

A close-up photograph of a person's face, focusing on their eye. The eye is light blue with dark eyelashes. The skin is fair with some freckles. In the top left corner, there is a green rectangular box containing the word 'SURVIVING' in white capital letters.

SURVIVING

ECONOMIC

A B U S E

Surviving Economic Abuse

Economic Abuse

Cambs DASV Champions

June 2021

Stephanie Orr, Policy
Officer

Looking after your wellbeing

How we understand/frame an issue shapes how we respond to it.

"Economic abuse has always been here – it just didn't have a name."

Please exercise self-care:

- Use the leave meeting button if you need a break
- Take a break after the session
- Be mindful and respectful in the chat
- Access support

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Our vision and mission

Our Vision

Our vision is a world in which women and girls are economically equal and live their lives free of abuse and exploitation.



Our Mission

Our mission is to raise awareness of economic abuse and transform responses to it



What we do

We focus on making change happen through:

Educating Communities

So girls and women can build economic stability and independence.

Increased understanding of economic abuse

So society recognises and can respond to economic abuse.

Improving professional practice

So those working with victim-survivors can recognise and respond to economic abuse.

Changes in policies and procedures

So organisations understand economic abuse and remove barriers to economic safety.

Changes to national laws

So policy-makers reflect an understanding of economic abuse in the decisions they make.

Experts by Experience



“

“I want to make a significant contribution. I want to make my survival count for something.”

EXPERT BY EXPERIENCE



“

“It has given me so much confidence to share my experience in order to raise awareness and hopefully prevent others from going through the same traumatic experiences.”

EXPERT BY EXPERIENCE

Economic resources

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“

“To be so powerless, I can't explain what it's like, it's overwhelming. Not being able to provide for your children. You have absolutely no control over your life.”

VICTIM-SURVIVOR

Domestic Abuse Act – statutory definition of economic abuse

Economic abuse is

Any behaviour by person A that has a substantial and adverse effect on person B's ability to –

- a) acquire, use or maintain money or other property, or
- b) obtain goods or services

'Property' would cover items such as a mobile phone or car and 'goods and services' would cover, for example, utilities such as heating, or items such as food or clothing.

'Any behaviour'

Restriction

Demands to know how money is spent, makes partner ask for money, makes financial decisions without discussion/keeps information secret

Exploitation

Economic – moving in quickly, does not contribute to bills/rent, builds up debt under partner's name, makes partner give them their money

Sexual – perform sexual acts in exchange for economic resources

Sabotage

Destroys possessions, sabotages employment, sabotages credit rating etc.

Experts by Experience Sharing Examples of Economic Abuse

Restriction?

Exploitation?

