

The background of the entire page is a photograph of ocean waves. In the foreground, a dark, jagged rock is partially submerged, with a wave crashing against it, creating a large splash of white water and droplets. The water is a deep blue-grey color. In the background, the ocean stretches to the horizon under a pale, hazy sky.

SURVIVING

ECONOMIC

A B U S E

Making Waves

Surviving Economic Abuse Strategy 2022-25

Who we are

One in six women in the UK have experienced economic abuse. The effects can last a lifetime, with some women never free of the abuser's control.

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We work to save lives and stop economic abuse forever.

Our values

SEA's survivor-centred and evidence-based approach is reflected in our values.



Why we are needed

Lack of control over economic resources often prevents victim-survivors from leaving an abusive partner, meaning that they experience more harm as a result.

The Crime Survey for England and Wales (formerly the British Crime Survey) has consistently found that one in six women has experienced non-physical forms of intimate partner violence compared with one in twenty menⁱ. Women are also more likely than men to have experienced greater frequency and severity of violence.

In cases of physical and sexual abuse alongside control of movement, socialising, money, food and working, women are at increased risk of homicideⁱⁱ. Women who experience economic abuse are also at risk of taking their own livesⁱⁱⁱ.

Our story so far

SEA was founded in 2017 by Dr Nicola Sharp-Jeffs (now our CEO) following her 2016 Churchill Fellowship to the US and Australia to learn about best practice in responding to financial abuse. The innovative work that she witnessed made her determined to ensure that women in the UK received the same response.

Nicola wrote a report on her Fellowship which made recommendations for change, and these shaped SEA's early strategic direction. One recommendation was to use the broader term 'economic abuse' to recognise the range of behaviours that abusers use to control their current and former partners.

SEA's work to bring about this change through calling for economic abuse to be included in law was recognised when the charity was shortlisted in the campaigning and advocacy category of the 2019 Charity Awards. One of the judges said that SEA had 'shone a spotlight on a topic that was not well understood previously' and had conducted a 'great campaign on not very much'.

In March 2021, economic abuse was included within the statutory definition of domestic abuse as part of the Domestic Abuse Act and we successfully called for legislation on controlling or coercive behaviour to be recognised post-separation, when the victim-survivor is no longer living and/or in a relationship with the abuser.



ⁱ Stripe, 2020
ⁱⁱ Websdale, 1999
ⁱⁱⁱ Munro and Aitken, 2018

What we will do

Vision and future impact

SEA's vision is a world in which all women and girls achieve economic equality and can live their lives free of abuse and exploitation. Our vision and strategy support our charitable objects which name women because of the disproportionate impact of economic abuse that they experience.

We will work in partnership to bring about change so that we contribute to the following long-term impacts:

- **Systems of social norms** reinforce women's space for economic action and limit men's control
- **Abusers** have less opportunity for economic control and are held accountable for the economic harm they cause women
- **Women** can use policy and legislation to address economic abuse and access justice
- **Women** rebuild from the economic harm caused by abusers
- **Women** have more equal access to and are in control of their economic resources

Our strategic priorities

1. Public understanding and behaviour change
2. Professional response and systems change
3. Legal, regulatory and public policy change
4. SEA Change – survivors, partnerships, evidence and equality are at the centre of our work

Our approach

Survivor-centred

SEA's work is informed by the Experts by Experience Group (EEG) – over 100 women who give up their time to speak about what they have been through so that they can create change.

Group members share their insight to help us identify and develop training and resources, and take part in our discussions with policy-makers. Some have acted as powerful advocates for change by sharing their stories in the media.

Evidence-based

Understanding and addressing the problems facing women who are victim-survivors of economic abuse is at the heart of everything we do. As well as working closely with the EEG, we:

- analyse the issues victim-survivors and the professionals supporting them share through the Financial Support Line and national casework service in partnership with Money Advice Plus
- evaluate our projects to develop the capacity of frontline services to support victim-survivors
- conduct research with victim-survivors both independently and in partnership with academic institutions and other charities
- learn from the developing national and international evidence base on economic abuse.



