

SURVIVING

ECONOMIC

A B U S E

Changing Systems, Saving Lives

Our Strategy 2025-2028



Introduction from Chair of Trustees Fiona Cannon and CEO Sam Smethers

Every day, domestic abusers are controlling the money and economic resources of victim-survivors, trapping them and preventing them from rebuilding their lives. Surviving Economic Abuse exists to stop this.

Last year alone, 4.1 million UK women experienced economic abuse from a current or former partner. This form of abuse devastates lives. Often without access to cash or control over economic resources, nearly one million women are trapped with a dangerous partner, unable to take steps to safety.

For those who do flee, the abuser's control often leaves many homeless, destitute, in mountains of debt, and with a destroyed credit score. It's no wonder many women are forced to return to the perpetrator. While for those who manage to stay fled, the abuser's ongoing control – often via joint finances, divorce and separation proceedings, and child support entitlements – means the abuse can feel never-ending.

We must break the cycle of domestic abuse so women and children can safely flee and rebuild their lives after economic abuse. At Surviving Economic Abuse, we are committed to creating a world in which all women and girls achieve economic equality and live free of abuse and exploitation.

To achieve this, we must drive further legal and policy reforms as well as systemic change to make sure our frontline, financial and public sectors

support victim-survivors, rather than enable abusers.

We also need to increase public understanding so more people, including victim-survivors, can spot the signs of economic abuse and know how to access support.



Fiona Cannon OBE



Sam Smethers

Last year alone,
4.1 million
UK women experienced
economic abuse

In our 2022-2025 strategy, we made huge progress, building on the foundation we established through securing recognition of economic abuse in law and the criminalisation of post-separation abuse.

We reached millions through national awareness campaigns, and now nearly half of UK women know a little or a lot about economic abuse. We collaborated with 75 financial services firms, prompting major changes in how they support survivors. We helped secure flee funds from the government and banks like TSB. And we pushed economic abuse up the political agenda, with the Prime Minister naming economic abuse a “national emergency” that his government is committed to addressing.

These achievements were made possible by the generosity of our supporters, the commitment of our partners, the tenacity of our team and, most importantly, the expertise of the victim-survivors we work alongside. Together, we’ve taken vital steps towards a world where survivors can survive and thrive. Yet the scale and impact of economic abuse mean there is still so much more to do.

Our aim is to deliver meaningful and lasting change so that millions of women and their children can achieve economic justice, safety, and freedom.

We are committed to creating a world in which all women and girls achieve economic equality and live free of abuse and exploitation

Our new three-year strategy builds on everything we’ve achieved to date. Developed in partnership with the Experts by Experience Group, a group of women who have experienced economic abuse, it sets out our ambitious vision for systemic change to support survivors, disrupt abusers, and prevent economic abuse. Our aim is to deliver meaningful and lasting change so that over a million women and their children can achieve economic justice, safety, and freedom.

In 2025-28, we will focus on four strategic goals:



1. Increase public understanding of economic abuse and begin to change the behaviours that drive it.

Economic abuse is still not widely understood, especially by marginalised women who are most affected. We will raise awareness of economic abuse and how to access support. We will also identify the attitudes and behaviours that underpin perpetrators’ abuse and how we can work with partners to change this.



2. Transform local frontline responses to tackle economic abuse

Local services – like councils, domestic abuse organisations, banks and debt advisors – play a vital role in supporting victim-survivors to establish their economic freedom and safety. We will develop a model for economic abuse advocacy that can be adopted across the country to help build stronger, coordinated, local responses to economic abuse in every community.



3. Legal, regulatory, and policy change to support victim-survivors and disrupt abusers

Economic abuse traps survivors while abusers exploit gaps in systems. We will drive legal, regulatory, and policy reforms to protect survivors, including children, and stop abusers.



4. Work with the financial services sector to ensure consistently good practice across the industry

Abusers weaponise financial products and services to cause economic harm, while victim-survivors do not know what support is available. We will work collaboratively with the industry to build consistent, survivor-centred responses to economic abuse.

