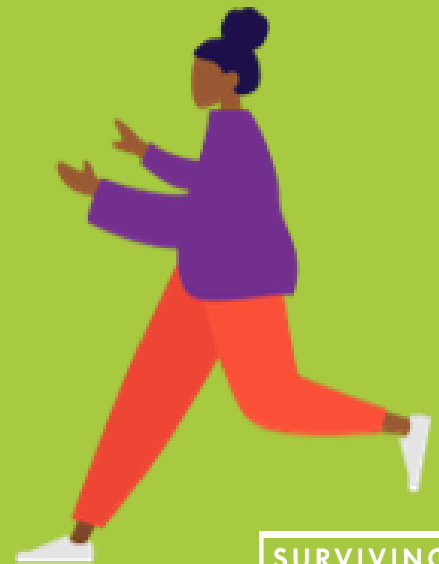

Transforming responses to economic abuse

Dr Nicola Sharp-Jeffs OBE
Founder & CEO

 @nicolajanessharp



SURVIVING
ECONOMIC
A B U S E

Our mission

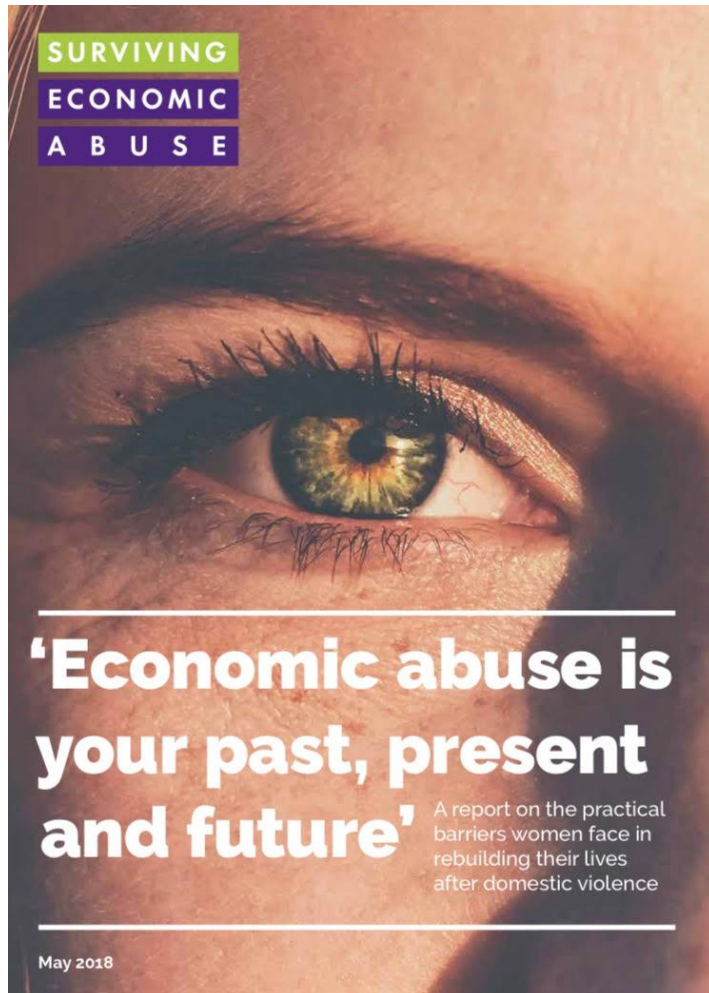
Our mission is to raise awareness of economic abuse and transform responses to it



Our approach

1. Awareness-raising
2. Professional responses
3. Systems change
4. Policy influencing

Survivor focus



- Naming economic abuse validates the experiences of victim-survivors
- Provides the language through which to communicate their experience and self-advocate

Naming economic abuse in legislation

- Domestic Abuse Bill brought forward in June 2017
- Made the case for economic abuse to be named within the statutory definition
- Worked with the Westminster Government to define economic abuse within the Bill



Statutory definition of domestic abuse

‘Any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexual orientation.’

‘The abuse can encompass, but is not limited to psychological, physical, sexual, **economic**, emotional.’

