

A close-up, high-angle photograph of a woman's face, focusing on her right eye. The eye is a striking green color with a dark pupil. Her hair is blonde and slightly tousled. The lighting is warm and soft, highlighting the texture of her skin and the intensity of her gaze. The background is out of focus, showing more of her face and hair.

Introduction to Economic Abuse

Judy Barber, Domestic Violence Debt Advocate

About Us

Many women experience economic abuse within the context of intimate partner violence. It limits their choices and their ability to access safety.

SEA is the only UK charity dedicated to raising awareness of and transforming responses to economic abuse.

Statutory definition of domestic abuse

The draft Bill defines domestic abuse as: behaviour by a person (A) towards another person (B) is ‘domestic abuse’ if -

- a) A and B are each aged 16 or over and are personally connected, and
- b) the behaviour is abusive

Statutory definition of domestic abuse

Behaviour is 'abusive' if it consists of any of the following -

- (a) physical or sexual abuse
- (b) violent or threatening behaviour
- (c) controlling or coercive behaviour
- (d) economic abuse**
- (e) psychological, emotional, or other abuse

Definition of economic abuse

Economic abuse is defined as: **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.

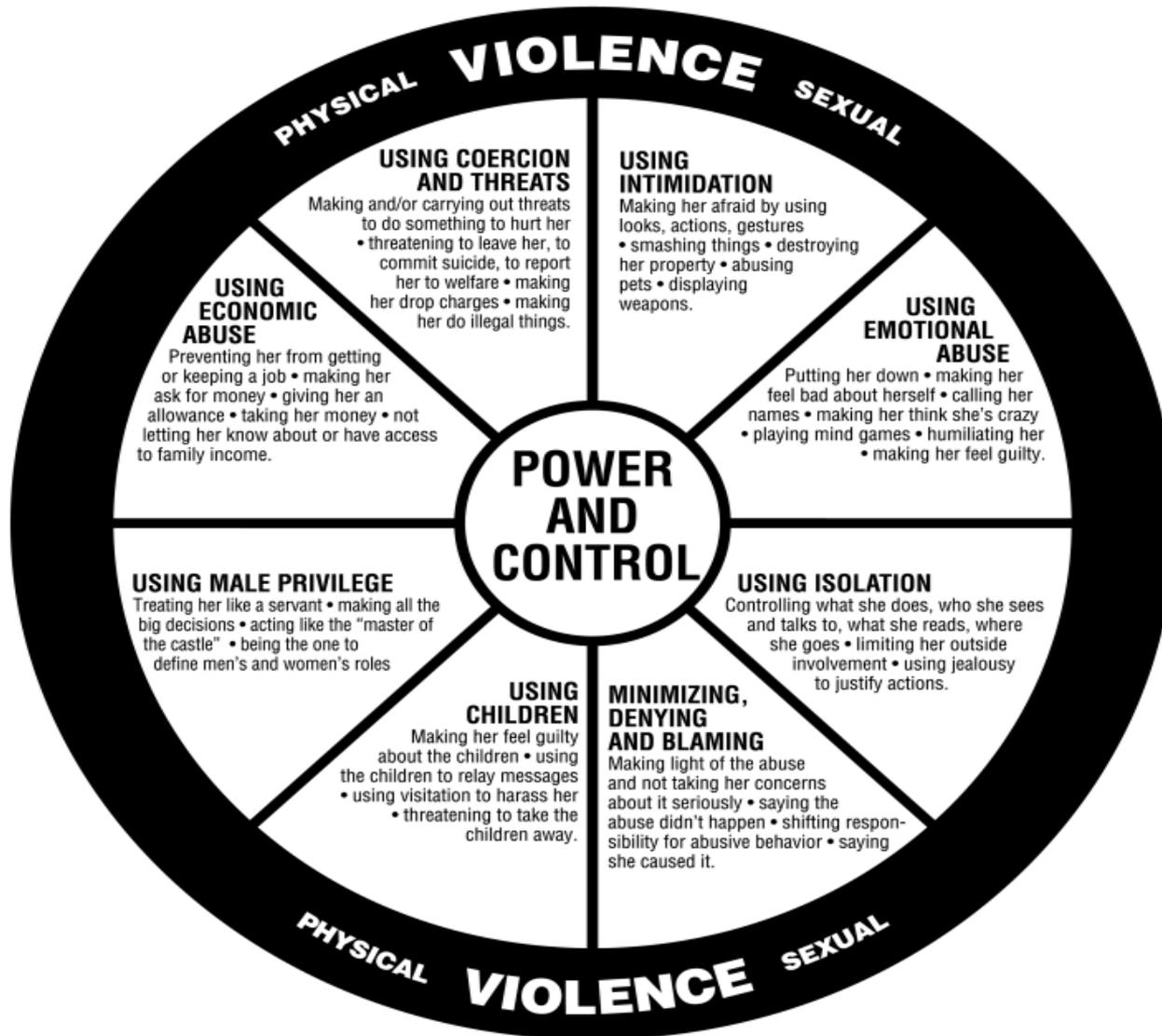
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- **Anyone is at risk** - although groups who experience inequality/are at an economic disadvantage are at increased risk:
 - Women
 - Disabled women
 - Disabled men
 - Gay men