All of this work will be underpinned by three enablers: **Survivor engagement**, **Sustainability** and **Partnerships**.

SEA's model



We cannot do this alone. With the support of our partners, donors, and supporters, we will work with communities, organisations and survivors, including those who are most marginalised, to deliver much-needed change.

We have achieved so much already – and now we're ready to go further. Together, we will save lives and stop economic abuse forever.

Surviving Economic Abuse's purpose

Our vision:

A world in which all women and girls achieve economic equality and can live their lives free of abuse and exploitation. Not only surviving but thriving.

Our mission:

To raise awareness of economic abuse and transform responses to it. We work to save lives and stop economic abuse forever.

What we do:

We centre victim-survivors' voices and lived experience in everything we do

We campaign to raise awareness of economic abuse and ensure victim-survivors can access support.

We publish ground-breaking research to inform our stakeholders and influence policy and legislation.

We drive lasting systemic change and transform frontline practice through our specialist training, resources, and consultancy.

Our values:



We are purposeful: Everything we do is driven by our passion to make the world a safe and equal place for women.



We learn and share: Our team is curious, reflective, always learning and eager to share its expertise.



We work in partnership: We know that we can only achieve our goals if we work alongside others – our colleagues, the women who inspire our work and our partners.



We are agile: We are creative in meeting the challenges that must be overcome to create change.



We believe: Our work is centred on survivors of economic abuse: their experiences and knowledge shape how we respond.



We value equity: We believe in fairness and justice and we focus on removing barriers caused by systemic inequalities.



People think that leaving the abuser puts an end to the torment, but the abuse continues post-separation. And because of the broken systems in place, the abuser is allowed to pull all of the strings! Broken bones will heal, physical scars will fade and mental torment will eventually heal, but having your finances controlled throughout your children's lives is the worst control of all." Victim-survivor

Our approach is survivor-centred and informed by women with lived experience

Our feminist analysis

Surviving Economic Abuse (SEA) is founded on a feminist understanding that economic abuse is a form of violence overwhelmingly experienced by women, rooted in patterns of male control and sex-based oppression. We focus on intimate partner violence because this is where economic abuse most often occurs and causes the greatest harm. We also recognise that men and trans and non-binary people can also experience economic abuse. The solutions that we develop benefit all victims-survivors of economic abuse.

Our approach is survivor-centred and informed by women with lived experience, creating spaces where women feel safe, heard and supported. As part of the wider women's movement, our feminism is intersectional, recognising how sex, race, age, disability, and class intersect to shape women's lives and the structural barriers they face.

Economic abuse in numbers

1 in 7

UK women experienced economic abuse from a current or ex-partner in the past year — that's 4.1 million women.

1 in 3

Black, Asian and racially minoritised women experienced economic abuse last year.



42%

of women who experienced economic abuse didn't seek help – of which 1 in 5 thought nothing could help.

1 in 4

disabled women experienced economic abuse in the past year.

Nearly **2 in 5**

women aged 18-24 experienced economic abuse in the past year.



Nearly **1 million**

UK women couldn't leave a dangerous partner due to economic abuse.

750,000

women experienced joint mortgage economic abuse in the past two years.

1

Increase public understanding of economic abuse and begin to change the behaviours that drive it.

