
Transforming Responses to Economic Abuse: The Financial Support Line and Casework Service

Who we are

A partnership between

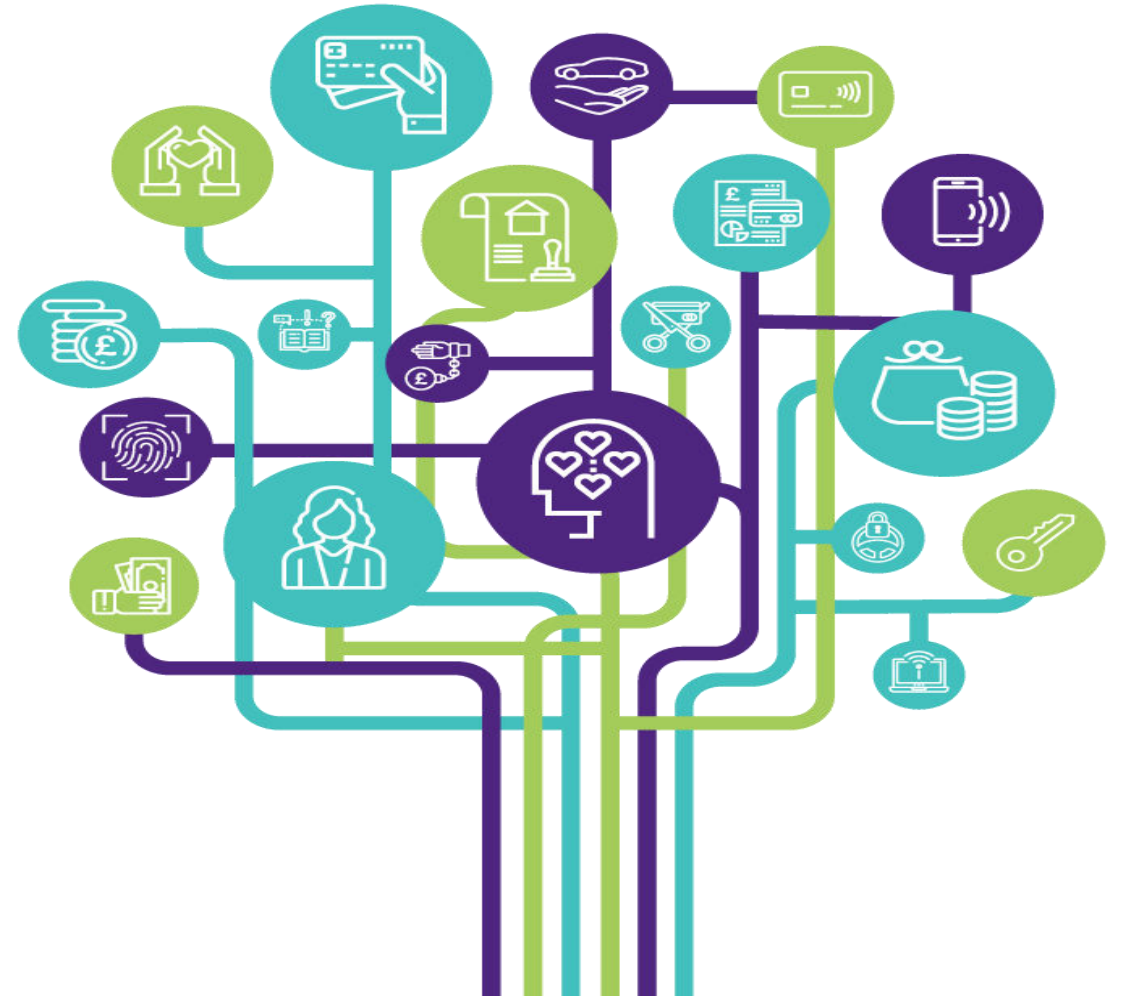
Money Advice Plus (MAP)

and

Surviving Economic Abuse (SEA)

Who we are

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.



