



# UNDERSTANDING AND RESPONDING TO ECONOMIC ABUSE

NICOLA SHARP-JEFFS

 Feminist  
Developments in  
Violence and Abuse

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# FEMINIST DEVELOPMENTS IN VIOLENCE AND ABUSE

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BY

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INVESTOR IN PEOPLE

This book is dedicated to victim-survivors of economic abuse. Thank you for trusting me and sharing your experiences. It is written in memory of Rachel Griffin and Stephen Knafler QC.



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# ABBREVIATIONS

AAFDA	Advocacy After Fatal Domestic Abuse
AFV	Adult family violence
BEIS	Business, Energy and Industrial Strategy
CCB	Controlling or coercive behaviour
CCR	Coordinated community response
CSEW	Crime Survey for England and Wales
CWASU	Child and Woman Abuse Studies Unit
CMS	Child Maintenance Service
DAFA	Domestic and Financial Abuse team (LBG)
DAME	Domestic Abuse and Money Education
DAPOs	Domestic Abuse Protection Orders
DASH	Domestic Abuse, Stalking and Honour-based Violence
DCMS	Department for Digital, Culture, Media and Sport
DEAP	Domestic and Economic Abuse Project
DHR	Domestic Homicide Review
DRO	Debt Relief Order
EAEF	Economic Abuse Evidence Form
EDAC	Employers Domestic Abuse Covenant
CPS	Crown Prosecution Service
EVAW	End Violence Against Women
FGM	Female genital mutilation
GVA	Gender Violence Andabuse
HBV	Honour based violence
IDVAs	Independent Domestic Violence Advisors

IPV	Intimate partner violence
LBG	Lloyds Banking Group
MAP	Money Advice Plus
MaPS	Money and Pensions Service
MARACs	Multi-agency risk assessment conferences
MAT	Money Advice Trust
NAB	National Australia Bank
ONS	Office for National Statistics
PSHE	Personal, Social, Health and Economic
RIC	Risk Identification Checklist
SEA	Surviving Economic Abuse (charity)
SEA	Scale of economic abuse (measurement)
SDVC	Specialist Domestic Violence Courts
STADA	Standing Together Against Domestic Abuse
SRE	Sex and Relationships Education
UK	United Kingdom
UN	United Nations
US	United States of America
VAWG	Violence against women and girls
WHA	Whole Housing Approach

## NOTE ON USE OF TERM VICTIM-SURVIVOR

The combined term victim-survivor is used to acknowledge that anyone who is experiencing abuse is already surviving what they are in. The term ‘victim’ can be useful and even empowering when someone is trying to access justice, for example, in court. Some people feel the term ‘victim’ validates their experience and reassures them that the perpetrator’s actions were not their fault. However, other people dislike the term ‘victim’ because they feel it is disempowering or makes them appear vulnerable. For this reason, when the term ‘victim-survivor’ cannot be used, the term ‘survivor’ is used over ‘victim’.



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## ABOUT THE AUTHOR

Dr **Nicola Sharp-Jeffs** OBE is an expert in economic abuse as it occurs within the context of coercive control and has worked in the Violence Against Women and Girls Sector since 2006. She undertook a Churchill Fellowship in 2016 which made her determined to ensure that women in the UK had access to the same innovative policy and practice responses to economic abuse that she witnessed internationally. She set-up the charity Surviving Economic Abuse in 2017 and is its CEO. In 2018, she was also appointed an Emeritus Fellow of the Child and Woman Abuse Studies Unit, London Metropolitan University where, 10 years earlier, she undertook her first piece of research on economic abuse as part of the MA in Woman and Child Abuse.

## FOREWORD

Writing a foreword is always a pleasure because the invitation tends to be based on a connection you have with the author and/or the subject, in this case it is both. I have accompanied Nicola as she has developed her knowledge and expertise on economic abuse through shared projects initially and more recently as a supporter of the work of Surviving Economic Abuse, the charity she founded in 2017. This book is a distillation of all she has learnt and how that learning can be used in policy and practice to enable survivors to establish economic security as they rebuild their lives.

As I read the introduction, the word ‘rediscovery’ led me to reflect on how women’s economic dependence has been a core theme in the history of most women’s movements. At the turn of the nineteenth century, feminists in many places were writing and campaigning on these issues – they understood that without paid employment or access to financial resources women would remain dependent on their fathers and/or husbands, it was part, alongside suffrage and other issues, of what locked them in the position of second class citizens. The early campaigns for family allowance (later to become child benefit) were rooted in a recognition that women did not have control over household finances and to pay this to mothers made it more likely that it would indeed benefit children. Throughout the twentieth century, women’s economic independence was also folded into campaigns on

divorce, inheritance, access to education and to the professions. Equal pay, equal education and employment and the right to financial and legal independence were three of the seven demands of the UK Women's Liberation Movement in the 1970s. This issue has, therefore, been at the heart of work on women's equality for a very long time.