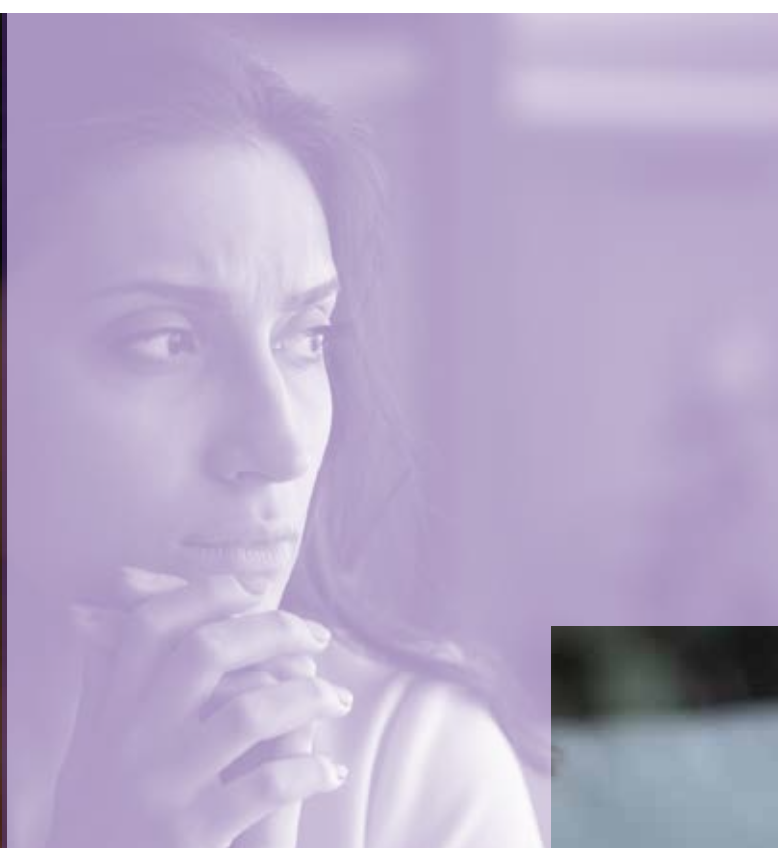


Economic abuse remains a hidden and not widely understood form of domestic abuse. Despite legal recognition and growing awareness, over half of UK women do not know about economic abuse.

Many victim-survivors still struggle to recognise their experiences as economic abuse and access help. In the last year, 42% of victim-survivors did not seek help, information or advice for the economic abuse. Furthermore, women from some marginalised groups are more likely to experience economic abuse but also less likely to spot the signs or access support.

We also know that harmful and false misogynistic stereotypes, such as that men are better at managing money than women or should lead family decision-making, reinforce economic abuse. These stereotypes make economically abusive behaviours seem acceptable, which makes it harder for survivors to seek help and enables perpetrators to continue to abuse without stigma or challenge.

With 4.1 million UK women experiencing economic abuse in the last year alone, greater public understanding and cultural change are urgently needed to ensure all victim-survivors are supported to escape, and we can work towards preventing economic abuse for good.



To create meaningful and lasting change, we will run eye-catching campaigns to mobilise supporters and increase public understanding of economic abuse. We will develop our understanding of the social norms that underpin economic abuse so that we can begin to change the behaviours that drive it. We will also improve access to support, particularly for marginalised women.

In 2025-2028, we will:

- **Create public-facing campaigns** to raise awareness of the signs of economic abuse, with a focus on reaching marginalised groups.
- **Co-create inclusive and accessible support resources** to reach a wider range of women, including younger, disabled and Black and racially marginalised women.
- **Grow and diversify the community of victim-survivors and supporters** around our cause and mobilise them to help us increase our reach.
- **Redevelop our website and brand** to make it more accessible to victim-survivors in all their diversity and better serve our audiences.
- **Undertake research** to understand societal attitudes about economic abuse, men's economic entitlement, and power dynamics between men and women.

By 2028, we will have achieved:

- 15 million UK women reporting that they know a little or a lot about economic abuse.

Enablers



All I needed was someone to listen to my truth and understand the emotional, psychological, and financial harm this form of abuse was having on my life. I will forever be grateful for Surviving Economic Abuse's hard work and dedication to survivors. SEA has saved many lives, which should never be underestimated."

Victim-survivor

2 Transform local frontline responses to tackle economic abuse



Victim-survivors of economic abuse face immense challenges when leaving an abuser and rebuilding their lives. They are often forced to navigate complex services, including welfare, housing, banking, and legal systems, while managing their safety. For many, this also involves addressing coerced debts, separating financial products like joint mortgages, and accessing specialist financial and legal advice.

Yet across the UK, many local services remain unequipped to respond. Economic abuse is still too often overlooked within local coordinated community responses. Professionals also frequently lack the knowledge, tools and confidence to meet economic abuse survivors' needs, in particular those of disabled and Black and racially marginalised women.