Change goal 1: Transformed public understanding and behaviour

SEA has started important work raising awareness of economic abuse with the public. However, only two in five people are aware that economic abuse is a form of domestic abuse. Over time, we want this public awareness to continue to grow and to start to tackle public behaviour changes.

Problems we seek to address

- The public does not understand or spot the signs of economic abuse.
- Not enough women are able to name their experience, and don't know or trust the help that is available.
- Social norms (eg male entitlement) facilitate economic abuse and make it harder to spot.

Priority outcomes

- 1.1 Target organisations and journalists recognise SEA as the lead and 'go-to' on economic abuse in England and Wales and signpost our website and resources to the public.
- 1.2 High-circulation organisations promote SEA resources and content on their public channels.
- 1.3 Survivors identify their experience and know how to access help from services they trust.
- 1.4 SEA better understands the social norms that underpin economic abuse.

If additional funding allows:

- 1.5 New resources and partnerships are formed to develop a behaviour change campaign targeting a critical mass of the general public.
- 1.6 New resources and partnerships are formed for economic abuse prevention work through social norm change interventions.

To achieve this we will:

Continue to:	<ul style="list-style-type: none">• use our public-facing channels to profile the experience of victim-survivors• consolidate and improve our website information for victim-survivors and professionals, prioritising accessibility, inclusion, and relevance• identify and call on other organisations to signpost to SEA resources, and embed and publicise content on their public-facing channels• utilise high-circulation media and social media to raise awareness.
Start to:	<ul style="list-style-type: none">• secure support from influential stakeholders• adapt materials to reflect UK-wide response• undertake social norm research and analysis <p>If additional funding allows:</p> <ul style="list-style-type: none">• design and launch a campaign for support from influential organisations• develop new partnerships to design public-facing interventions to prevent economic abuse through social norm change.

Change goal 2a: Positive and lasting changes to professional response and system change in the women's sector

Responses to economic abuse are still at a relatively early stage of development in the UK. While there are examples of good work, some responses do not sufficiently recognise that economic stability underpins physical safety. Eight out of ten domestic abuse professionals have never received training on economic abuse.

Our new strategy refreshes our commitment to a thriving women's sector, coordinated in its response to all victim-survivors of economic abuse.

Problems we seek to address

- Many women don't have access to or control of economic resources.
- Economic safety is not widely recognised in the domestic abuse sector.
- Underfunded, risk-focused sector.
- Safety and justice needs are not sufficiently integrated within money and debt advice.
- Structural racism within the domestic abuse sector.
- Covid-19 pandemic continues to impact victim-survivors.

Priority outcomes

- 2.1a Women's frontline services have the tools for best practice responses to victim-survivors of economic abuse, including those from marginalised groups.
 - 2.2a Professionals in the women's sector recognise and understand economic abuse and know how to respond/signpost to support.
 - 2.3a Increased profile of SEA's work in the domestic abuse / violence against women and girls (VAWG) / women's sector.
 - 2.4a Domestic abuse sector calls for funds to meet all women's needs – including advocacy responses to economic abuse.
- If additional funding allows:
- 2.5a Independent domestic violence advisor (IDVA) accreditation includes a competency standard on economic abuse.
 - 2.6a Domestic abuse sector stakeholders work more effectively in diverse multi-stakeholder partnerships.
 - 2.7a A new alliance of domestic abuse professionals and professionals in banking and debt/ money advice sectors.