Broader than financial abuse

- Terms financial and economic abuse are used interchangeably
- Evidence base suggests that economic abuse is more than ‘just’ exerting control and creating instability through money and finances - also through economic resources (things that money can buy) such as housing, transport, food, clothing etc.
- Financial abuse is a ‘sub-category’ of economic abuse

Statutory definition of economic abuse

‘Any **behaviour** that has a substantial and adverse effect on 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' – an employee

Restriction

Takes away work laptop/phone

Exploitation

Empties bank account of wages on payday

Sabotage

Destroys work clothes

'Any behaviour' – a member of the public

Restriction

Not allowed to go to work, stopped from having access to a bank account, prevented from claiming benefits

Exploitation

Made to perform sexual favours in order to access basic economic necessities

Sabotage

Debt take out in their name, destroying their credit rating

Economic abuse post-separation

- One in four victim-survivors report experiencing economic abuse post-separation
- Economic abuse does not require ‘physical proximity’
- Successfully called for an amendment to the Domestic Abuse Bill to broaden the scope of the Controlling or Coercive Behaviour Offence within the Serious Crime Act (2015) to recognise post-separation (including economic) abuse

Economic and physical safety

- 95% of domestic abuse victims experience economic abuse
- Women who experience economic abuse are 5 times more likely to experience physical abuse
- Women who experience economic abuse in the context of coercive control are at increased risk of homicide
- Women who experience 'any form' of economic abuse in the context of domestic abuse are more likely to take their own lives

Domestic homicide reviews

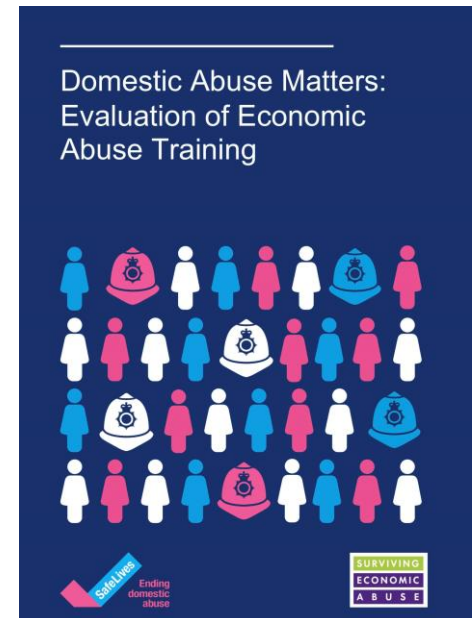
- High level of economic abuse but not recognised or named as such within DHRs
- Highlight importance of engaging with ‘non-traditional stakeholders’ such as debt and money advice services

Overlap with adult safeguarding

- Significant proportion of adults who need safeguarding support may be experiencing domestic violence, yet overlap not recognised
- Older people; people with mental ill-health; people who misuse substances; people with learning disabilities; and carers who harm and/or are at risk of harm
- Assumptions made about 'stress' vs. an understanding of an ongoing pattern of coercive control

A framework for responses

- Eight in ten professionals have not had training on economic abuse
- Home Office funding for partnership work to deliver training to domestic abuse services, housing providers, the police; **and** money and debt advice services, financial capability advisors, banks and building societies
- Organisational and sector/industry responses demanded



What local authorities can do (1)

- Local and statutory needs assessments in relation to VAWG and domestic abuse explore the nature and scale of economic abuse
- VAWG and/or domestic abuse strategies include strengthening local responses to economic abuse
- Reference to financial abuse should be replaced with the term 'economic abuse' to recognise the full nature and forms of abuse
- Services commissioned are equipped, through training, to provide economic advocacy

What local authorities can do (2)

- Economic abuse should be recognised as a vital part of safety planning and reducing the risk to victims, as well as a longer term need to be met
- Attach equal importance to economic safety within policy making and the commissioning of services locally
- Local partnership arrangements, in line with the coordinated community response, work with ‘non-traditional stakeholders’ via a specialist ‘Debt and Benefit Specialist’ role

Support offered by SEA

- Resources for victim-survivors and professionals
- Support line for victims of domestic abuse in financial difficulty run in partnership with Money Advice Plus
- Referral into specialist Domestic and Financial Abuse team at Lloyds Banking Group and the vulnerability teams of other high street/online banks
- Casework support from a team of specialists: benefits, debt, housing, banking and insurance
- Specialist, accredited training

Get in touch

Visit our website:

www.survivingeconomicabuse.org

Email:

info@survivingeconomicabuse.org

 @SEAresource17

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