In our 2022-25 strategy, we started working to transform this landscape by co-developing an Economic Abuse Advocacy Model with two local areas. This model offers an evidence-based approach to supporting survivors to rebuild their lives after economic abuse, ensuring they receive joined-up help from trained professionals across councils, money and debt advice, banking, housing, legal, and domestic abuse services.

Now we are ready to pilot the model in these two local areas to test survivor-informed solutions before we start work replicating the model nationwide. Given the importance of local support for survivors to achieve safety and freedom, we must build a coordinated community response to economic abuse so every victim-survivor can access the support they need.



To create survivor-centred responses to economic abuse in every community, we will pilot and disseminate our Economic Abuse Advocacy Model, upskill frontline professionals with our training, and influence national guidance for commissioners to ensure victim-survivors are supported locally to achieve economic safety and freedom.

In 2025-2028, we will:

- Co-develop and test the Economic Abuse Advocacy Model in two local areas.
- Disseminate the Economic Abuse Advocacy Model across the country to provide local areas with evidence-based strategies on meeting survivors' needs.
- Upskill frontline professionals at scale through training, tools, and peer networks that will increase their skills and confidence in identifying and responding to economic abuse.
- In partnership with Money Advice Plus, pilot the Economic Abuse Evidence Form, an information-sharing tool for public sector debt.
- Make the case through national influencing work for a new duty to commission community-based services that includes economic abuse responses in guidance for commissioners.

About the Economic Abuse Evidence Form (EAEF)

The EAEF is an information-sharing tool, devised by Money Advice Plus, and piloted in partnership with Surviving Economic Abuse. This form enables trained debt advisors to provide evidence to creditors that a customer has experienced economic abuse alongside a letter requesting a debt solution.

By 2028, we will have achieved:

- Developed a local Economic Abuse Advocacy Model, backed by influential supporters, to help drive forward a national roll-out.
- Multiple local authorities and one central government team piloting the EAEF for public sector debts.
- 5,000 frontline professionals trained on economic abuse and demonstrating improved knowledge.

Enablers



3

Legal, regulatory, and policy change to support victim-survivors and disrupt abusers



In the last year alone, nearly a million UK women were trapped with a dangerous partner due to economic abuse, leaving them at risk of further harm and even being killed. For those who do manage to escape, the abuser's control does not stop there. Many are left homeless and destitute, having lost homes, jobs, and belongings. Some are also left saddled with coerced debt that destroys their credit score, making it even harder for them to rebuild their lives.

Perpetrators deliberately weaponise our financial, legal, and public services systems to maintain control and cause devastating harm. These systems allow perpetrators to continue their campaign of economic abuse long after the victim-survivor has fled.

Abusers exploit shared finances, like joint mortgages and bank accounts, manipulate the family court system to stop survivors from accessing a fair financial settlement, and use loopholes in the Child Maintenance Service to avoid supporting their children.

If we are going to break the cycle of domestic abuse once and for all, we must reform the very systems that abusers misuse to maintain economic control. This means changing our laws, regulations, and policies to close down opportunities for abuse to disrupt perpetrators and ensure survivors are supported to safely escape and rebuild their lives.

To break the cycle of economic abuse, we will focus on five legal, regulatory, and/or policy reforms to drive systemic change to support survivors, disrupt abusers, and prevent economic abuse at scale.

In 2025-2028, we will:

- Campaign for legislative and regulatory reforms to **prevent joint mortgage economic abuse**, supporting victim-survivors to avoid debt and homelessness.
- Create **debt justice for victim-survivors** by ensuring the private and public sectors consistently write off coerced debt and enable credit score restoration.
- **Ensure the government's cohabitation law safeguards victim-survivors** so they can access their fair share of joint assets when separating from the abuser.
- **Build a coalition to push for Child Maintenance Service reforms** to ensure the service prioritises survivors' safety and effective enforcement so abusers pay child support, lifting children out of poverty.
- Develop **an analysis of the cost of economic abuse** to individuals, society, and the taxpayer to help successfully influence government strategies and budgets.

