

SURVIVING

ECONOMIC

A B U S E

*"I am now facing
life head on. Instead
of drowning, I am
now swimming."*

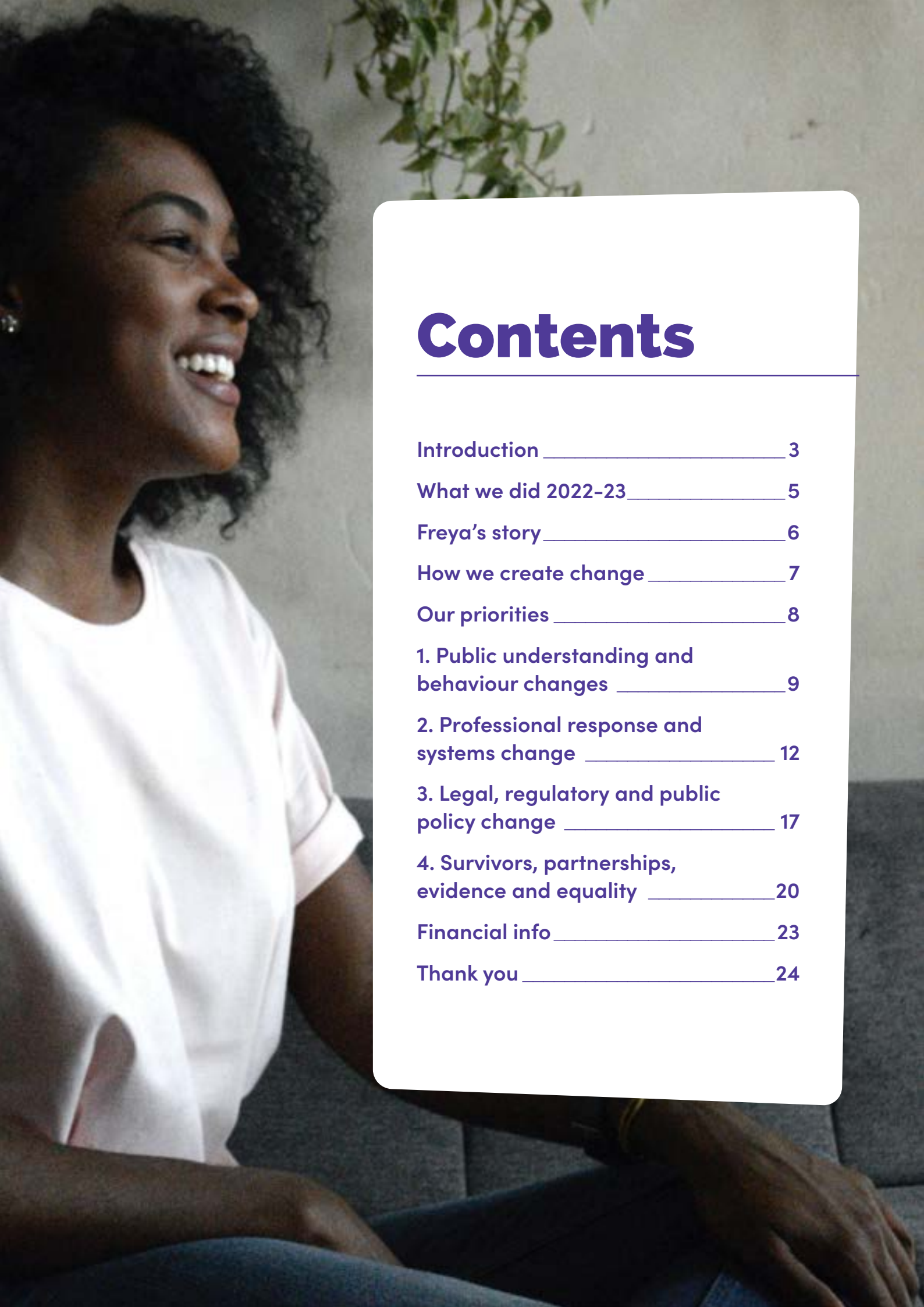
Victim-survivor

Impact

Report

2022-23



A smiling woman with curly hair, wearing a white t-shirt, is sitting outdoors. A green plant is visible in the background.