To achieve this we will:

Continue to:	<ul style="list-style-type: none">• work with the Experts by Experience Group to ensure our work is relevant• continue to deliver the Financial Support Line and Casework Service, ensuring clear referral pathways from domestic abuse services• share information and resources with domestic abuse sector staff• support local frontline organisations and work in partnerships to share information to raise awareness of and inform responses to economic abuse• train professionals in the women’s sector and market our paid training offer more widely• consolidate and improve our website resources, prioritising accessibility, inclusion, and relevance to ensure they meet the needs of all women• play an active role in support of the VAWG sector’s Anti-Racism Charter• continue to attend the Home Office Domestic Homicide Review (DHR) Quality Assurance Panel and contribute to local DHR panels to ensure best practice related to identifying economic abuse in homicide/suicide cases.
Start to:	<ul style="list-style-type: none">• develop a perpetrator action plan with a clear designated lead working in partnership with Tender and SafeLives• influence the national DASH (domestic abuse, stalking, harassment and honour-based violence) risk assessment process for increased emphasis on the links between economic safety and physical safety <p>If additional funding allows:</p> <ul style="list-style-type: none">• influence organisations that run accreditation for frontline professionals (and related training) to include economic abuse competencies and learning requirements• strengthen the quality, sustainability and funding for the Financial Support Line and Casework Service through increased investment in service management• influence the money/debt advice and general advice sectors to create stronger links with the domestic abuse sector, including potential work with the Institute of Money Advisors (IMA)• strengthen partnerships with domestic abuse services in Wales, Scotland and Northern Ireland• define our approach to supporting local services to shape commissioning practices which respond to the needs of victim-survivors of economic abuse.



Change goal 2b: Positive and lasting changes to professional response and system change in the financial services sector

Economic abuse has only recently been recognised as a vulnerable customer issue by the Financial Conduct Authority (FCA). More banks/building societies are signing up to the Financial Abuse Code which SEA supported UK Finance to develop. While some large banking groups are committed to responding to economic abuse and have set up specialist teams, others are less ambitious. This strategy will see us take our work in the financial services sector to the next level and commit to ensuring all victim-survivors are empowered to engage.

Problems we seek to address

- Financial services lack awareness of economic abuse and how to safely support victim-survivors.
- Financial products/services inadvertently facilitate abuser control and restrict women's freedom.
- Government legislation does not currently place a clear duty on financial institutions to respond to economic abuse.
- Lack of legislation in financial services, with compliance rules creating obstacles to firms supporting victim-survivors.
- Women are not compensated for economic harm.
- Migrant and low-income victim-survivors often don't have access to banking or other financial services products.

Priority outcomes

- 2.1b** Commitment from banks/building societies to best practice and high-quality response for victim-survivors of economic abuse.
- 2.2b** Professionals in financial services recognise and close-down control through use of their products and systems.
- 2.3b** Financial services leaders share approaches to economic abuse.
- 2.4b** The Economic Abuse Evidence Form^{iv} is widely used by banks and debt-collection firms.

If additional funding allows:

- 2.5b** Industry bodies understand and prioritise economic abuse and consider effective responses to it as an essential good practice in customer vulnerability.

^{iv} The Economic Abuse Evidence Form is a single mechanism for informing creditors of cases of economic abuse, aiming to increase the consistency of outcomes for victim-survivors. It is being piloted by SEA in partnership with Money Advice Plus.

To achieve this we will:

Continue to:	<ul style="list-style-type: none">• advise on best practice when responding to the needs of victim-survivors and provide tailored support, guidance and training• nurture our banking sector partnerships and use examples of best practice to drive change within the industry• roll out nationally the Economic Abuse Evidence Form, which supports consistent responses to victim-survivors with coerced debt• analyse research to determine the next priority area for industry response and improvement• use evidence from the Financial Support Line and Casework Service to influence change• address the immediate and emerging needs arising from Covid-19 pandemic• explore the barriers which prevent remedies to victim-survivors across banking products.
Start to:	<ul style="list-style-type: none">• better understand perpetrators' abuse through financial products• understand the links between economic abuse and mental health• increase focus on supporting those without a bank account (including migrant women) <p>If additional funding allows:</p> <ul style="list-style-type: none">• lever the influence of sector bodies like UK Finance, the Association of British Insurers and influential firms to model and drive best practice and system change• identify the best levers to drive further change• work with partners to publicise victim-survivors' legal rights and highlight the need for special protocols to ensure redress/sanctions.

