

SURVIVING

ECONOMIC

A B U S E

Impact

Report

2023-24

“

**Your support and knowing it was
a crime and I wasn't the only one
got me through.**

Victim-survivor

Introduction

This year, we uncovered that a staggering 4.1 million UK women experienced economic abuse at the hands of their current or former partner in the last 12 months. The rising cost of living coming so soon after the pandemic has only exacerbated the devastating impact of this form of domestic abuse.

Our work, raising awareness of economic abuse and transforming responses to it, has never been more needed. We are so proud of our achievements during the second year of our three-year strategy, Making Waves.

Some of this year's achievements include delivering training to nearly 1500 professionals and creating public awareness campaigns that reached millions of people with vital information about economic abuse. We worked with 75 financial services businesses and seven regulators or bodies to transform how they support victim-survivors and successfully influenced the government to make legal aid more accessible and enhance protections for victim-survivors using the Child Maintenance Service.

We want to thank our individual supporters, partners, and our funders, whose donations and funding make all our work possible. We would also like to thank our dedicated Trustees, Advisors and Ambassadors, who all volunteer their time so we can achieve our mission.

We know that we can only achieve our goals if we work alongside others and would like to thank our frontline partners who work tirelessly to support victim-survivors.

We would like to thank all the women who give their time and expertise as part of the Experts by Experience Group. The strength and courage of these women, and their insight and passion for positive change, drives our work. We are proud to be working alongside them.

“

He controlled every single aspect of my life and that effectively kept me in that relationship. That's why charities like Surviving Economic Abuse are so important.

Victim-survivor

Finally, we would like to thank our founder Nicola Sharp-Jeffs who stepped down as CEO in May 2024. Without her vision, passion and unshakeable determination, Surviving Economic Abuse would not exist. She has achieved so much for economic abuse victim-survivors, and we look forward to building on her remarkable legacy.

OVER

60k

victim-survivors reached via our website and frontline partnership work



NEARLY

1,500

professionals trained on responding to economic abuse



Rebecca's* story

Rebecca separated from her abusive partner over a decade ago and yet he continues to economically abuse her. He refused to pay child maintenance and after a court battle was ordered to pay the money he owed directly to her.

While the money should have been paid as a lump sum, he would pay in small instalments with payment references that would remind Rebecca of times he abused her.

The references weren't ever flagged by the bank because to an outsider, they didn't look abusive. But when they popped up on Rebecca's phone, she would get flashbacks and remind her that he still was trying to harm her.

Rebecca and her children needed the money and she reached out to tell us about the endless stream of abusive payment references. We connected Rebecca with Starling Bank and together we developed their 'Hide references' feature. This tool gives survivors the power to mute the abuser so they can receive money without abusive payment references.