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Introduction

In June 2022 we celebrated five years of Surviving Economic Abuse (SEA). It's remarkable to think of all we've achieved in such a short time – 'making waves' in the words of one survivor.

This quote inspired the title of our three-year strategy for 2022-25, which is now in its second year. Through this strategy we build on the Domestic Abuse Act 2021 for England and Wales, striving for the commitments made in law for victim-survivors to be put into policy and practice. We want to see financial services firms, domestic abuse support services and Government responding to the needs of victim-survivors of economic abuse.

I'm so proud of all the work that took place between 1 April 2022 – 31 March 2023 towards this goal.

There's little doubt that this was an exceptionally challenging year for victim-survivors, making our work more critical than ever. As the cost-of-living crisis dominated headlines the economic instability facing abuse victim-survivors spiralled.

We know that
1 in 4
survivors have
debts of more than
£5,000

In 2022-23, the
average individual
debt for a survivor
seeking specialist
debt advice grew to
£20,000

In these 12 months alone,
SEA reached almost
58,500
survivors through our
website, training and
frontline partnerships.

*Nicola at the launch
of Understanding and
Responding to Economic
Abuse in London in
September 2022*



By working with the Experts by Experience Group (see page 22) to understand the reality for victim-survivors, we were able to respond:

- ◉ We joined forces with Women's Aid to support the successful call for an emergency fund to help enable survivors to flee in a time of financial crisis.
- ◉ We further supported survivors with bespoke information on the financial support available.
- ◉ The Financial Support Line and casework service for victims of domestic abuse, run by our frontline partner Money Advice Plus, achieved an estimated £1.6million in financial gains for victim-survivors.

Responding to survivors in crisis was made possible thanks to support from a growing number of organisations and individuals, all committed to seeing an end to economic abuse. New creditors started accepting the Economic Abuse Evidence Form (see page 14), financial services firms collaborated with us to launch new initiatives (see page 15), and political decision-makers acted on our calls for vital changes to provide greater protection for victim-survivors (see page 18). New advisors and ambassadors lent us their expertise and supporters committed to helping us raise awareness as SEA Champions, while the backing of funders enabled our life-changing work.

It's through this collaboration with others that we make change happen. We saw this approach recognised with two award nominations for our partnership working with Lloyds Banking Group (see page 15). But, to achieve the goals in our strategy, there is more to do, particularly addressing the additional challenges faced by survivors from minoritised groups.

As we enter into my final year as CEO of SEA, I would like to thank everyone who has supported us in our mission. I am immensely proud and privileged to see the growing number of stakeholders coming together against economic abuse.

Dr Nicola Sharp-Jeffs OBE
Founder and Chief Executive



What we did in 2022-23

120

pieces of media
coverage

58,500

survivors reached
via our website,
training and frontline
partnerships work

568

survivors connected
via the Survivors'
Forum

£1.6
million*

in financial gains
for victim-survivors
using the Financial
Support Line and
casework service
run by our frontline
partner, Money
Advice Plus

840

professionals from
165 organisations
trained to recognise
and respond to
economic abuse

29

financial services
organisations
supported to
respond to
customers
experiencing
economic abuse

126,000

website visitors

£300,000

emergency fund pilot
implemented by Women's Aid
with SEA's support

Our content was seen more than

1.1 million

times across social media
channels

*Estimated financial gains

Freya's story*

During their relationship, the abuser controlled every aspect of Freya's life. She experienced physical, psychological and economic abuse, which have had long-term effects on her health.

The abuser controlled the joint bank account and would withdraw money as it was paid in. This left Freya unable to access money to buy food, clothes and other necessities for herself and her children. The abuser also forced her to sign documents without explaining what they were for. Freya did as she was asked, fearing for the safety of herself and her children. Through using the overdraft on the joint bank account and coercing her to take out credit cards and loans, the abuser left Freya with debts worth more than £25,000.

When Freya was referred to the Financial Support Line, one of the Line's specialist money advisors who are experts in domestic abuse supported her to liaise with the creditors, with all agreeing to write off the debt. The advisor also supported her to claim thousands of pounds in additional benefits that she was entitled to each year for herself and her disabled son.