 - Definition covers abuse by intimate partners as well as family members, such as violence against a sibling, adolescent to parent violence and elder abuse

Financial vs. Economical

- The terms financial and economic abuse are used interchangeably
- Economic abuse is more than ‘just’ exerting control through money and finances; also through economic resources (such as housing, transport, food, clothing etc.)
- Financial abuse is a ‘sub-category’ of economic abuse

The Duluth Wheel







CERTIFICATE OF ACHIEVEMENT

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<Enter Name of Recipient>

IN RECOGNITION OF

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DATE

SIGNATURE

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TITLE



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languages

english mother tongue
spanish & italian fluency

programming

♥ JavaScript
Python, C++, PHP
CSS3 & HTML5

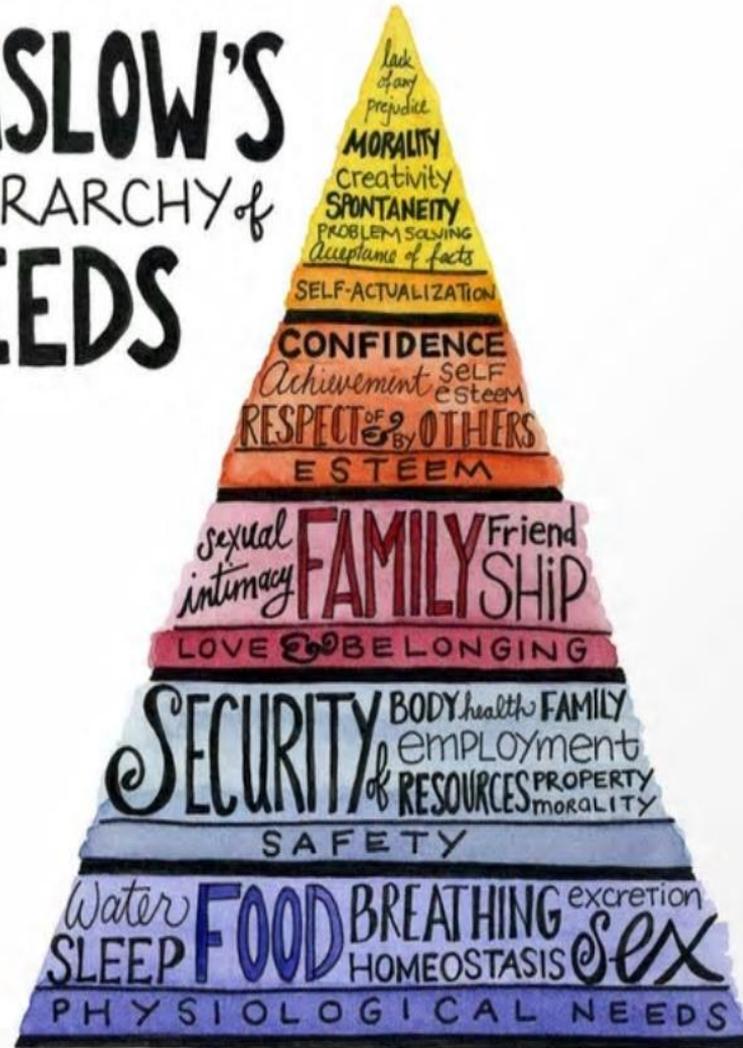
education

- 2011–2012 **Masters of Commerce** The University of California, Berkeley
Money Is The Root Of All Evil – Or Is It?
This thesis explored the idea that money has been the cause of untold anguish and suffering in the world. I found that it has, in fact, not.
- 2007–2008 **Bachelor of Business Studies** The University of California, Berkeley
Specialization in Commerce

experience

- 2012–Now **LEHMAN BROTHERS** Los Angeles, California
1st Year Analyst
Developed spreadsheets for risk analysis on exotic derivatives on a wide array of commodities (ags, oils, precious and base metals), managed blotter and secondary trades on structured notes, liaised with Middle Office, Sales and Structuring for bookkeeping.
Detailed achievements:
 - Learned how to make amazing coffee
 - Finally determined the reason for PC LOAD LETTER:
 - Paper jam
 - Software issues:

MASLOW'S HIERARCHY of NEEDS



Economic Abuse and Physical Safety



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



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



Women experiencing coercive control who also experience economic abuse are at increased risk of being killed.

A Safety Lens

- Generic services can inadvertently increase risk.
- An early evaluation of the ASK RE Programme run by Citizen's Advice reveals that knowing about domestic abuse helps improve the advice given on debt/reducing debt.
- Evaluation of partnerships between domestic abuse and other services suggest that active methods of embedding advice into services is more effective than the traditional building up of referral links.

Control
Exploitation
Sabotage

Controlling the ability to obtain economic resources

- Preventing them from attending school, college or university
- Forbidding paid employment, limiting work hours
- Taking their pay
- Refusing to let them claim benefits
- Not letting them have access to a bank account
- Not letting them apply for credit

Preventing individual from using economic resources

- Controlling when and how money is spent through: providing an allowance, dictating what should be bought, checking receipts, making them keep a spending diary, making them justify every purchase made etc.
- Controlling the use of property such as phone or vehicle
- Insisting all economic assets are in the abuser's name

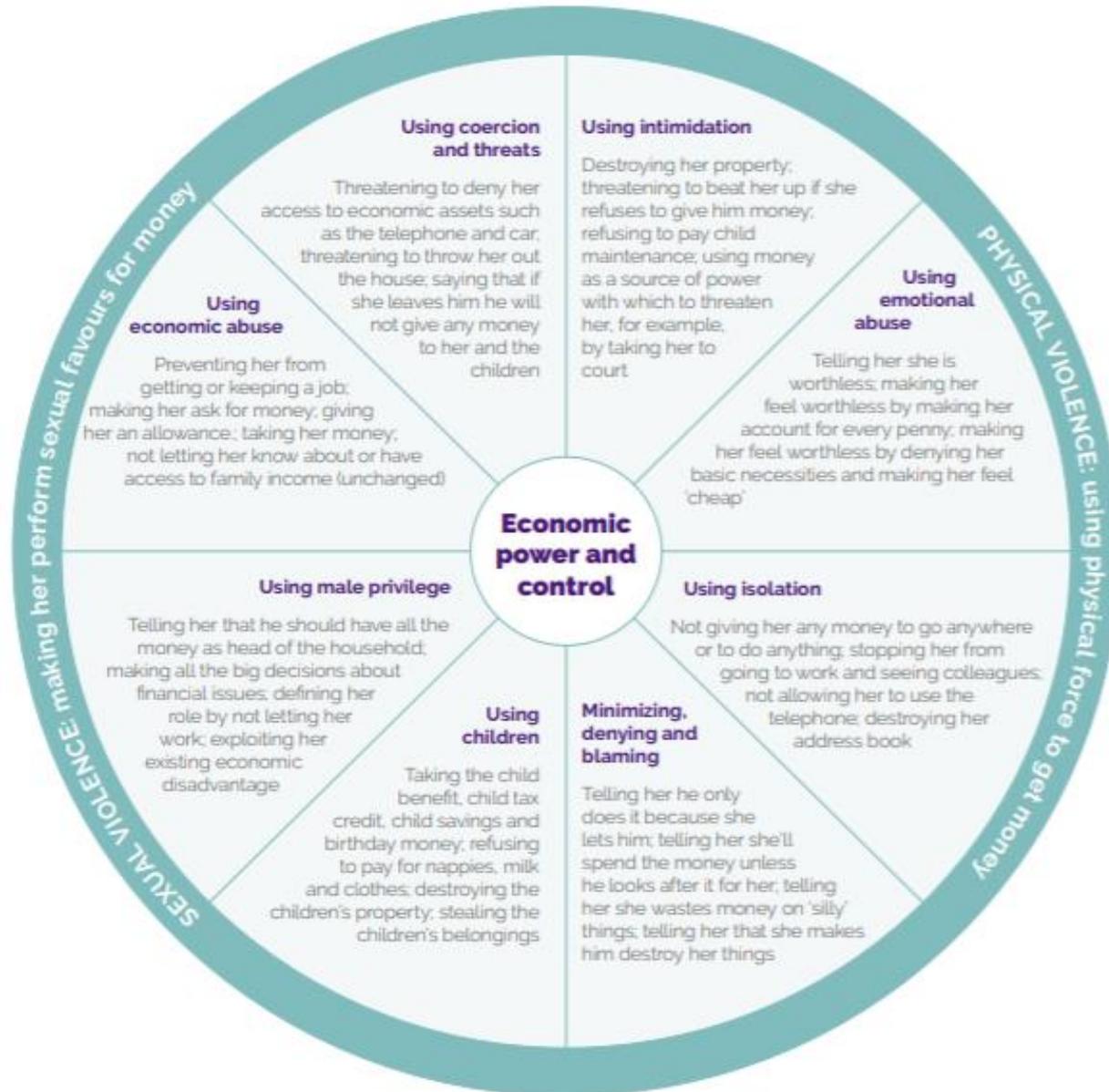
Sabotaging the ability to maintain economic resources