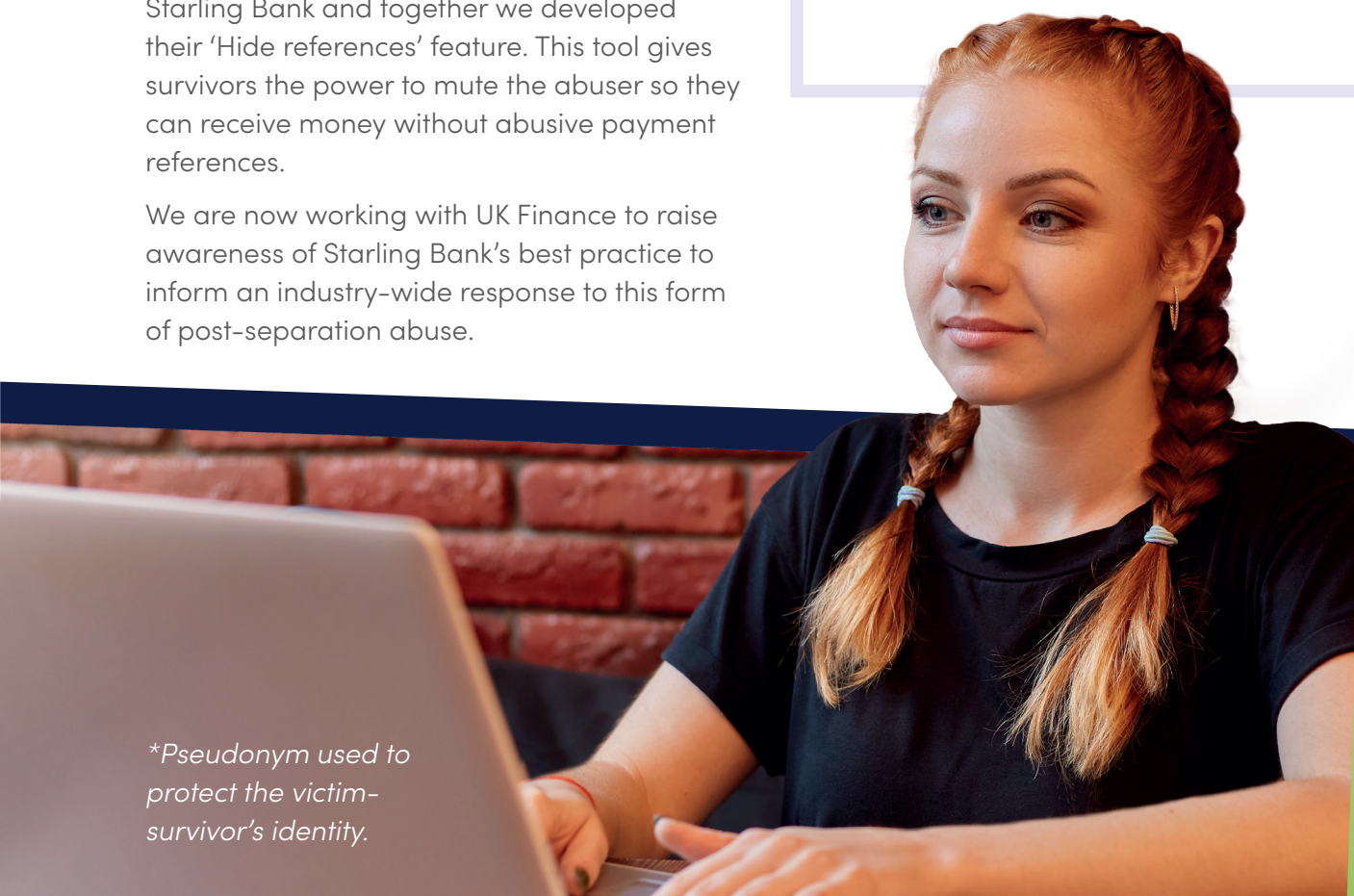
We are now working with UK Finance to raise awareness of Starling Bank's best practice to inform an industry-wide response to this form of post-separation abuse.

“

You're constantly told that no one will ever believe you, day in day out, which is why this is so important to me. Starling highlighted this as a form of abuse and is doing something about it. They are taking that power away from the perpetrators. To be heard and believed is a massive thing for all survivors. Starling listened and believed straight away!

Rebecca

**Pseudonym used to protect the victim-survivor's identity.*



Strategic priority 1:

Public understanding and behaviour change

To mark Economic Abuse Awareness Day, we created a national communications campaign highlighting how millions of UK women experienced economic abuse in the last year. We also launched our Banking Support Directory, a one-stop-shop of information on how your bank can help if you're experiencing economic abuse. We are very grateful to the Home Office for supporting this project.

As a result of our work, almost half of the UK public has now heard of economic abuse. We won't stop until everyone knows how to spot the signs.

**In the last year,
we achieved:**

139 
pieces of media coverage

OVER
200k 
website visitors

ALMOST
1.3m 
views on social media



“

SEA resources helped me to navigate each tactic that was being used towards my finances. The Economic Abuse Guide helped me comprehend what was happening so I could face every abusive tactic on my finances head-on.

Victim-survivor

Strategic priority 2:

Professional response and systems change

We collaborated with 75 financial services businesses to help them improve their support offer for customers experiencing economic abuse. We also delivered training to nearly 1500 professionals to help them identify economic abuse and provide a good response to victim-survivors.

We are improving victim-survivors' experience of accessing support through a partnership with Money Advice Plus (MAP), our frontline partner, piloting the Economic Abuse Evidence Form (EAEF). The EAEF, devised by Money Advice Plus (MAP) and piloted in partnership with SEA, is an information-sharing tool that enables a debt advisor to tell a creditor that their customer has experienced economic abuse so victim-survivors do not have to retell their story. We are very grateful to the National Lottery for supporting this project.