See page 13 for more information on the Financial Support Line run by our frontline partner Money Advice Plus.

“

It has been so hard trying to deal with everything, with the police, courts, divorce and health. You took all the worry off us, with us not having to deal with the debt and finances on top of that. The debts were an ongoing, constant reminder of the abuse, causing me anxiety and distress. Now, this trigger has been taken away and creditors are no longer contacting me.

Freya

”

*pseudonym used to protect the victim-survivor's identity

How we create change

We work hand-in-hand with victim-survivors and with partners to:

- ◁> reduce opportunities for abusers to control
- ◁> increase victim-survivors' access to and control over their own economic situation, including money, property and resources.

Working with victim-survivors at every level, we:

Provide information/resources for victim-survivors based on the support available

Support professionals to improve their responses*

Work with organisations to improve their responses through changes to policies and processes*

Work with sector bodies (including regulators) to remove barriers to support and identify best practice responses

Influence policy-makers to ensure understanding of economic abuse is reflected in decisions

Call for legislative changes for victim-survivors

1

Information provision

2

Support for women's and financial services sectors

3

Political and legal influencing

*Including through frontline partnerships with Money Advice Plus and Lloyds Banking Group.

Our priorities

We work to save lives and stop economic abuse forever.

To achieve this, we must ensure that financial services firms, community and domestic abuse support services, and Government transform their policies and practices to:

- ensure that victim-survivors of economic abuse receive support
- help prevent further abuse.

Through our strategy, Making Waves, we focus on:



1. Public understanding and behaviour change

We want public awareness of economic abuse to continue to grow and to bring about public behaviour changes.



2. Professional response and systems change

We work to influence the women's sector and financial services, so that they recognise economic abuse and provide high quality responses, including financial services firms closing down opportunities for abuse through their products.



3. Legal, regulatory and public policy change

We want economic abuse to be reflected in the implementation and future development of legislation, regulation and policy.



4. Survivors, partnerships, evidence and equality

We will continue working to ensure our approach is rooted in evidence of survivors' needs and best practice. We will nurture solid partnerships and promote equality in all we do, as well as broadening our response to survivors from minoritised groups.

1. Public understanding and behaviour change

Our communications are rooted in survivors' experiences and voices. By collaborating with organisations that can amplify our message, we have seen public understanding of economic abuse continue to grow.

2022-23 highlights:

“

It is so very reassuring to know that more people now know about economic abuse and can get information and improved support because of SEA.

Victim-survivor

”



120

pieces of media coverage in 93 outlets



126,000

website visitors



1.1m

views of our content across social media channels

Responding to the cost-of-living crisis

Our support to survivors during the peak of the cost-of-living crisis included providing vital information on abusive tactics and the support available. Shared widely by domestic abuse charities and local authorities, the information was viewed more than 18,500 times. Through proactive work with the media to demonstrate the impact of the crisis, we secured 33 pieces of media coverage on the issue, many referencing our research.



When an abuser controls your finances, they control you – HSBC UK campaign

Through a powerful national campaign, led by HSBC UK, our research into the widespread nature of economic abuse and its devastating impact reached millions of people. Striking billboard and TV adverts, and a performance art installation, showed a woman being controlled like a puppet with the headline, 'When an abuser controls your finances, they control you.' The adverts highlighted our shocking research findings – that economic abuse occurs in 95% of cases of domestic abuse.

With nationwide advertising, including on the London Underground, this campaign led people to access our information about economic abuse, with significant traffic to SEA's website referred from HSBC UK. The impact of this awareness-raising activity has changed lives.

“

I visited my local HSBC during my lunch break after I saw the advert sat on the tube. Over the weeks I used the Safe Space [to get support], I developed a plan to get my abuser out of my home. I am beginning to feel safe in my own home again.

Victim-survivor

”



“

In addition to containing valuable information on the support that is available, this leaflet provides victim-survivors with the reassurance that they can seek support.