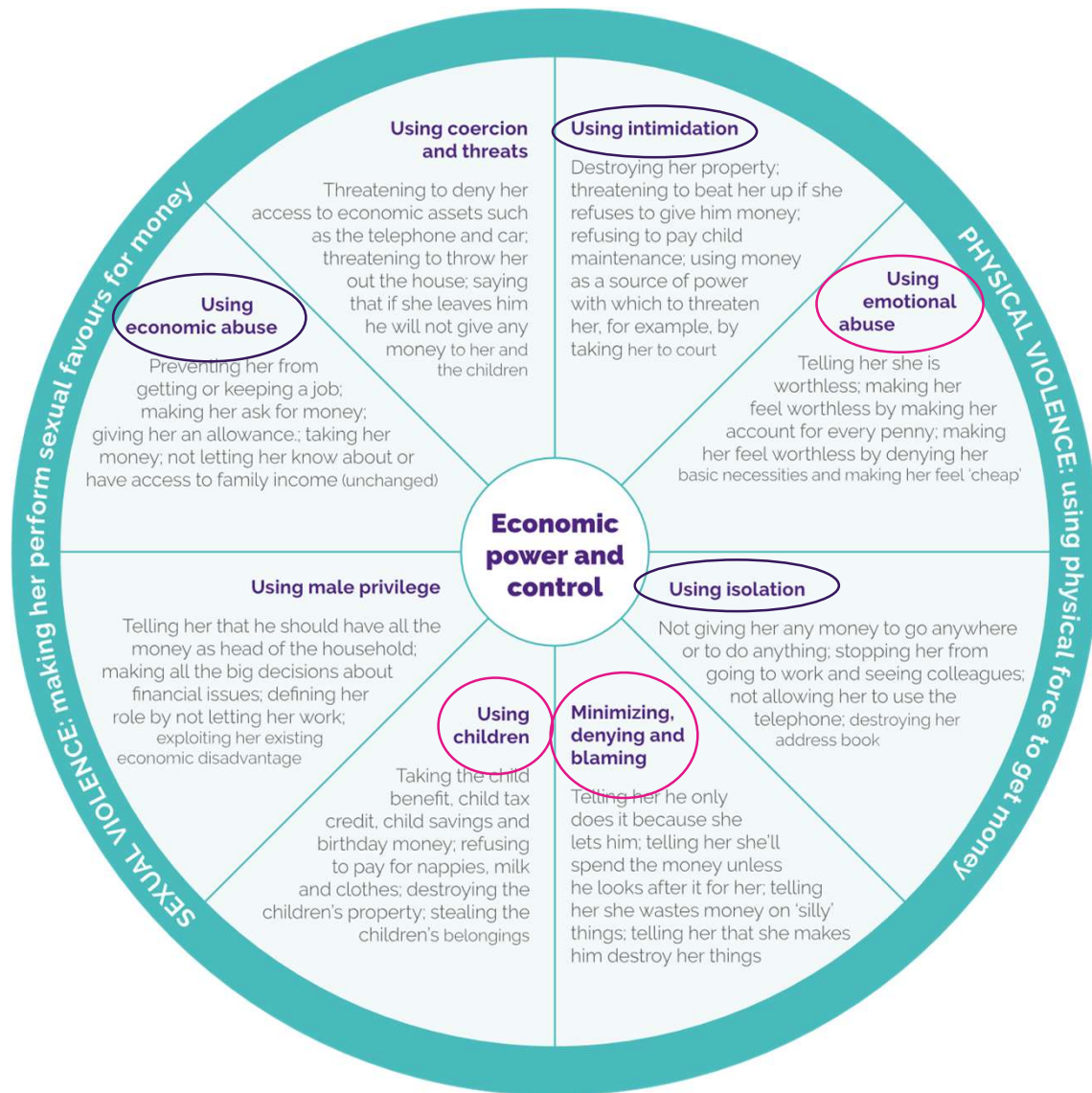
Sabotage?

My partner keeps running up speeding fines and tells me to say I was driving the car. I've got points on my licence. Not only have they made me pay the fines, but the cost of my car insurance has rocketed.

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The Economic Abuse Wheel (Sharp, 2008)



- Confused, think it's your fault
- Economically dependent on the perpetrator
- Frightened
- Worried about children
- Low self esteem
- Isolated from support

A day in my life – Expert by Experience

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A B U S E

Comfort break



5 minutes

Who is at risk?

Anybody

Lack of power increases risk (inequality)

Abusers create economic risk by **exploiting** existing inequality and/or **creating** economic dependency/instability

Prevalence of economic abuse

1. 95% of domestic abuse victims experience economic abuse.
2. 60% of domestic abuse survivors are in debt as a result of economic abuse.
3. One in four women reports experiencing economic abuse after leaving the abuser.

Impact of economic abuse

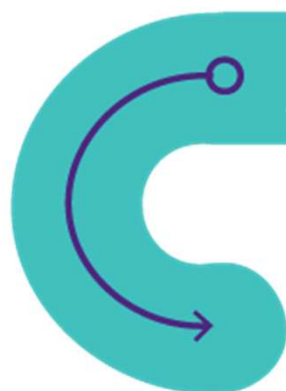
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Economic abuse limits women's choices and ability to access safety



Economic abuse in intimate partner relationships involves:
Exploitation, control and sabotage of economic resources



Economic abuse leads to: Economic dependence and/or instability



Resulting in: Barriers to leaving, physical harm, poverty and loss of potential

Economic safety = physical safety

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Economic barriers to leaving can mean women stay with abusive partners for longer and so experience more harm.



Lack of economic security and access to resources post-separation are the primary reasons women return to an abusive partner.



Women who experience economic abuse are 5x more likely to experience physical violence than those who don't.

“

“He controlled what I wore, what I ate and drank, who I saw, who I spoke to, our bank accounts, my credit card, how much sleep I had. He tracked and traced my every move. I was so brainwashed at the end of the relationship; I didn't know who I was anymore.”