We launched our Compass project in partnership with local domestic abuse services, Living Without Abuse and RISE. This project is developing a local coordinated community response to economic abuse. We are very grateful to the Aviva Foundation and Smallwood Trust for supporting this project.

“

The empathy I now have for people going through this - I had no idea of the scope and impact of this until now.

Training participant

**In the last year,
we achieved:**

ALMOST

1,500

professionals trained
on responding to
economic abuse



ALMOST

£600k



of debt written off when requests
are made alongside the EAEF

REACHED

125



frontline professionals through
our Compass project

Nisha's* story

Nisha married her abusive partner abroad. Once married, the abuser took control of many aspects of Nisha's life – what she wore and ate, who she saw, all the household finances, and her bank account. He also stopped her from attending university.

The abuser took Nisha and their children to visit his family abroad. After two weeks he returned to the UK taking Nisha's and the children's passports with him, leaving her and the children stranded with his family abroad.

The abuser and his family coerced Nisha into taking out a significant loan, and while she was stranded abroad, her local council informed her of a large housing benefit overpayment due to the abuser controlling and manipulating the claim.

The abuser started to make serious threats to her life, so she contacted the National Domestic Abuse Helpline who arranged a safe place in a refuge for her and her children. Because of the abuser's actions, Nisha was left with over £60,000 worth of debt.

Over two years, Money Advice Plus, our frontline partner, supported Nisha with in-depth casework. Using the Economic Abuse Evidence Form (EAEF), the Money Adviser worked with the high street lender to agree a debt write off.

The Money Adviser also encouraged the local council's housing benefit department to agree to write off the housing benefit debt due to the horrific and traumatic experiences that Nisha had endured.

Nisha now lives in safety with her children, free from abuse, and can pursue her career with only her student loan debt to pay back in the future.

“

I can't think of words or a way to show how much it meant, your support to me. The fact that you took my case and looked at it and solved it, was great. The amount of my debts was so high, that when I was thinking about... I thought I would go to prison for it. And my children would live without me. Terrifying thoughts... But I had a great woman like you who solved it and was there for me.

Nisha

*Pseudonym used to protect the victim-survivor's identity.



Strategic priority 3: Legal, regulatory and public policy change

Working alongside victim-survivors, we built on our successful influencing work to date to translate the recognition of economic abuse in law into policy and practice. We hosted an Economic Abuse Awareness Day parliamentary reception, supported by Barclays UK, with speeches by Jess Phillips MP and the Economic Secretary to the Treasury, Bim Afolami. We also worked with the Experts by Experience Group to develop our General Election Manifesto to influence political parties ahead of the election.

“

Surviving Economic Abuse has done extraordinary work on raising the profile of economic abuse and the devastating, complex impact on domestic abuse victims' lives.

Jess Phillips MP, Minister for Safeguarding and Violence Against Women and Girls

This year, we achieved:



Stronger protections for victim-survivors using the Child Maintenance Service by working with Gingerbread to influence two new laws



Improving victim-survivors' access to legal aid by influencing the government to remove inaccessible capital from the means test



50 parliamentary engagements to help put economic abuse high on decision-makers' agendas



Real momentum within the financial services sector after giving a keynote speech at a Treasury's roundtable on how financial services can tackle economic abuse



Strategic priority 4: Survivors, partnerships, evidence and equality

We worked in partnership with victim-survivors and our partners to achieve impact this year. We worked with the Experts by Experience Group to develop our Survivor Engagement strategy and attend meetings with parliamentarians and decision-makers. We conducted robust research, including publishing the report 'Seen Yet Sidelined', with support from Barclays UK. We also developed our Equity, Diversity and Inclusion Strategy, which will guide our work towards being a more equal, diverse and inclusive organisation.

“

I felt like I was alone in this ... Reading the posts provides comfort in knowing we are not alone. No one should have to suffer in silence when there are platforms such as SEA available.