Fiona Turner, Head of Vulnerability – UK Finance

”

UK Finance 'It's Your Money' leaflet



UK FINANCE

By collaborating with financial services trade body UK Finance, we reached customers of all the UK's major banks with vital information for victim-survivors of economic abuse. Updated in partnership, with expert input from SEA, the refreshed 'It's your money' leaflet was shared by all signatories of the 2021 Financial Abuse Code with their customers, totalling 40 financial services brands. It contains crucial information on the signs of economic and financial abuse to look out for, as well as the support that banks can provide and where else they may be able to seek support.

Escaping domestic and economic abuse – BBC Morning Live feature

BBC's 'The Traitors' star Amanda Lovett presented a powerful segment on BBC Morning Live that reached millions with vital information about economic abuse. Survivors Rebecca and Sarah shared first-hand experiences of this form of control and the impact it had on their lives. SEA's CEO Dr Nicola Sharp-Jeffs explained how abusers have used the cost-of-living crisis to increase their control.

This segment reached BBC Morning Live's estimated audience of 1.2 million people, with social media shares reaching thousands more.

The TV piece helped raise awareness of economic abuse, including supporting victim-survivors to recognise their experience as abuse:

“

Watching this piece is an eye-opener... seeing and hearing my married life from others' mouths... Even after the divorce, I received a bank statement from an account I never knew I had... Shocked.

Victim-survivor

”



2. Professional response and systems change

Our approach is to work in collaboration with organisations that support victim-survivors, both in the women's sector and in financial services. By working in partnership with frontline organisations, we have helped to build their knowledge, confidence and capacity in supporting victim-survivors.

2022-23 highlights:



840

professionals trained
in understanding
and responding to
economic abuse



£1.6m

in financial gains for
victim-survivors*



29

financial services firms
supported to improve
responses for victim-survivors

“

The training has enabled our teams to feel better equipped to provide intervention services and also raise awareness amongst other professionals responding to survivors of economic abuse.

*Samantha Fisher,
CEO Trafford
Domestic Abuse
Services*

”

* Estimated financial gains achieved by the Financial Support Line run by our frontline partner, Money Advice Plus.

Financial Support Line and casework service



Run by our frontline partner Money Advice Plus, the Financial Support Line and casework service provides tailored money and debt advice for victim-survivors. Staffed by qualified debt advisors who are expert in domestic abuse, the line is uniquely placed to support them to safely regain economic control. Learnings from the line provide vital insight into the needs of victim-survivors which feeds into SEA's advocacy work at every level (see page 7).

“

[You] have been so supportive and helpful with advice given and sorting the debts on my behalf... it means I can continue rebuilding my life...

Victim-survivor

”

The Line supported

546

**victim-survivors
with one-off advice
during the year...**

**...while the casework
service provided
ongoing support to**

166

victim-survivors

**In the last year, the casework
service reported financial
gains for victim-survivors
worth an estimated**

£1.6m

99%

**of clients
supported during
the year reported
an increase in
money confidence
after using the
casework service**



“

We want our customers to feel supported and listened to without having to repeat their lived experience by having upsetting conversations. The EAEF allows for this, as all the information that we need can be found on the form.

We want our customers to feel heard and have the opportunity to move forward with their life. I truly believe that the EAEF allows our customers to move forward with their banking and financial freedom knowing that they have been heard.

Amy Sager, Senior Borrowing Lead for Vulnerability – Monzo

”

