.

Despite these positive steps forward within the financial services sector, there is still a severe lack of consistency of approach across the sector. This results in a lottery of support for victim-survivors and is further hindered by firms' reluctance to be transparent about their response to economic abuse due to fears of fraud and competition rules. This prevents firms from learning from each other's good practice in response to economic abuse and having important conversations about how they can work together to implement the principles in the Code and meet the new Consumer Duty. Any future government must commit to working alongside the FCA to encourage financial services firms to develop

these responses and share their good practice. This must also include a commitment from all political parties to lead a consistent response to coerced debt across both the private and public sectors, and to move towards a unified approach to credit restoration.

As further detailed in the housing section of this Manifesto, there is also a critical opportunity for a future government to work alongside the regulator to support the financial services sector in developing a clear and consistent response to issues around joint and several liability through mortgages and insurance products, which can present many barriers to firms' preventing foreseeable harms to victim-survivors of economic abuse as vulnerable customers.

In addition, there are significant improvements that must be made in coordination across systems. Financial services firms hold information that could be vital for the police to be able to evidence economic abuse under the Controlling or Coercive Behaviour Offence, which will improve prosecutions and legal outcomes for victim-survivors. Firms can also offer vital information to aid civil court outcomes related to child maintenance and financial remedy proceedings, when perpetrators routinely withhold information about their finances, including international money and assets. Therefore, any future government that is committed to improving domestic abuse prosecutions, cracking down on the non-payment of child maintenance, and ensuring economic abuse victim-survivors have control over money and resources to rebuild their lives, must encourage the role of the financial services sector in evidencing economic abuse.



## Recommendations:

### 1.

All political parties to commit to ensuring the vital role of the financial services sector (FSS) working in collaboration with government departments is reflected within the relevant government strategies, in line with Article 17 of the Istanbul Convention.

### 2.

All political parties to commit to working with the regulator to encourage transparency and the sharing of good practice amongst financial services firms in response to economic abuse based on the Consumer Duty. This must include encouraging collaboration and communication across the financial services and violence against women and girls' sector.



## Recommendations continued:

3.

All political parties must commit to encouraging the role of business in response to economic abuse, including establishing specialist economic abuse teams – as introduced by Lloyds Banking Group and recognised as good practice by the FCA – and the provision of flee funds as demonstrated by TSB, for customers and employees.

4.

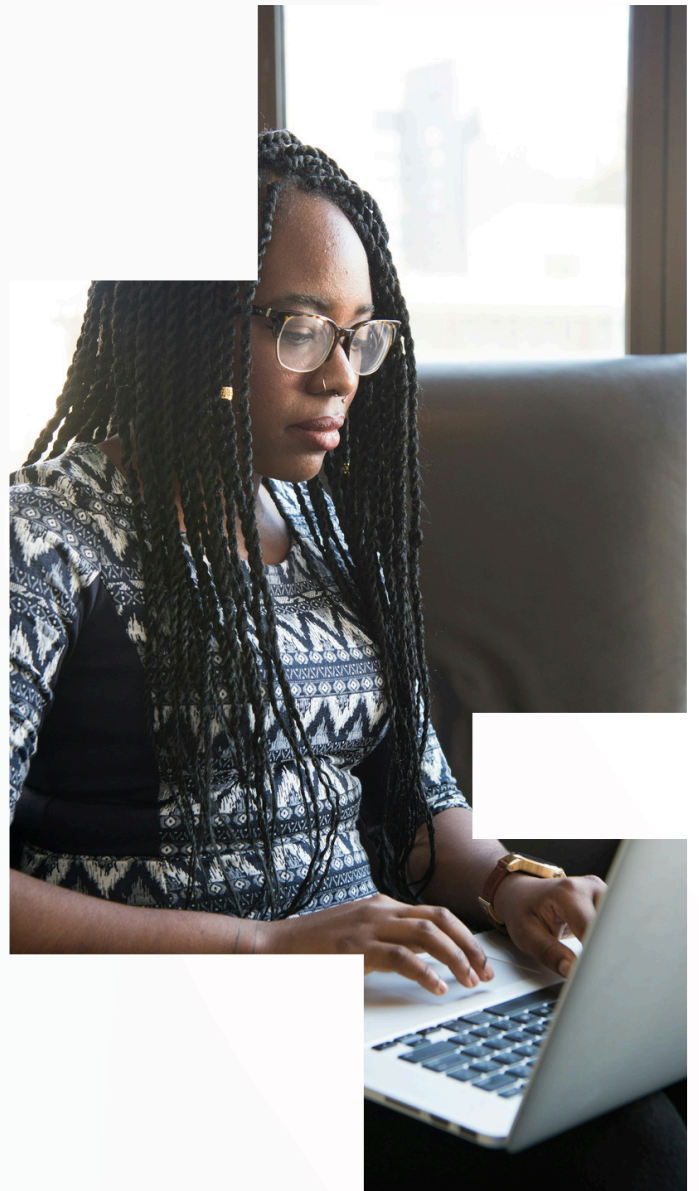
All political parties to commit to encouraging a coordinated and consistent private and public sector response to coerced debt and credit restoration in cases of economic abuse.