By 2028, we will have achieved:

- Legislative or regulatory reform to protect 750,000 victim-survivors from joint mortgage economic abuse.
- Government action to ensure a consistent approach to coerced debt write-off in both the private and public sectors.
- Cohabitation law reform to better protect victim-survivors of economic abuse.
- A reformed Child Maintenance Service that better safeguards victim-survivors and ensures their children receive the support they are entitled to.
- Evidence secured on the cost of economic abuse, and the value of tackling it, to strengthen our case for investment in solutions.

Enablers



4

Work with the financial services sector to ensure consistently good practice across the industry



Financial services firms can and do play a critical role in preventing economic abuse and supporting victim-survivors to regain control of their finances. Domestic abusers often exploit financial products and services as a tool for control, yet not enough victim-survivors are seeking help from their bank to get the support they need.

To change this, we will continue to work with the industry to accelerate its response to economic abuse. We want every financial services firm to offer consistent, good practice support to victim-survivors, and for every victim-survivor to know their provider can help and feel confident they will receive a safe and effective response.

As part of our 2022–2025 strategy, we worked with 75 firms to support them enhance their response to economic abuse. Some firms have led the way, collaborating with us to develop good practice responses – like introducing specialist domestic abuse teams, flee funds, and expert-led staff training. We want to see this good practice become standard practice across the sector.

All too often, the quality of support depends on who a victim-survivor speaks to. Our research also shows that survivors from marginalised backgrounds frequently receive poorer responses. Change is required to ensure that every victim-survivor receives a consistently safe and supportive response, regardless of their background or who they bank with.

Prevention of economic abuse is as important as supporting survivors. Redesigning financial products and services would help close down opportunities for abusers to cause harm in the first place. We are committed to co-designing these solutions with the sector and victim-survivors to ensure diverse lived experience drives lasting change, particularly on issues like coerced debt, joint mortgages, or insurance abuse.

To create a future where no one has their finances weaponised by an abuser against them, we want to deepen our collaboration with firms to help them deliver good outcomes for victim-survivors with survivor-centred, trauma-informed product, policy, and service design.

But we also want to go further so that victim-survivors can have their credit ratings restored and rebuild their lives. We will therefore work with leading credit reference agencies and creditors to establish a consistent industry-wide approach to credit restoration.

To tackle economic abuse at scale, we will work collaboratively with the financial services sector to ensure consistent good practice responses to economic abuse across the industry.

In 2025-2028, we will:

- **Work collaboratively with financial services firms** to develop survivor-centred, trauma-informed responses to deliver consistently good outcomes for victim-survivors.
- Alongside survivors, partners, and firms, **co-create, design and test innovative solutions** to support survivors and disrupt abusers.
- **Grow our consultancy and training offer** to support individual firms to enhance their policies, practices, and products in response to economic abuse.
- Work with firms, UK Finance and the Financial Conduct Authority to **share best practice and encourage industry-wide good practice and consistency.**

By 2028, we will have achieved:

- New/adapted products or services that provide consistently good support to survivors and disrupt perpetrators, with at least one firm changing multiple systems and policies at scale.
- Credit reference agencies working collaboratively with SEA and with creditors to restore victim-survivors' credit files and scores.

Enablers



Enablers

Enabler A - Survivor engagement



Our work is shaped by economic abuse victim-survivors. We will continue to grow the community of diverse victim-survivors we work alongside and centre their knowledge and lived experiences in all that we do.

We recognise that marginalised women are more likely to experience economic abuse but face additional barriers to having their voices heard, including engaging in our work. Our research shows that Black and minoritised women, women with children, disabled women, and younger women experience economic abuse at higher rates. We want to remove these barriers and create opportunities for marginalised survivors to inform our work in a way that suits them.

We are committed to creating flexible, trauma-informed, and survivor-centred approaches to amplifying and embedding diverse survivor voices in our work. We want to make sure that our work reflects the needs and lived experiences of victim-survivors in all their diversity.