The connection with intimate partner violence has also been evident for more than a century. Linda Gordon, in her classic *Heroes of Their Own Lives*, examines the records of a social work agency in Boston, USA, from 1880 to 1960. She documents the gendered conflicts over household income that often sparked men's violence – men saw their wages as theirs, and that they had a right to spend it on themselves and their public lives, women contended that feeding and clothing children should have a prior claim. These connections were also made in the 1980s in the Power and Control wheel, one spoke of which names economic abuse alongside another termed male privilege.

Legacies of these longstanding gendered norms and practices remain, but perhaps have become hidden in plain sight which might be part of the explanation as to why it has taken until the last decade for economic abuse to be explicitly recognised in English speaking research, law, policy and practice. This book not only documents this process but also seeks to clarify language and definitions, to make the multiple layers of economic abuse within coercive control visible. Naming has always had a key role in work on violence against women and girls as the words we use seek to better reflect and encompass experiential realities. One tension that is carefully explored in these pages is the conflation of intimate partner violence and family violence in recent government policy. Whilst extending protections this has been at the expense of clarity and an evidence base – what we know, including about economic abuse, is predominantly from research and practice on partnership

relationships and the patriarchal legacies embedded within them. This book makes clear that there is more work to be done exploring the reach of economic abuse into other familial settings and relationships.

Another concept which resonated for me was that of hierarchies of harm, something my PhD research which became *Surviving Sexual Violence* also explored. Law tends to emphasise physical violence, prioritising it in terms of serious harm. But economic abuse challenges such simplistic formulations: it is the aspect of coercive control that most often continues or even increases post-separation and has the potential to undermine victim-survivors efforts to rebuild their lives. This is but another example of how we need to think not just about safety but also freedom when assessing the impacts of both domestic abuse and responses to it. The practice implications of addressing economic abuse have brought new partners and institutions into the coordinated community response and this book highlights some of the ways in which the finance sector can expand the space for action of victim-survivors: the next challenge is how they might narrow that of perpetrators.

Professor Liz Kelly

# PREFACE

For many years, economic abuse has been an ‘invisible’ form of coercive and controlling behaviour. I would raise my hand during discussions about domestic abuse and ask, ‘but what about economic abuse?’. It was incomprehensible to me that, when economic abuse threaded through every conversation I had with victim-survivors, these experiences were not reflected within the research literature or policy and practice responses. It was this that led me to explore the different forms of economic abuse and its impact on women and children experiencing domestic abuse within my MA dissertation in Woman and Child Abuse at the Child and Woman Abuse Studies Unit (CWASU), London Metropolitan University back in 2008. I set up a website ([www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)) and created a Twitter account (@SEAResource) to share and add to the research literature and resources I’d collected.

In 2013, I embarked on a research career at CWASU and sought opportunities to continue building the evidence base. These included: exploring women’s economic space for action within a longitudinal piece of research on how women rebuild their lives after domestic abuse; a literature review on financial abuse for the charity Refuge in partnership with The Cooperative Bank; and the first piece of research on the prevalence of financial abuse. My Professional Doctorate (2011–2016) explored the economic safety of young people going missing within the context of forced marriage and child sexual exploitation.

When I heard about the Churchill Fellowship from Claire Lilley and Carlene Firmin (fellow Professional Doctorate students), I was excited by the prospect of witnessing first-hand the innovative practice and policy responses to economic abuse that I was aware of in the USA and Australia. Having successfully applied to the scheme and undertaken my travels, I returned to the UK in late 2016 determined that women should have access to the same responses that I had witnessed. In early 2017, I wrote up my Fellowship report and made recommendations on how this learning could be applied in the UK context. I decided to be the change I wanted to see and so started the process of setting up the charity Surviving Economic Abuse (SEA).

By June 2017, SEA was registered with the Charity Commission and had been awarded a grant from the Tampon Tax Fund administered by the Department for Digital, Culture, Media and Sport (DCMS). The charity's founding Economic Justice Project was inspired by practice I had seen in the USA on responding to coerced debt.

During this time, I also discovered that the three-year Domestic Abuse Money Education (DAME) Project set up by Women's Aid in partnership with Money Advice Plus (MAP) in 2010 had been continued by MAP. We embarked on a new partnership (which is now twice award-winning) and were awarded a second Tampon Tax grant to continue to deliver a national casework service for victims of domestic abuse experiencing financial difficulty. Together we also provided training on economic abuse to other money and debt advice services as well as domestic abuse and housing services around the country. With top-up money from the Home Office, the Domestic and Economic Abuse Project (DEAP) expanded to provide a national support service to banks and building societies, and a resource and information function to develop 'Tools to Support' for professionals and 'Tools to Thrive' for victim-survivors.