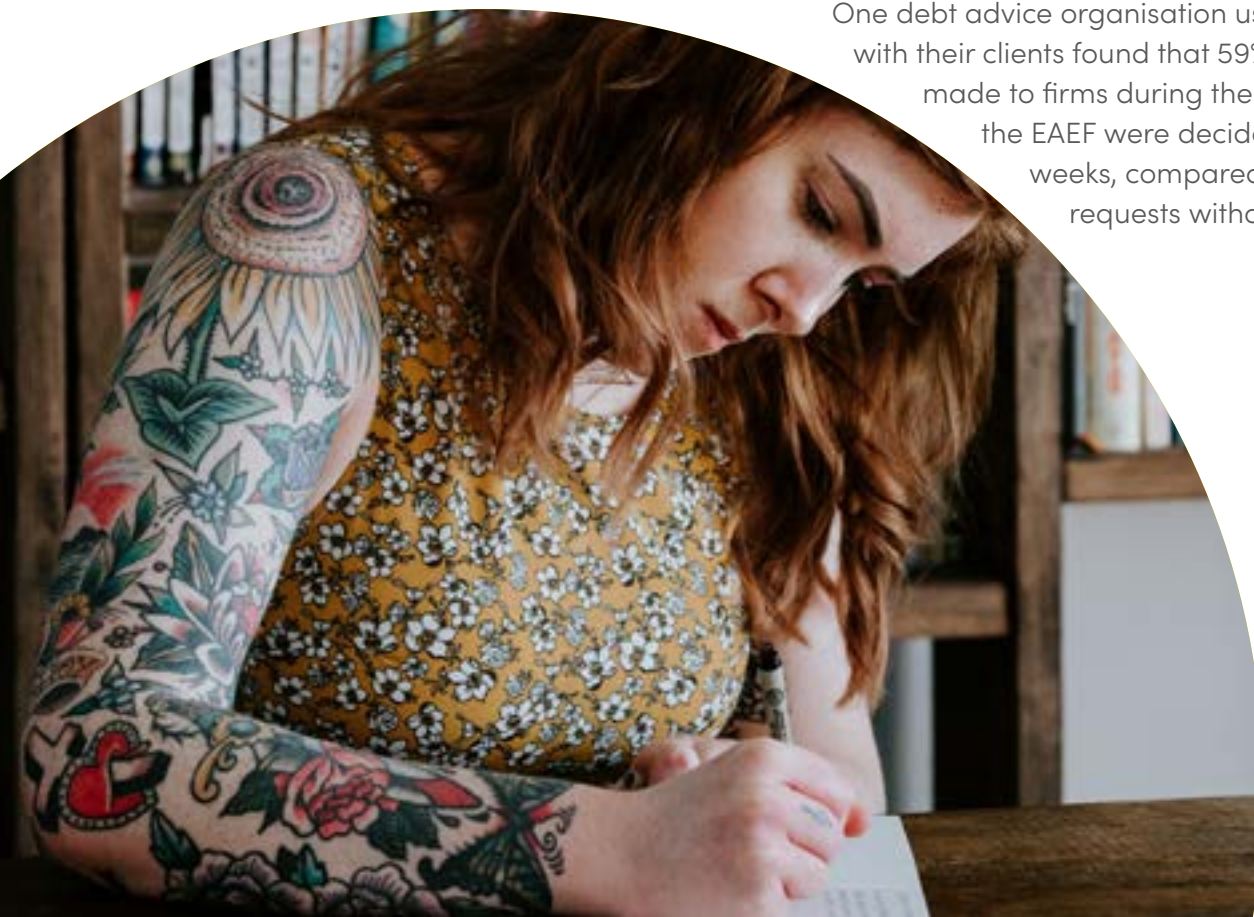
Economic Abuse Evidence Form



A debt purchase company and three of the UK's major banks became part of the pilot of the Economic Abuse Evidence Form (EAEF) during the year, joining 11 other financial service firms and 10 debt advice organisations. The form is an information-sharing tool that tells a financial services firm that their customer has experienced economic abuse. Sharing this information allowed firms who are part of the pilot to support 154 victim-survivors during the year.

Devised by our frontline partner, Money Advice Plus, and developed in partnership with SEA as part of our systems transformation work, the use of the EAEF means survivors do not have to contact multiple firms directly. It avoids the trauma of retelling their story numerous times, and provides firms with all the information they need to respond to victim-survivors quickly.

One debt advice organisation using the EAEF with their clients found that 59% of requests made to firms during the year using the EAEF were decided within six weeks, compared with 39% of requests without the EAEF.





Collaboration with financial services

We work collaboratively with banks, aligning our mission with their goal to support vulnerable customers.

Through our partnership with Lloyds Banking Group (LBG), we have introduced a model of best practice response to economic abuse in financial services.

With our training, as well as advice on individual cases, the LBG Domestic and Financial Abuse team were able to support more than

3,300

customers affected by economic and financial abuse during the year.