Victim-survivor

This year, we achieved:

335 

**new survivors connected via
the Survivors' Forum**

**Our research was
quoted in parliament**

**with the minister responding
on how the government is
tackling economic abuse**



Financial information

Income

Since Surviving Economic Abuse was founded seven years ago, we have achieved rapid growth with a significant increase in the size of our team and core costs. Despite the more challenging fundraising environment, following the pandemic and now with the cost-of-living crisis, we have maintained this income level as we consolidate our position. We received grant income, including some multi-year grants, from a number of funders, most notably from Aviva Foundation, the Home Office, National Lottery, and the Smallwood Trust. We continue to work on diversifying our income, seeking a balance of restricted and unrestricted funds, to support our ongoing operational sustainability.

Total income in 2023-24:
£2,001,904

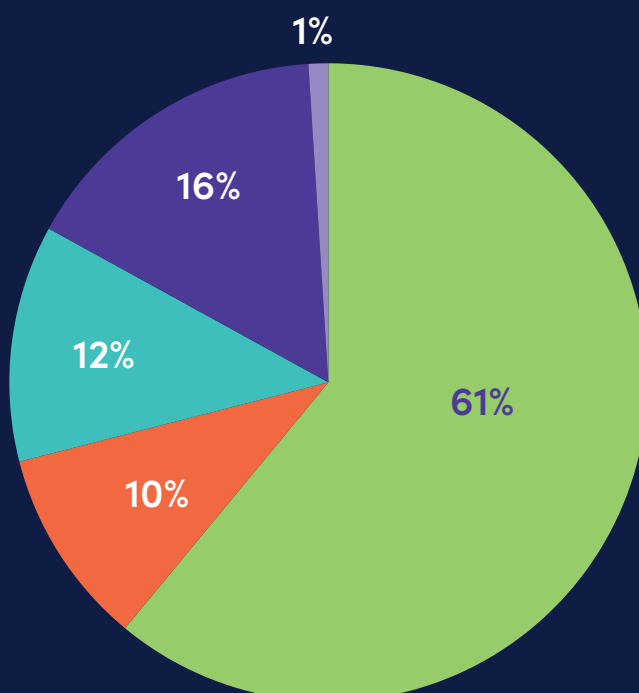
Expenditure

In 2023-24, we spent £1,712,301. We spent £1,550,505 on charitable activities and £161,796 on fundraising and governance activities. This means that for every £1 we spend on fundraising we spent £9.58 on our core work raising awareness of and transforming responses to economic abuse.

FOR EVERY
£1 we spend on
fundraising,

WE SPEND
£9.58
on charitable activities.

● Trusts and foundations	61%
● Corporate	16%
● Training and consultancy	12%
● Statutory	10%
● Other (including speaking fees and individual giving)	1%



Thank you

Our supporters 2023–24

We would like to thank the following supporters for making our work possible.
Thank you to all the women who give their time as part of the **Experts by Experience Group**.

Trustees

Fiona Cannon OBE
Sue Lewis
Kirsty Madden
Janqui Mehta
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Katie Sayer
Jonathan Speight
Shaun Tyndall
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Sarah Williams–Gardener
Anna Yearley

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Corporate supporters

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Partners

Centre for Research into Violence and Abuse (CRiVA) at Durham University
Child and Woman Abuse Studies Unit (CWASU) at London Metropolitan University
End Violence Against Women Coalition
FreeFrom
Galop
London Borough of Waltham Forest
Money Advice Plus
Money Advice Trust
Northumbria University
Respect
Rights of Women
RISE
SafeLives
Solace Women's Aid
Southall Black Sisters
Standing Together Against Domestic Abuse
StepChange
Tender
The Sharran Project
Welsh Women's Aid
Women's Aid Federation of England

Pro bono support

CCLA Investment Management Ltd
GK Strategy
Hogan Lovells
Latham & Watkins
PWC Belfast
Simmons & Simmons LLP
Salesforce UK Ltd
TSB Bank

Grant funders

abrdn Financial Fairness Trust
Aviva Foundation
The Clothworkers Foundation
The Coutts Foundation
David and Ruth Lewis Family Charitable Trust
Gallagher Community Fund 2023
Garfield Weston Foundation
George Cadbury Trust
Home Office
John Ellerman Foundation
Joseph Rowntree Charitable Trust
Marsh Charitable Trust
National Lottery Community Fund
Oak Foundation
Rosa Fund for Women and Girls
Schroder Charity Trust
Smallwood Trust
The Souter Charitable Trust
The Vandervell Foundation

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. In particular, we would like to thank all of the supporters who donated to our BBC Radio 4 Appeal.



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