5.


All political parties to commit to working with the regulator to encourage firms to develop a consistent industry-wide approach to joint and several liability in cases of economic abuse, particularly in response to joint mortgages and insurance products.

6.

All political parties to commit to encouraging better coordination across systems, including evidencing economic abuse, the disclosure of assets within the UK and internationally, and the implementation of court orders.








# Civil court proceedings: it's not a “messy divorce”, it's economic abuse

Perpetrators of economic abuse maintain economic control and cause ongoing harm post-separation through civil court proceedings, and particularly divorce and financial remedy proceedings and decisions. This often results in unfair outcomes for victim-survivors and their children, which prevents them from (re)gaining economic safety and stability and rebuilding their lives.

Due to a lack of access to legal advice and support as a result of the legal aid means test, many victim-survivors are deterred from using the court process. This is particularly the case where there is a lack of use of enforcement orders and special measures, which provides opportunities for perpetrators to cause fear and intimidation through the court process, and a lack of consequences for non-compliance with court orders. For those victim-survivors who do go to court without legal representation and advice, they are less likely to get a fair outcome.

Despite changes to law that now recognise economic abuse as a form of domestic abuse, including controlling or coercive behaviour, economic abuse is rarely considered as a factor in the division of finances and the awarding of court costs. Many victim-survivors are even actively encouraged to withhold information about their experiences of domestic abuse, for fear it will be held against them.



**If I thought he had been difficult before that was nothing compared with his behaviour during the divorce. He litigated at every opportunity, he wrote endless letters to my solicitors, running up huge legal bills and putting me in debt.**

**Victim-survivor**

Victim-survivors also shared how the current presumption of a 50/50 division of assets does not reflect the reality of women experiencing economic abuse. Recent research conducted by the University of Bristol and Nuffield Foundation demonstrated how women are often disadvantaged in divorce outcomes, with a presumption of a 50/50 split of assets not reflecting gender as an equalities issue, which economically disadvantages many women on the basis of their sex. [17]

Victim-survivors also reported that the judges in their cases did not understand economic abuse or how the perpetrator was using the court system to continue their control, for