Expert by Experience

Post-separation abuse

- Coercive control extends beyond separation
- Economic abuse does not require 'physical proximity' (Stark, 2007)
- Survivors are simultaneously trying to overcome the economic damage inflicted by the abuser when they were in the relationship, whilst also dealing with new forms of economic abuse post-separation
- Domestic Abuse Act – criminalises post-separation abuse

Post-separation abuse

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Press release

New laws to protect victims added to Domestic Abuse Bill

A raft of new amendments to the Domestic Abuse Bill presented, providing greater protections for victims and further clamping down on perpetrators.

From: [Ministry of Justice](#), [Home Office](#), [The Rt Hon Robert Buckland QC MP](#), and [Victoria Atkins MP](#)
Published: 1 March 2021



“

We're absolutely delighted the government is **criminalising post-separation abuse** via an amendment to the Domestic Abuse Bill. Legislation is the first essential step on the path to eradicating it.

DR NICOLA SHARP-JEFFS
OBE

CEO, Surviving Economic Abuse



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Guide

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The screenshot shows a web browser window with the address bar displaying "guide.survivingeconomicabuse.org". The page features three testimonial cards, each with an illustration of a person and a quote. The first card on the left shows a person in a green jacket with a quote about controlling clothing and communication. The middle card shows a person in a pink robe with a quote about joint loans and credit cards, and a closing statement about regaining freedom. The third card on the right shows a person in a green skirt with a quote about joint account expenses. Navigation buttons like "keep reading" and "Find out about economic abuse" are present. A "QUICK EXIT" button is in the top right, and a "I need help" button with an exclamation mark is in the bottom right.

Economic Abuse Guide - Surviving x

guide.survivingeconomicabuse.org

“ He controlled what I wore and who I spoke to ”

keep reading >

“ When I left the relationship I realised my ex had taken out loans and credit cards in joint names I knew nothing about. ”

“ I had been putting off speaking to anyone as I didn't know how to approach these companies. But with the help of my debt advisor, I was successful in removing a contract in my name and the debt was written off in full. ”

“ I feel like I've got my life back. I can take the kids on holiday and we are free. ”

If this sounds familiar know that you're not alone.

Find out about economic abuse >

“ He used our joint account for his own expenses ”

keep reading >

QUICK EXIT

I need help !

Resources

The screenshot shows a web browser window with the address bar displaying `guide.survivingeconomicabuse.org/economic-abuse-resources`. The page content features a heading "Get help with..." followed by seven white, rounded rectangular buttons arranged in a grid. The buttons are labeled: "Banking", "Debt", "Housing", "Financial support", "COVID-19", "Economic abuse and the law", and "Separating finances from an abusive partner". In the top right corner of the page area, there is a red button labeled "QUICK EXIT". In the bottom right corner, there is a circular button with a red exclamation mark icon and the text "I need help". The browser's address bar and tabs are visible at the top, and the page has a light gray background with subtle wavy patterns.

Resources to help you

guide.survivingeconomicabuse.org/economic-abuse-resources

Get help with...

Banking

Debt

Housing

Financial support

COVID-19

Economic abuse and the law

Separating finances from an abusive partner

QUICK EXIT

I need help

Financial Support Line



The Financial Support Line for Victims of Domestic Abuse

Run in partnership between SEA and MAP

0808 1968845 (9am–5pm Monday to Thursday, and 9am–12.30pm on Fridays).

<https://survivingeconomicabuse.org/financial-support-line/>

Financial Abuse Code of Practice for banks – UK Finance

- Economic abuse recognized as a driver of vulnerability by the Financial Conduct Authority.