In 2025-2028, we will:

- **Grow and diversify our victim-survivor engagement**, with a particular focus on engaging Black and marginalised women, disabled women, women with children, younger women, and women from different life stages in our work.
- **Empower victim-survivors to play a more active role** within Surviving Economic Abuse at a level that suits their needs.

Enabler B - Sustainability



If we are to achieve our mission to save lives and stop economic abuse forever, we need to be a sustainable and resilient organisation. This means investing in the people, skills, culture, systems, and processes needed to maximise our impact.

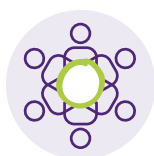
In our new strategy, we will focus on supporting the staff team's wellbeing and development, and delivering our new Equity, Diversity and Inclusion (EDI) strategy.

We will also further diversify our income streams to help us achieve our ambitious new strategy and greater financial resilience for the future.

In 2025-2028, we will:

- **Grow and support our passionate and expert staff team**, boosting capacity and supporting team members' wellbeing and development, creating an inclusive culture where everyone can thrive.
- **Deliver our new EDI strategy**, including ensuring our board and staff team better reflect the communities we serve.
- **Strengthen our systems and processes** to better meet the needs of our growing charity, with a focus on data protection, cybersecurity, and AI usage.
- **Diversify our income streams** to help fund our ambitious new strategy and deliver sustainable and resilient organisational growth.

Enabler C – Partnerships



We know that we can only achieve our goals if we work alongside others – with our colleagues, our partners, and, most importantly, with the victim-survivors who are at the heart of everything we do.

In 2022-2025, we are proud to have worked alongside key partners to achieve positive change for victim-survivors.

One key example is our collaboration with Money Advice Plus (MAP), our frontline debt advice partner who runs the Financial Support Line and Casework Service, during our three-year National Lottery Community Fund Project. Together, we piloted the Economic Abuse Evidence Form, an information-sharing tool developed by MAP. This form enables trained debt advisors to provide evidence to creditors that a customer has experienced economic abuse. In doing so, it reduces the number of times a victim-survivor must tell their story. The form is now being accepted by 27 financial services and utilities firms.

We also partnered with Lloyds Banking Group (LBG) by continuing to support the first-ever specialist domestic abuse team within a bank. With our support, LBG has pioneered best practice responses to customers experiencing economic abuse and set a precedent for other firms within the sector.

In our new strategy, we want to build on this foundation of collaboration and diversify our strategic partnerships, in line with our EDI strategy, to drive systemic change at scale.

In 2025-2028, we will:

- Develop and maintain strategic partnerships to grow our reach and impact.
- Work collaboratively and supportively with by-and-for organisations to ensure we reach marginalised victim-survivors.

Together we can save lives and stop economic abuse forever

Our 2025–2028 strategy sets out our ambitious and urgent plan to drive meaningful, lasting change for economic abuse victim-survivors.

Across the country, domestic abusers are weaponising our financial, legal, and public systems to control and trap victim-survivors. All too often, a lack of understanding and confidence in knowing how to respond means victim-survivors are still not receiving the support they need to safely escape and rebuild their lives. We will not stop until that changes.

Through our new strategy, we will deliver systemic change to support victim-survivors, disrupt abusers, and prevent economic abuse. Our mission is clear: we want to raise awareness and transform responses to economic abuse so every victim-survivor, including children and young people, can achieve economic justice, safety, and freedom.

The scale of the challenge is significant, and we cannot tackle it alone. To make a lasting difference to the lives of 4.1 million UK women and their children, we will need the support of funders, corporate partners, policymakers, stakeholders, and supporters, including those who may be new to our work.

Join us. Together, we can save lives and stop economic abuse forever.



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

Follow us on X:

[@SEAresource](https://twitter.com/SEAresource)

Follow us on LinkedIn:

[Surviving Economic Abuse \(SEA\)](#)

Learn more about economic abuse and access useful resources at:

www.survivingeconomicabuse.org

Raise funds or donate to us:

www.survivingeconomicabuse.org/support-us/donate/

Registered charity number 1173256