SEA strategic priorities



Abuse campaigners praise Coronation Street writers for continuing coercive control plot even after Yasmeen Nazir's tormentor dies - saying debts he left her with are just another form of mental torture

By Jo Tereby For Mailonline
17:21 19 Feb 2021, updated 17:29 19 Feb 2021

David Challen (David Challen) - 100
Replying to @brilliantpigeon and @Economic and 3 others
Camec, that's this is going to be huge awareness

My behavior is atrocious - I'm
replying to @brilliantpigeon @Economic and 3 others
Her abuse - I'm not sure how people expected her to work and the
abuse they can cause. Keep on the good work!

- Yasmeen Nazir (Shelley King) suffered violence at the hands of Geoff (Ian Bartholomew) before his dramatic death - but still faces mental torture
- Abuse campaigners have praised the soap for committing to a new storyline as Yasmeen faces economic abuse after she was left with a mountain of debt
- David Challen, son of Sally Challen, who was jailed for murder before being freed after coercive control was recognised said plot would raise 'huge awareness'

SURVIVING ECONOMIC ABUSE

Recognising and responding to the scale of coerced debt

Final evaluation of the Economic Justice Project
September 2020

"It was such a surreal, amazing feeling, to finally break one of those invisible chains that links you to the perpetrator."

Survivor

UK FINANCE

2021 FINANCIAL ABUSE CODE

December 2021

BBC NEWS

Home | Brexit | Coronavirus | UK | World | Business | Politics | Tech | Science | Health | More

UK | England | N.Ireland | Scotland | Alba | Wales | Cymru | Local News

Domestic abuse: Non-physical and economic abuse included in law

© 21 January 2019

Claire Throssell - with her sons Jack and Paul - was cross-examined by her abuser in court

SURVIVING ECONOMIC ABUSE

'Economic abuse is your past, present and future'

A report on the practical barriers women face in rebuilding their lives after domestic violence

May 2018

Money Advice Plus

Our vision is for everyone to have the advice and support they need to manage their own money effectively

- Money Advice Plus has 150 years of experience
- Money Advice Plus has been providing a specialist service to support victim-survivors for 11 years

Money Advice Plus

In partnership with SEA, MAP delivers:

- Financial Support Line for Victims of Domestic Abuse
 - Offers one-off advice to allow the victim survivor to feel more confident moving forward
- The Financial Support Line Case Work Service
 - Provides in-depth debt and benefit advice.
 - Offers advice through a safety lens
 - Can work with the client until all presented issues are resolved

History of the service and our work together

The service history: Domestic Abuse & Money Education (DAME)

THE DOMESTIC ABUSE AND MONEY EDUCATION PROJECT (DAME):

FINAL REPORT

Written by Jackie Barron for Women's Aid



women's aid
until women & children are safe
www.womensaid.org.uk



Funded by:
Nationwide Foundation
Supporting communities nationwide

Domestic Abuse and Money Education:

Guidance for Professionals Supporting Survivors with Financial Issues



women's aid
until women & children are safe
www.womensaid.org.uk



Funded by:
Nationwide Foundation
Supporting communities nationwide

The Economic Justice Project (screening tool)



Responding to coerced debt: Consumer advocacy for survivors of economic abuse

A scoping report of activity in the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster

September 2017

Tools to Thrive and Tools to Support

SURVIVING ECONOMIC ABUSE

Your safety

Only take the actions below if it is safe to do so. You are the best judge of whether making any changes might lead to further harm. In an emergency, call 999. Remember to speak to a qualified debt adviser before taking any action to tackle your debts.

EXIT
SITE

Home > I need help > Debt > Challenging the liability of a coerced debt

If you have been coerced into taking out credit by an abusive partner, this may have left you with debt you cannot afford to repay. You may be unable to cope financially and may feel angry about the money you owe, caused by someone else's behaviour.

Some people wish to challenge the liability of credit agreements they have been coerced into signing and there are several ways in which this could potentially be done. This is not the right option for everyone and will depend on your circumstances.

Other debt solutions may be available instead. It is important to speak to a qualified debt adviser about your situation and your options before taking any action to tackle debts.