Financial Abuse Code of Practice

August 2018

PRINCIPLE	DETAIL
1. Raising awareness and encouraging disclosure	<p>a. Firms will raise awareness amongst colleagues within the firm about the existence and impacts of financial abuse including:</p> <ul style="list-style-type: none"> - What financial abuse looks like - Affected groups and demographics at risk - Key challenges faced by victims in/from their financial relationship <p>b. Firms will adopt and make available to consumers an industry wide Consumer Information leaflet, providing consistent information about how financial institutions can help victims of financial abuse and what they can expect, in order to support victims (including third parties) to engage early with their financial provider.</p>
2. Training of colleagues	<p>a. Front line colleagues display empathy and will have the skills and knowledge appropriate to their role, to provide support to customers who are victims of financial abuse.</p> <p>b. Colleague training will align with the present Code of Practice and include:</p> <ul style="list-style-type: none"> - Empathy (this can be part of wider/vulnerability training) - Awareness of any referral process / access to specialist team, or most experienced colleagues, or information - Ability to understand and recognise potential signs and effects of financial abuse; demographics at risk will be highlighted to colleagues; - Training refreshers - Ongoing observations and assessment of customer outcomes <p>c. Firms will have support mechanisms for employees who may be themselves victims of financial abuse or otherwise vulnerable, to help them address the situation and improve their resilience for dealing with customers in similar situations.</p>
3. Identification and appropriate response	<p>a. Colleagues will acknowledge and where appropriate / safe record, with the customer's explicit consent, relevant information that the customer wishes to disclose about their financial abuse.</p> <p>b. Colleagues will, upon notification of suspected financial abuse by the customer, offer a supportive response:</p> <ul style="list-style-type: none"> - This may include: a suggestion to move the discussion to a different channel of choice, allowing more time to think (e.g. longer appointments, separate room, deferral of a decision to a later date), referral or signposting to specialist help). <p>c. Colleagues will be equipped to share the relevant information (including the above referenced Consumer Information), on the options available to the customer to help inform their next steps, once they have either recognised, accepted or suspect any kind of financial abuse that they have been subject to.</p> <p>d. Firms will help customers and seek to minimise inconvenience and distress in response to a disclosure and offer specialised support as appropriate.</p>

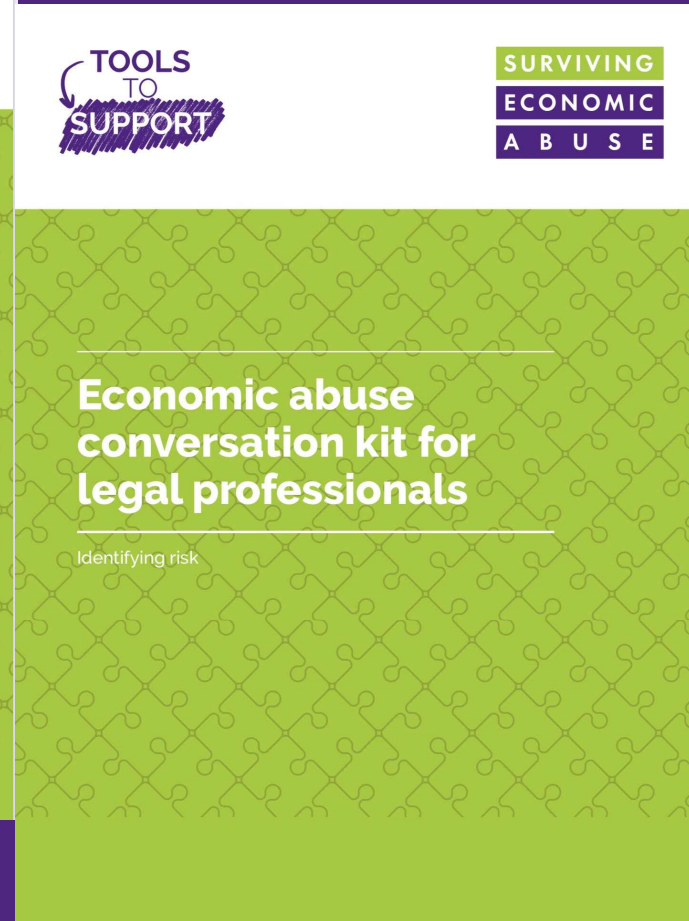
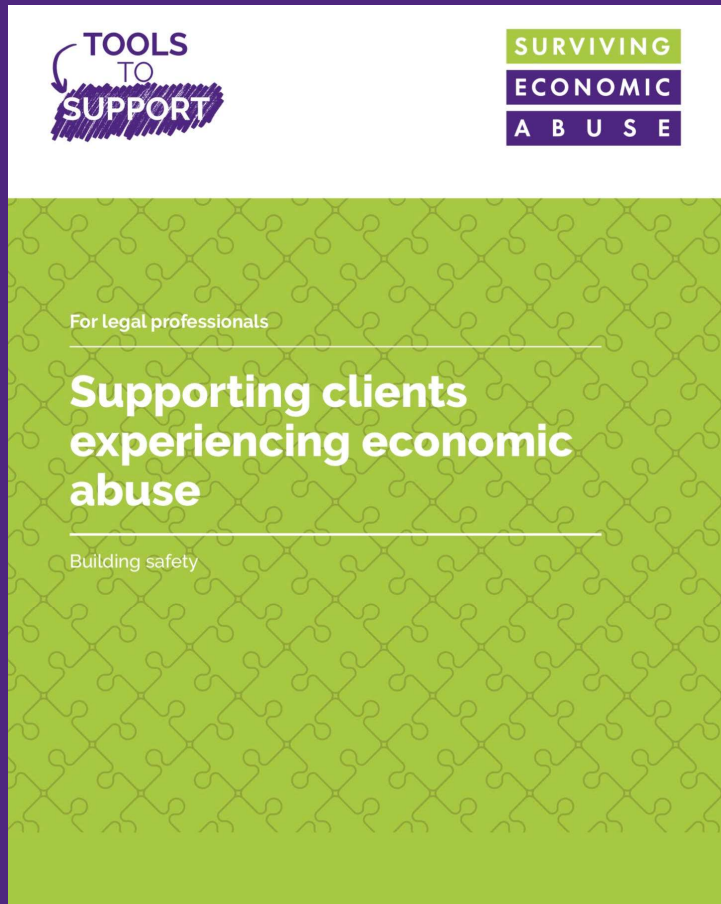
UK Finance is the trading name of New7A Limited. Company number: 10250255. Registered address: 1 Angel Court, London, EC2R 7NH