SEA's guidance allows colleagues working in LBG's Domestic and Financial Abuse team to understand the reality victim-survivors face and to feel more confident in offering a response.

“

The initial training from ‘Surviving Economic Abuse’ helped prepare me for my new role as part of the ‘Domestic and Financial Abuse Team’. The real-life experiences gave me a greater insight into the life of a victim-survivor. A few months later, SEA provided real-time coaching and support to help me confidently put into practice my learning in the context of very difficult conversations. This practical support has really improved my confidence in speaking to customers who have experienced abuse, and has helped me think about ways I can tailor the support offered to the needs of the customer. I feel that I am constantly learning and improving as a result of our partnership with ‘SEA’.

*Lloyds Banking Group
team member*

”

“

SEA... has provided insightful training to frontline and specialist staff, ensuring our staff have a great understanding and awareness of economic abuse. It has allowed us to be part of a collaborative network to help customers and staff be supported.

Rosie Lyon, Vulnerability Specialist, AIB

”

Through sharing our expertise on economic abuse, we support banks to implement industry regulation and guidance on improving responses for victim-survivors. This year, we have provided bespoke support to 29 financial services firms through training and consultancy, including Allied Irish Bank (AIB).

We advised TSB on their flee fund, which provides emergency funds of up to £500 for customers to leave an abuser. SEA provided information about the lived reality for victim-survivors, enabling them to implement a fund which customers can easily access. The fund supported 43 survivors in the four months since its launch in December 2022.

“

Guided by SEA, we created the tools our colleagues needed so they felt equipped to speak with victim-survivors and identify other ways TSB could offer to help.

Simon Peleszok, Responsible Business Team, TSB

”



3. Legal, regulatory and public policy change

Our work to influence the Domestic Abuse Act 2021 for England and Wales saw economic abuse recognised in law. In 2022-23, we leveraged the enhanced legal status of this form of abuse to further improve laws and policies to offer greater protection to victim-survivors.

2022-23 highlights:

“

I thank the organisation Surviving Economic Abuse, which has done some fantastic work... [It] has provided vital advice [and] has really raised the game in highlighting what economic abuse looks like...

Rachel Maclean MP (former Minister for Safeguarding) in the House of Commons debate on the Child Support Collection (Domestic Abuse) Bill

”



11

parliamentary engagements to influence political decision-makers



£300,000

emergency funding for victim-survivors to flee an abuser*



Meetings with

4

financial services regulators and trade bodies to influence industry policies and practices

* Secured by Women's Aid with support from SEA

Domestic abuse emergency fund

We worked alongside Women's Aid to call for more support for victim-survivors of domestic abuse during the winter peak of the cost-of-living crisis. Together, we were able to influence the Government to put vital emergency funding in place. Administered by Women's Aid, the pilot scheme made a one-off fund of £300,000 available to support victim-survivors to flee an abuser and rebuild their lives.

Our joint letter with Women's Aid proposed the fund, with SEA securing media coverage to support the call. Drawing on powerful statistics from the Financial Support Line, run by our frontline partner, Money Advice Plus, we secured coverage that backed up the call for the fund in outlets including The Independent and Channel 5 News.

“

The campaigning and awareness raising we've done with Surviving Economic Abuse and Money Advice Plus, and the real-life stories of how the cost-of-living crisis is impacting survivors, was critical in making the case for increased financial support from government.

*Farah Nazeer, CEO
Women's Aid*

”



“

Economic abuse... is a problem that is often hard to spot, and this new toolkit will give staff on the frontline the tools to help identify and protect vulnerable people.

*Minister for the Cabinet Office
Jeremy Quin MP*

”

Cabinet Office Economic Abuse Toolkit

In collaboration with SEA and Money Advice Plus, the Cabinet Office Debt Fairness Group launched its Economic Abuse Toolkit for public sector bodies involved in collecting debt. This includes council tax arrears and benefit overpayments, which affect many victim-survivors of economic abuse. Abusers often use the benefits system to further their control, for example forcing victim-survivors to give false information in benefit claims. This can lead to benefit overpayments, resulting in large amounts of debt for many victim-survivors. This toolkit for the public sector encourages policies and processes for identifying and responding to economic abuse. It was launched at the Money Advice Plus office by Minister for the Cabinet Office Jeremy Quin MP.