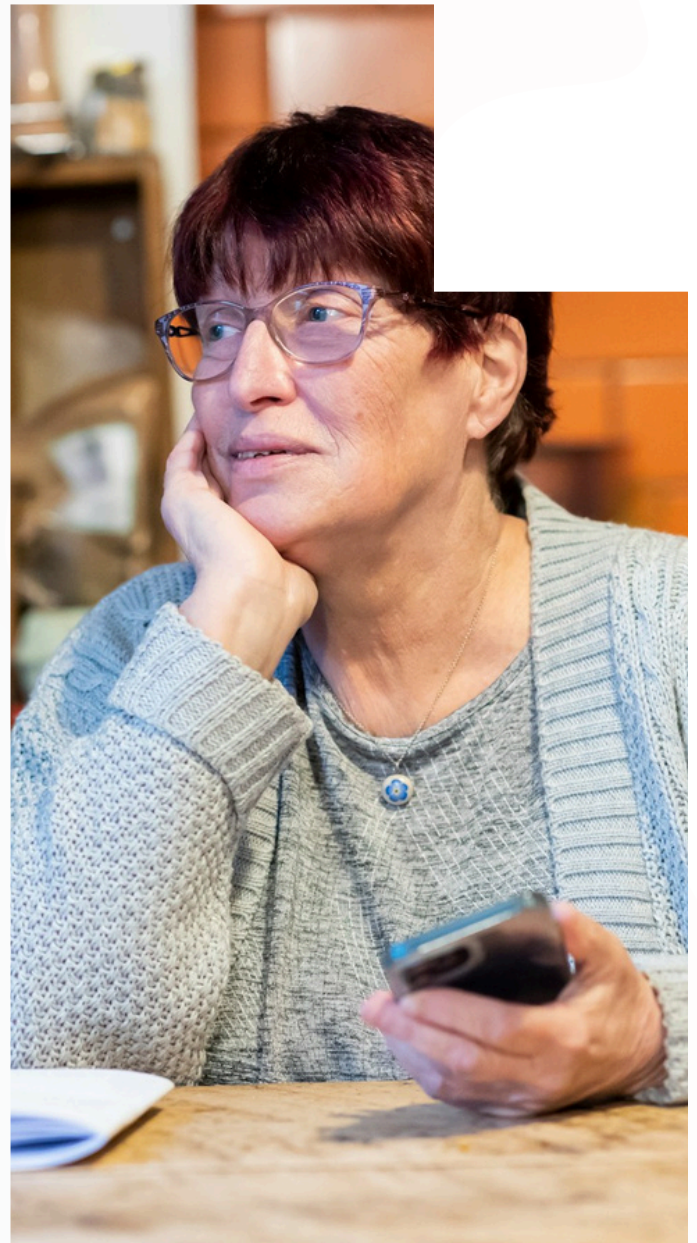
example, by withholding information about their income and assets or delaying or extending the court process. This highlights the need for robust training for judges and legal representatives on domestic, including economic, abuse to ensure they can identify economic abuse and how perpetrators use civil court proceedings and ongoing economic ties as a form of post-separation control.

Many victim-survivors also share how a lack of robust and consistent enforcement of financial disclosures orders means that perpetrators successfully hide their income and assets. Furthermore, even in circumstances where victim-survivors are awarded assets, such as the family home, many victim-survivors have reported significant barriers in the enforcement of financial orders by financial services firms. For example, and as noted above, many victim-survivors report that even when there is a court order, financial services firms will not separate the joint mortgage without the perpetrator's consent or because the victim-survivor does not meet rigid affordability requirements, despite evidence of making the repayments.

Based on the current civil legal framework, victim-survivors who are not married or in a civil partnership have no home rights following separation based on their relationship status. With the number of couples choosing to cohabitate increasingly outnumbering those who choose to marry or enter into a civil partnership, this leaves an increasing number of victim-survivors of economic abuse with no legal recourse for the fair division of assets upon separation. Instead, victim-survivors are reliant on a piecemeal legal framework, through the Children's Act 1989 and the Trusts of Land and Appointment of Trustees Act 1996 (ToLATA), which presents many barriers to

access through the civil court process and does not reflect their needs or circumstances.

There is an unmissable opportunity for all political parties to commit to developing legislation that gives legal rights and protections to cohabiting couples. This must include a commitment to work alongside domestic, including economic, abuse specialists to ensure legal remedies are reflective of the needs of victim-survivors and do not inadvertently cause harm or replicate barriers and pitfalls of the current legal framework for married and civil partners.



# Recommendations:

## 1.

All political parties must commit to improving outcomes for victim-survivors of economic abuse through divorce and financial remedy proceedings by:

- Ensuring economic abuse is given due weight in the division of assets, including a realistic threshold being applied for the consideration of conduct by the parties.
- To move away from a notion of a 50/50 split of assets, and towards a more nuanced approach which considers the individual circumstances of each couple, the equalities impact of sex, and a clear mechanism for considering economic abuse as a form of conduct that causes disadvantage.
- To improve financial disclosure enforcement, including harsher sanctions by judges, increased use of forensic accounting, and increased advice from legal representatives and use of enforcement orders. At a minimum, this should include a commitment to explore amendments to the Family Procedure Rules 2010.
- Improve collaboration between the financial services sector and the civil courts in uncovering non-disclosed assets and enforcing financial orders.

## 2.

All political parties must commit to requiring mandatory training for civil court judges and legal representatives on controlling or coercive behaviour, including economic abuse, and its relevance to divorce and financial remedy proceedings.

## 3.

All political parties must commit to removing the legal aid means test for all victim-survivors of domestic abuse.

## 4.

All political parties must commit to developing separate legislation to afford rights and legal remedies to cohabiting couples based on their relationship status, developed in collaboration with specialist domestic, including economic, abuse specialists.