- Stealing money or property
- Destroying property
- Refusing to contribute to household costs
- Insisting all economic liabilities are in victim's name
- Generating debt in the victim's name through fraud or coercion

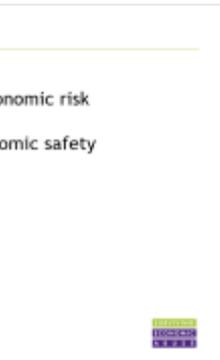
Coerced Debt

- Generated through financial transactions which the victim is told to make (or is aware of the abuser making in their name) in a context where there are negative consequences for non-compliance
- Examples may include being made to have sole responsibility for a lease/mortgage/utility service/household bill; taking out a loan/mortgage/credit card; or purchasing an item on credit
- Abusers may also engage in controlling behaviours in relation to the debt: concealing the extent of the debt or refusing to let their partner pay on time, if at all

The Economic Abuse Wheel (Sharp, 2008)



-
1. Identify economic risk
 - |
 2. Create economic safety



Identifying Economic Abuse

What might be the warning signs a client is experiencing economic abuse in terms of:

- Behaviours in relation to money
- Lifestyle
- Appearance and disposition

Warning Signs- Behaviours in relation to money

- Making excuses as 'leaving purse at home'
- Using cash not card
- Seeking permission before making spending decisions
- High amounts of debt with nothing to account for it
- Unrealistic or strangely proportioned budget
- No idea of household costs or income
- Not receiving wages or benefits into their own account

Warning Signs – Lifestyle

- Giving up work despite having enjoyed working
- Often late to work or off a lot
- Not able to hold down a job for very long
- Working but not seeing to benefit
- Making excuses not to socialise, having a 'curfew'
- Not having a mobile phone or having an old one in comparison to partner's

Warning signs – appearance and disposition

- Not many personal items
- Belongs often damaged or children's belongings damaged
- Mismatched appearance to suspected abuser
- Appearance may vary significantly between meetings
- Saying things which indicate low self-worth, particularly in relation to money management
- Tired, anxious, withdrawn, depressed

Creating Economic Safety

Establish economic risk

Explore what economic abuse is and how it links to gender inequality

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Screen for different forms of economic abuse

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Create economic safety

De-link economic connections with the abuser

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Maximise access to economic resources

Tools for Creating Economic Safety

- Credit Report - be aware of safety issues
- Referral to domestic abuse agency
- Debt Advice
- Contacting bank
- New UK Finance, Financial Abuse Code of Practice
- Complaining to FoS

Financial Abuse Code of Practice



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>

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	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 refugees, 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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Organisations which can help

- DEAP Project: www.moneyadviceplus.org.uk/deap
- Women's Aid: www.womensaid.org
- Refuge : www.refuge.org.uk
- 24 hour Domestic Violence Helpline 0808 2000 247
- Surviving Economic Abuse
www.survivingeconomicabuse.org
- Men's Advice Line 0800 8010 327
www.mensadviceline.org.uk
- Domestic Violence Intervention Project (DVIP)
www.dvip.org

Contact

judy.barber@survivingeconomicabuse.org.uk

Visit www.survivingeconomicabuse.org

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