Change goal 3: Realisation of positive legal, regulatory and public policy goals for victim-survivors of economic abuse

When SEA was founded in 2017, economic abuse was not recognised within policy or legislation. Naming and defining it within the Domestic Abuse Act (2021) has created a framework within which to respond.

We will influence government policies and practices as departments implement the Domestic Abuse Act 2021. We will work with decision-makers for changes in legislation, policy and regulation that support system and practice change in the financial and women’s sectors.

Problems we seek to address

- Lack of awareness of the issue.
- Lack of national or local data on economic abuse and who experiences it.
- Some government policies allow economic abuse to take place.
- Lack of specific reference to economic abuse within guidance for stakeholders.
- The potential of legal and regulatory means to effect change for victim-survivors is not recognised.

Priority outcomes

- 3.1** Specific legislative, regulatory and guidance changes that facilitate better responses by the financial services industry.
- 3.2** Increased understanding by key government departments, statutory bodies and local authorities of how the Domestic Abuse Act 2021 relates to economic abuse.
- 3.3** Government is aware of how their debt collection methods need to change to support victim-survivors.
- 3.4** Government understands changes needed to address the needs of victim-survivors of economic abuse with insecure immigration status.
- 3.5** Changes to Legal Aid improves support available to victim-survivors.
- If additional funding allows:
- 3.6** Increased understanding and willingness of key stakeholders to use legal mechanisms which support the rights of victim-survivors and hold perpetrators accountable.
- 3.7** Broader range of stakeholders advocate for victim-survivors’ economic safety and redress through legislative or regulatory change.

To achieve this we will:

Continue to:	<ul style="list-style-type: none">• facilitate survivor engagement in shaping policy• brief stakeholders on the implications of the recognition of economic abuse in the Domestic Abuse Act (2021)• conduct analysis and research to support the development of policy recommendations• contribute to strategic working groups such as the Debt Fairness Sub-Group, calls with the Domestic Abuse Commissioner and the Domestic Abuse Policy Group• market our paid training offer to local authorities.
Start to:	<ul style="list-style-type: none">• work with Government to establish how the law can place a duty on financial services• define best practice in government debt collection and develop influencing plans to support this• work closely with relevant industry bodies on economic abuse, including training their staff• market our paid training offer to key government departments• deepen relationships with organisations supporting migrant women• understand how the law could support victim-survivors to secure compensation and hold perpetrators accountable <p>If additional funding allows:</p> <ul style="list-style-type: none">• develop partnerships to provide a higher level of support to organisations supporting migrant women, including those with no recourse to public funds• consider strategic litigation to test and demonstrate the legal remedies available to victims or the responsibilities of public bodies.



Change goal 4: Survivors, evidence, equality and partnerships are at the centre of all our work (SEA change)

SEA is still a young charity that has established itself quickly to respond to a growing need to address economic abuse. Since its inception, SEA's work has been informed by victim-survivors and evidence. Partnerships have also been crucial to SEA's growth. We have worked hard to promote equality and inclusion but know we can do more.

We will strengthen the connections survivors have with each other through the Experts by Experience Group and the development of the Survivor Forum. By working closely with survivors and prioritising high-quality research focused on minoritised groups, we will be led by survivors and ensure all our projects and partnerships reflect their needs.

Problems we seek to address

- Too few survivors are connected to other survivors.
- Evidence/learning on economic abuse is in the early stages of development.
- Lack of analysis and design to impact minoritised victim-survivors.
- Lack of capacity to undertake strategic stakeholder management.