	e. Firms will trigger the Banking Protocol (where it is in place across the country), where the situation requires the immediate response of the police.
4. Minimizing the need to repeat one's story? in the same organisation.	a. Firms will advise the customer which areas within that business have been notified and support the customer with the details of other parts of the business, or separate brands.
5. Help to regain control of finances	<p>a. Colleagues understand the fact that someone may not wish to talk to the firm as an individual and, subject to appropriate authority from the customer, accept their representative (charity / victim support organisation, including community service worker, family, specialist etc.)</p> <p>b. Firms will treat situations on a case by case basis and provide exception processes where appropriate, to help customers who are victims of financial abuse.</p> <ul style="list-style-type: none"> - Principles of communication with third parties previously unknown to the firm include: <ul style="list-style-type: none"> o Communication has to be customer led o The firm can identify the customer o The firm could send account related information to a refuge, other postal address, if needed - Firms will consider, where it is considered safe and appropriate, the use of alternative addresses for victims of financial abuse, such as registered refuges, safe house addresses or other addresses, as requested by the customer. - Firms will consider informing the customer how to authorise an agent/third party for temporary (short or medium term) delegation on their account (e.g. a third-party mandate). <p>c. Firms will support victims in accessing financial services in their own name, including:</p> <ul style="list-style-type: none"> - Consideration of non-mainstream documents as proof of identity and address (where other standard documents are not available). - Provision of a basic account wherever possible. <p>d. Firms will support victims of abuse to access existing funds, accounts and services including:</p> <ul style="list-style-type: none"> - Security: Setting up or changing access and other security codes (on sole accounts) - Channels: Enabling access to funds via channels which do not leave a footprint (e.g. opening an account online creates a non-geographical sort code) - Joint assets and liabilities: <ul style="list-style-type: none"> o Firms shall inform the victim of other assets and all liabilities held with the organisation, in recognition of the fact that a victim may be unaware of credit taken out in their name. o Where systems do not allow visibility across products, firms will inform victims of how they can enquire about other products possibly held in their name, including via their credit score as per the Consumer Information. o Where accounts held with a firm are zero in balance (and the firm is confident that taking action will not create undue detriment for the other party) the firm shall remove either party from a joint account, at their request, without requiring all to sign. <p>e. Firms shall provide support for customers with debt and arrears and work with the victim to help prevent further debt from accruing, including by reviewing applicable charges and fees.</p>

6. Signposting and referrals	<p>a. Firms will consider when and how to make referrals, in cases of suspicions of financial abuse where a registered Power of Attorney or other registered third party legal authority exists.</p> <ul style="list-style-type: none"> - Firms should report any suspicion of abuse to the OPG, DWP, or equivalent bodies in Scotland and Northern Ireland - Helpful information to report when raising a suspicion of abuse includes: <ul style="list-style-type: none"> - LPA/instrument's reference number - Donor's date of birth - Donor's address - Clarification that the firm believes that abuse is taking place - Any background information around the reasons for suspicion <p>b. Firms will inform customers about other external sources of help available to them, for example independent legal advice; specialist help; debt advice; financial management help.</p>
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Tool to Support

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survivingeconomicabuse.org

Get in touch



Visit our website:

www.survivingeconomicabuse.org

Email:

info@survivingeconomicabuse.org



@SEAresource



@SEAresource17



survivingeconomicabuse



Any questions?