# Welfare: a safety net for victim-survivors

The UK's social security system often fails to support victim-survivors of domestic, including economic, abuse and in some circumstances, inadvertently facilitates abuse. Victim-survivors of economic abuse report how abusers utilise the welfare system to perpetrate economic control. This can include preventing victim-survivors from claiming or accessing benefits, coercing victim-survivors into making false benefit claims, or falsely claiming benefits in their name without the victim-survivor's knowledge or consent. Like many forms of economic abuse, this often begins, continues, and escalates post-separation, when perpetrators continue making false allegations of benefit fraud to try to criminalise victim-survivors and sabotage their future.

The Universal Credit (UC) system, specifically the single monthly payment into one nominated account, creates opportunities for economic abuse by denying victim-survivors control over independent funds for themselves and their children, thus trapping them with the abuser. The devastating impact of this system cannot be understated, with research showing that women are three and a half times more likely to be subject to domestic abuse if they find it impossible to find £100 at short notice. [18]

When victim-survivors do escape the abuser, the social security system makes it harder for them to re-establish economic stability. The five-week wait for the first UC payment, at a



**There are many problems with Universal Credit ... allowing [the] perpetrator [to] use the system as another means of persecuting you. No consideration is given to a person's financial position or their emotional wellbeing. Ultimately, I was being made to jump through hoops, treated like a criminal when you are most vulnerable, and expected to look for a job.**

**Victim-survivor**

time when victim-survivors are facing destitution, homelessness, and debt, causes extreme hardship for victim-survivors who are forced to flee for their safety. Furthermore, one in six victim-survivors who accessed the Emergency Fund pilot needed to do so because they were unable to access or were waiting for benefits. [19] While advance payments, or 'budget advances', of UC can be made, these must be paid back over a 12-month period – to be extended to 24 months on new loans taken out from December 2024

onwards. This policy puts victim-survivors in financial difficulty, including debt and exacerbates existing financial hardship, with research showing that six in 10 victim-survivors have been coerced into debt by the perpetrator. [20] This highlights the urgent need for Universal Credit reform.

The welfare system also discriminates against victim-survivors from marginalised groups. For example, the Domestic Violence Easement provides a breathing space from job-seeking conditions for up to 13 weeks for victim-survivors who are escaping an abuser, yet disabled victim-survivors are currently excluded from accessing it due to the type of benefit they are entitled to claim. Economic barriers are severely acute for migrant victim-survivors who are prevented from accessing public funds, forcing them into destitution (as outlined above in section two). As such, a future government must commit to making improvements to the welfare system which ensures all victim-survivors can reach safety and regain economic stability, in particular marginalised groups like disabled and migrant women.

## Recommendations:

1.

All political parties must commit to reforming Universal Credit (UC) by separating all UC joint claims by default, so each adult receives a payment, scrapping the five-week wait and making all benefit advances for survivors payable as grants, not loans.

2.

All political parties must commit to delivering domestic, including economic, abuse training for all Department for Work and Pension (DWP) staff in customer-facing roles, including on how abusers utilise the welfare system to perpetrate economic abuse.

3.

All political parties must commit to ending the two-child tax credit limit, so victim-survivors receive financial support for all their children.

4.

All political parties must commit to extending the Domestic Violence Easement to disabled victim-survivors claiming Employment Support Allowance or in the Support Group for Universal Credit.



# Criminal justice system: true justice for economic abuse victim-survivors

Every 20 minutes an economic abuse victim-survivor reports to the police, yet economic abuse continues to be sidelined by the police and courts. Few victim-survivors gain any form of justice, compensation, or specialist support through the criminal justice process. [21]

The failure of the criminal justice process in supporting victim-survivors of economic abuse and holding perpetrators to account is rooted in a lack of awareness and understanding amongst police and criminal justice professionals regarding what economic abuse is and how to evidence it. Yet, following training delivered by SEA in partnership with SafeLives to 10 police forces in England, 93% of trained police officers could identify economic abuse and 91% of trained police officers understood how to effectively gather evidence to support a prosecution.