Four years later, SEA has grown to a team of 20+ with a clear mission – to raise awareness of economic abuse and to transform responses to it. It would not have been possible to write this book four years ago, but the impact of our work and the support we have received for it means that much has changed.

SEA successfully called on the Westminster Government to both name and define economic abuse within the Domestic Abuse Act (2021). The charity went on to work with peers and academic Dr Cassandra Wiener to secure an amendment to the Serious Crime Act (2015), extending the controlling or coercive behaviour offence in an intimate or family relationship to apply post-separation. These legislative developments have, in turn, created a framework within which to respond.

Interest in economic abuse as a vulnerable customer issue has also grown during this time. In 2017, I was part of an advisory group to UK Finance which developed a Code of Practice, setting out principles that banks and building societies should adhere to when responding to financial abuse. Thirty UK Finance members are now signed up to the newly refreshed 2021 Financial Abuse Code.<sup>1</sup>

SEA held its inaugural ‘Banking on Change’ conference in December 2018, and we invited Norm Kalcovski of National Australia Bank (NAB) to share his pioneering work to address economic abuse. Having met Norm on my Fellowship travels I knew there was no-one better to make the case for change. I am particularly proud of the partnership SEA has gone on to establish with Lloyds Banking Group (LBG), helping them set up and train a specialist Domestic and Financial Abuse Team (DAFA), to which a member of the SEA team is now seconded.

Throughout this time, I have continued to undertake and publish research on economic abuse as an Emeritus Fellow at



CWASU, including a multi-country study with international academics. This reviewed and analysed the global literature on economic abuse to determine how it is defined and what measures are used to capture its prevalence and impact. Just 46 peer-reviewed articles (with a full or partial quantitative focus) were identified, leading us to observe that this was ‘considerably small in comparison to the number of articles that would likely be identified in a global review focussed on physical or sexual violence’ (Postmus, Hoge, Breckenridge, Sharp-Jeffs, & Chung, 2018, p. 277).

I remember Professor Liz Kelly, Director of Child and Woman Abuse Studies Unit (CWASU), telling me how, when she wrote *Surviving Sexual Violence* in 1988 there were very few books related to this issue on the library bookshelf. Today there are many. This book, therefore, reflects my own efforts to see economic abuse researched and recognised in the same way.

It is published at a time when economic abuse has never been so high within the public consciousness and on the political agenda. Abusers used the conducive context created by Covid-19 to establish and/or extend their control over their current or former partners’ economic resources. The response to the pandemic also compounded existing economic inequalities, as Covid-19 safety measures had a disproportionate impact on women. Yet despite all the challenges that the pandemic created, it has also been a time where we have seen extraordinary innovation in responses to the issue. As Chapter Five recognises, it is vital that we keep this momentum going.

# ACKNOWLEDGEMENTS

This book has taken years to research and so there are many people to thank!

First and foremost, the victim-survivors to whom this book is dedicated. It is their strength and survival that fuels my passion – working towards a day when all women are safe and achieve their full potential.

The women of the CWASU including my peers at London Metropolitan University set me on my feminist and academic path. A particular thank you to Professor Liz Kelly for the unwavering belief, support, and encouragement she has shown me.

To all the women I work alongside in the violence against women and girls' sector as well as the women and men across the financial services sector – both nationally and internationally. You inspire me every day and I cannot thank you enough for your support. A special shout out to Jeanette Hope and Karen Perrier at MAP and Jane Rodrick and Fiona Cannon at LBG.

I am immensely privileged and proud to have grown a team at SEA whose expertise on different aspects of economic abuse has now outgrown mine. Alongside Experts by Experience and a committed board of Trustees, advisory group members and ambassadors, we work together to raise awareness of economic abuse and transform responses to it. I hope that this book goes some way towards us achieving our mission.

I met my husband, Neil, through his pro bono work in support of a supreme court challenge on whether the term ‘domestic abuse’ encompassed emotional and financial abuse. Fortunately, he won! I will be forever grateful that this work brought us together. He is my biggest supporter.

Lastly, and certainly not least, thank you to my family and friends for making space in their lives for my obsession with ‘all things economic abuse’. Friends and colleagues Janqui Mehta, Lisa King, Gudrun Burnet, Nicole Jacobs, Richard Walsh, Nesta Lloyd-Jones, Emma Scott, Jo Youle and Holly Cameron are a constant source of support.

## NOTE

1. 2021 Financial Abuse Code | UK Finance.