Influencing reforms to the child maintenance system

By engaging with survivors and sharing their experiences, we influenced vital reforms to the Child Maintenance Service (CMS). Our input into the independent review on CMS processes around domestic abuse highlighted:

- ◁▷ the ways in which the service can close down opportunities for abuse
- ◁▷ how the service can more effectively enforce payment of child maintenance.

Following the review, the Government supported the following changes that will bring more support for survivors using the service:

- ◁▷ increased access to the 'Collect and Pay' service in cases of domestic abuse through new legislation. This will mean victim-survivors could access child maintenance payments without compromising their safety by being in direct contact with the abuser
- ◁▷ increased scope for the CMS to support the prosecution of abusers for financial coercion under the controlling or coercive behaviour legislation

18

mentions of economic abuse in Parliament in relation to child maintenance



4. Survivors, partnerships, evidence and equality

Since SEA's inception, we have been inspired and led by survivors. By working closely with survivors and listening to their voices, alongside prioritising high-quality research, recognition of economic abuse is growing.

2022-23 highlights:



490

new users of the
Survivors' Forum



170

members of the Experts
by Experience Group



Research from

6

continents captured
in SEA's global study
on economic abuse

“

This has always
been a difficult
abuse to
explain... I hope
to help in some
way to bring
more awareness
and get people
talking.

Victim-survivor

”

Survivors' Forum

The Survivors' Forum provides a safe and supportive space for women to share their experiences and connect with others. The Forum has been a valuable source of peer support for many users, with survivors sharing experiences on issues related to pensions, divorce and financial settlement, child maintenance, liaising with creditors and more.

SEA has utilised the emerging issues victim-survivors have raised on the forum to support our work influencing policy and practice to bring about vital change for victim-survivors. This year saw 490 new users of the forum bringing the total number of users to 568.

There were more than

500

**new posts during
the year, with
several on survivor
wellbeing and
coping strategies**

“

Economic abuse can be very isolating and I certainly felt when it happened to me that I was the only person on the planet who was experiencing it. You tend to blame yourself... which can lead to depression and self-stigma. The forum has helped me to climb out of all of these things.

Victim-survivor

”



“

This report provides access to studies... that many may not have previously been aware of: a treasure trove of a resource for academics, students, policy-makers and practitioners alike.

Professor Liz Kelly, Director of the Child and Woman Abuse Studies Unit, London Metropolitan University

”

Economic abuse: A global perspective

This groundbreaking study on economic abuse in the context of intimate partner violence draws on findings from six continents to reveal more about this under-researched form of abuse and its impact. The findings have informed a strategic framework for understanding and responding to economic abuse. It includes recommendations and examples of good practice from across the globe to help transform the responses of the financial services sector, researchers, policy-makers, government agencies and domestic abuse services. The report and its content were viewed 1,500 times on SEA's website.

Working alongside survivors

The Experts by Experience Group, who bravely share their experiences to be a force for change, guide everything we do. By the end of the year, the group totalled 170 women working alongside us to create change for others.

During the year, we supported survivors to share their stories with the media, as well as with MPs and government ministers. The Experts by Experience took part in advisory groups to inform our work and the policy and practice we seek to influence. This included a working group exploring the impact of the cost-of-living crisis on survivors. Survivors told us how triggering the cost-of-living crisis has been, leading them to feeling out of control of their economic situation once again. This insight into the reality for survivors informed the information on our website, our media work and our calls for policy changes.

“

I feel so very privileged to be able to contribute to so worthy a cause. Fighting for those who come after us so to make their paths a bit easier...