Even in cases where economic abuse is charged and prosecuted, victim-survivors rarely receive compensation which would help address the significant losses due to economic abuse. In a report by SEA, just two per cent of successful controlling or coercive behaviour prosecutions resulted in the perpetrator being ordered to pay compensation to the victim-survivor. [22] In one case, two bystanders were awarded compensation for damage caused to their cars during a physical assault, but no award was made for the damage caused to the victim-survivor's phone. This highlights the

**The physical abuse was more important to the police. We found bags and bags of paperwork, and they said we'll deal with that another time, so it was very much on the sidelines. They weren't using it to build the case. But the financial control had been there from day one.**

**Victim-survivor**

need for a better understanding of economic abuse and how to build an effective prosecution throughout the criminal justice system so victim-survivors can access economic justice. Furthermore, the police and the financial services sector must work more closely together to evidence economic abuse through banking products and services.





# Recommendations:

1.

All political parties must commit to requiring mandatory economic abuse training for all criminal justice agencies (police, CPS, judges), with specific reference to economic abuse within the context of controlling or coercive behaviour, including post-separation.

2.

All political parties must commit to encouraging collaboration between criminal justice and the financial services sectors in the evidencing of economic abuse in controlling or coercive behaviour cases.

3.

All political parties must commit to making improvements to court-awarded compensation orders to help deliver reparation for the loss and damage caused by perpetrators of economic abuse.

4.


All political parties must commit to exploring how the criminal justice system could help economic abuse victim-survivors have their credit files restored.





# Employment: economic abuse is everyone's business

Victim-survivors of economic abuse face many challenges in balancing work alongside the consequences of economic abuse, including abusers' deliberate actions to sabotage victim-survivors' employment and career prospects. Trying to establish safety and independence from an abuser is both time and resource-intensive, requiring victim-survivors to interact with many agencies and professionals for extended periods of time, which can negatively impact their employment. Moreover, victim-survivors are expected and required to go to great lengths to become safe, including fleeing their home and local area and being forced to leave their employment, which may have provided life-saving economic independence and safety. Maintaining and (re)gaining employment is critical to victim-survivors achieving economic safety and stability and rebuilding their lives.



**My salary had gone into his business account which he had sole sign-off on. I suddenly had very limited access to money and would have to have a very specific need for him to grant me any.**

**Victim-survivor**

## Recommendations:

**1.**

All political parties must commit to introducing statutory paid domestic abuse leave across England, Scotland, and Wales, which reflects similar policies across Northern Ireland, Canada, New Zealand, and dozens of US States.

**2.**

All political parties must commit to ensuring the current Domestic Violence Easement provisions reflect the needs and experiences of victim-survivors of economic abuse. This includes extending the 13-week limit to accessing the Domestic Violence Easement to 12 months, removing the requirement to provide 'evidence' of domestic abuse in the last six months, and removing the limit to accessing the Domestic Violence Easement only once during the 12-month period after leaving.

## Recommendations continued:

### 3.

All political parties must commit to introducing a government-led programme for supporting victim-survivors to (re)enter the workforce following domestic abuse as called for by the Employers Domestic Abuse Covenant. This should include initiatives that encourage workplace support for victim-survivors, such as the Employers Initiative on Domestic Abuse and the Corporate Alliance Against Domestic Abuse, which both offer guidance and support for employers to develop their response to domestic abuse through training, policies and procedures.





# Education: stop economic abuse forever

Due to both the prevalence and devastating impact of economic abuse, which disproportionately affects young people, it is vital children and young people are equipped with the skills, tools, and knowledge to identify economic abuse, know how to challenge it and how to access support. [23] It is also a key component in tackling the root causes of economic abuse, by encouraging and supporting young people to develop equal relationships, including financial relationships.

**My parents were quite old fashioned, always just had a joint bank account and everyone's money went into that. We never talked about it. I was only ever aware of it when my dad decided to spend a bit too much money on a new telly and my mum threatened to throw him out because there wasn't enough money to pay for the electric bill that month.**

**Victim-survivor**

## Recommendation:

### 1.


All political parties must commit to including economic abuse, respecting others' property and resources, and teaching about equitably managing joint finances in the Relationship and Sex Education (RSE) and Financial Education curriculums for primary and secondary school-age children (key stages 1-4). This must include funding to develop these curriculums in collaboration with specialist economic abuse experts.





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**Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works 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](mailto:info@survivingeconomicabuse.org)**

Follow us on Twitter:

**@SEAsource**

Learn more about economic abuse and access useful resources at:

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

Join our 'Experts by Experience' Group:

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

Join our international network:

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

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