Priority outcomes

- 4.1** SEA is recognised as survivor-led: survivors take an active role in designing responses that meet their needs.
- 4.2** Mechanisms are available for survivors to know they are not alone and to support each other.
- 4.3** Increased understanding of the different needs of minoritised women.
- 4.4** Project budgets, design and outcomes reflect our commitment to anti-racism and the needs of minoritised women.
- 4.5** SEA has a high quality, feminist evidence base rooted in diverse survivor experiences that leads to adaptations to our work.

To achieve this we will:

Continue to:	<ul style="list-style-type: none">strengthen the connections survivors have with each other through the Experts by Experience Group and the Survivor Forumstrengthen our monitoring and evaluation system with a focus on outcome measurementdevelop an Economic Abuse Research partnership with the Child and Women Abuse Studies Unit (CWASU) at London Metropolitan Universityuse SEA's international network to increase understanding of best practice in the global economic abuse community.
Start to:	<ul style="list-style-type: none">understand the ways that economic control is exerted across social groups, including those from racially minoritised groupsadapt project design to ensure outcomes, KPIs and budgets centre the needs of minoritised victim-survivors, particularly through a feminist analysis of how race, sex and class intersectdevelop a new trauma-informed survivor engagement strategy which outlines how we understand and engage with a broader range of survivor groupsdevelop and implement a trauma-informed membership and onboarding process for current and new EEG membersdevelop a new partnership strategy and new systems, ways of working and approaches <p>If additional funding allows:</p> <ul style="list-style-type: none">work in collaboration to develop and disseminate a national evaluation and research agenda for economic abuse and mobilise resources for itdevelop a reimbursement approach to survivors, building on best practice.

Infrastructure and resources

We must ensure that our infrastructure supports our ambitious plans, and that we are adequately resourced to deliver them.

This strategic period will see SEA:

- introduce advisory groups to support our work
- invest in our fundraising capacity to expand and diversify our current funding streams, so that we can grow the current level of income.

Problems we seek to address:

- High reliance on a small number of team members in essential roles.
- Unpredictable and uncertain income streams.
- Organisational infrastructure no longer fit for purpose.
- Organisational capacity on anti-racism and equality under resourced.

Priority outcomes

- 5.1 Team members are clear about objectives, well supported, know how they fit into SEA's wider work and are confident in their ability to deliver. Succession planning is in place.
- 5.2 The fundraising function is enhanced to deliver a secure income stream, over a longer time-period, from a variety of income sources, allowing a more planned approach.
- 5.3 The training function is grown in line with our expertise to provide earned income.
- 5.4 High quality and user-friendly management information supports the team in performance management and decision making, ensuring high quality project management.
- 5.5 IT, HR and financial systems run smoothly, with minimum interruption.
- 5.6 Excellent governance is maintained, the "rhythm and flow" of the organisation is well established, and risks are managed and planned for, wherever possible.
- 5.7 Strong organisational culture and systems support equality, diversity and inclusion.

To achieve this we will:

- Focus on improving diversity across the team, through implementing the recommendations of an equality, diversity and inclusion audit.
- Embed the Anti-Racism Charter into our ways of working.
- Develop a robust system for induction, objective-setting, performance management, annual appraisal and learning and development.
- Continue to invest in wellbeing initiatives for the team.
- Focus on internal communications and engagement, including undertaking an employee engagement survey.
- Continue to monitor and expand existing infrastructure systems.
- Develop a range of reports to support project management.
- Invest in fundraising, make SEA a fundraising organisation and develop a long-term fundraising plan.
- Develop a strong income-generation strategy, including our training offer. Our paid training will focus on priority change goal targets.

Surviving Economic Abuse (SEA)
is the only UK charity dedicated to
raising awareness of economic abuse
and transforming responses to it. We
work to save lives and stop economic
abuse forever.

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

Access useful resources at

www.survivingeconomicabuse.org/i-need-help/

Join our international network:

www.survivingeconomicabuse.org/get-involved/international-network/

Raise funds, donate to us or become a SEA champion:

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