Victim-survivor

”



Financial Information

Income

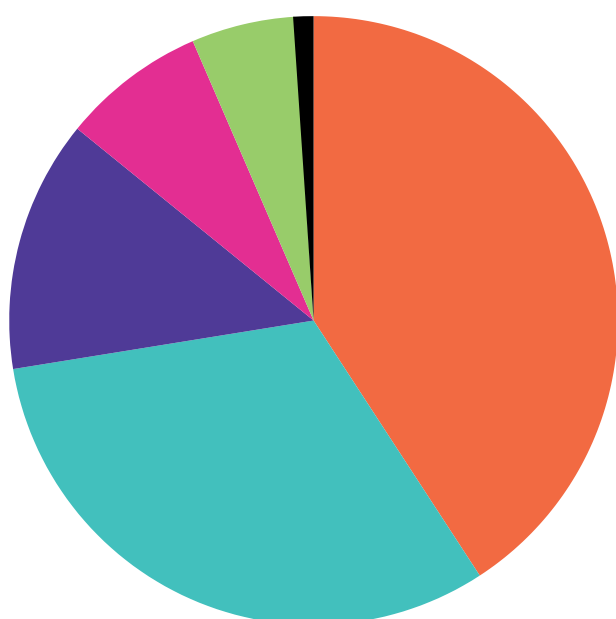
In the six years since SEA was established, the charity has experienced rapid growth, with a significant increase in the size of the team and its core costs. We continue to work on diversifying our income to support our ongoing operational sustainability. We received grant income from a range of funders, including some multi-year grants. We continue to seek a balance of restricted and unrestricted funds to provide essential support for core work.

Expenditure

In 2022-23, we spent £1,371,097. We spent £1,229,909 on charitable activities, and £141,188 on fundraising and governance activities. This means that, for every £1 we spend on fundraising, we spend £8.70 on our core work to raise awareness of and transform responses to economic abuse.

SEA's total income in 2022-23 was

£1,443,263



- Trusts and foundations - 40.96%
- National lottery - 31.76%
- Statutory - 13.45%
- Training and consultancy - 7.68%
- Corporate - 5.52%
- Other* (including fees for speaking engagements and individual giving) - <1%

Thank you

We would like to thank the following supporters for making our work possible.

Experts by Experience

Thank you to all the women who give their time and expertise as part of the Experts by Experience Group.

Trustees

Sue Lewis
Kirsty Madden
Janqui Mehta
Penny Miller
Cathy Millis
Katie Sayer
Jonathan Speight
Shaun Tyndall
Richard Walsh
Sarah Williams-Gardener
Anna Yearley

Advisors and Ambassadors

Sam Beckinsale
Professor Miranda Brawn
Francesca Campbell
Kathryn Cassells
Norma Cassius
Yasmine Chinwala OBE
Geraldine Costello
Dr Bijna Kotak Dasani MBE
Selina Flavius
Gemma Godfrey
Annabel Griffiths
Imogen Maxwell
Nick Meir
Sarah Pennells
Ian Phillips
Jane Portas OBE
Johnny Timpson

Corporate supporters

Allied Irish Bank
Barclays Bank
Lloyds Banking Group
Monzo Bank

Partners

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

Pro bono support

CCLA Investment Management Ltd
GK Strategy
PWC Belfast
Reprieve
Simmons & Simmons LLP
Salesforce UK Ltd

We are grateful for donated goods and services worth an estimated £xx,xxx this year, enabling us to carry out our life-changing work.

Grant funders

abrdn Financial Fairness Trust
Allen & Overy
Arnold Clark Community Fund
Aviva Foundation
David and Ruth Lewis Family Charitable Trust
Eleanor Rathbone Charitable Trust
Esmée Fairbairn Foundation
Evan Cornish Foundation
Gallagher Community Fund 2022
Garfield Weston Foundation
Home Office
Impact 100 London
John Ellerman Foundation
Joseph Rowntree Charitable Trust
Marsh Charitable Trust
National Lottery Community Fund

Oak Foundation
Schroder Charity Trust
Simmons & Simmons Charitable Foundation
Smallwood Trust
The Churchill Fellowship
The Rayne Foundation
Women Thrive Fund, provided by ROSA and the Smallwood Trust in partnership with the Tampon Tax Fund
W O Street Charitable 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.

We extend special thanks to a Priority & Extra Care Services team who work in the energy sector for their outstanding fundraising effort for SEA this year.

See our website for more information about the people and organisations that support SEA. <https://survivingeconomicabuse.org/about-us/our-partners-and-funders/>



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