In partnership with:



SURVIVING ECONOMIC ABUSE

Client safety

The client is the best judge of whether making any changes might lead to further harm, and should only take the actions below if it is safe to do so. In an emergency, call 999.

EXIT
SITE

Home > I'm supporting someone > Information and resources for professionals > Conversation kit for money and debt advisers

Domestic abuse takes many forms. Some abusers repeatedly dictate their partner's choices and everyday actions, and may control how they acquire, use and maintain money and economic resources such as housing, food and transport. This behaviour is known as **economic abuse**.


This guide is designed to help money and debt advisers spot the signs of economic abuse and talk to the client about the abuse so you can begin to support them.

It may help you understand their situation and respond appropriately so that you are able to offer them options that are relevant to their situation and advocate on their behalf.

In partnership with:




Domestic and Economic Abuse Project (DEAP)


 University of Suffolk


A summative evaluation of the Domestic and Economic Abuse Project (DEAP)

Dr Olumide Adisa

August 2020


 University of Suffolk

 SURVIVING
ECONOMIC
ABUSE

 MONEY
ADVICE
PLUS




Economic Abuse Guide



QUICK EXIT


“ He considered my money his ”

keep reading >



I need help


“ He threw my phone on the floor and smashed it ”



QUICK EXIT

“ I had no control over my life ”

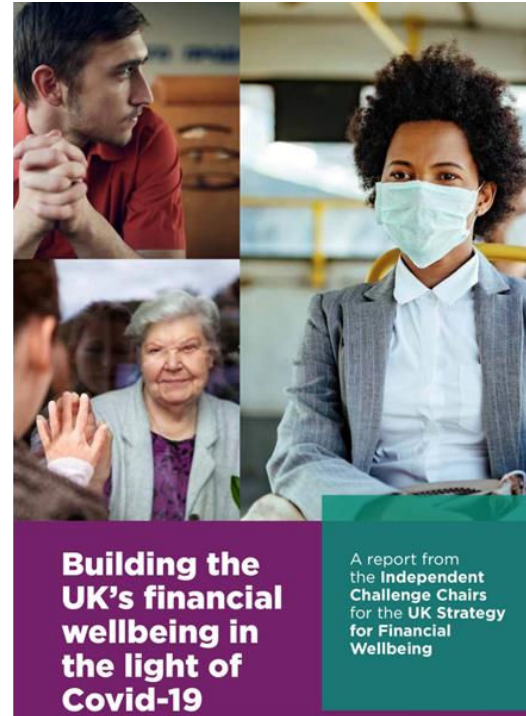
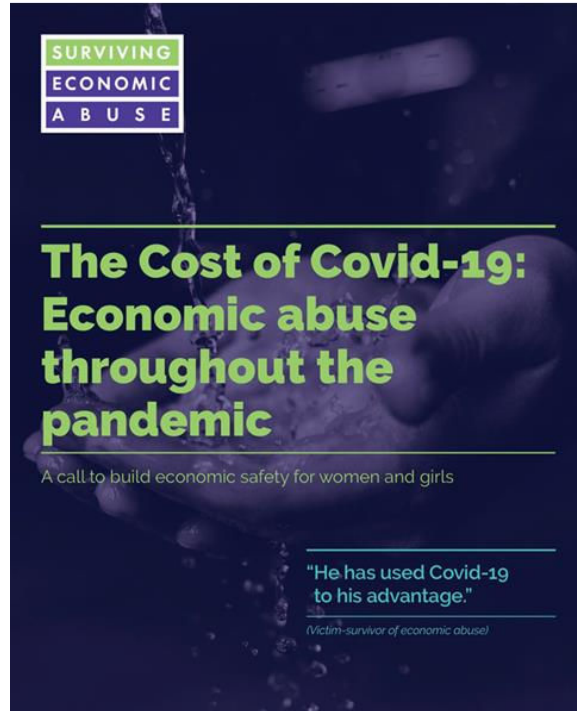
keep reading >



I need help

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

Financial Support Line and Economic Abuse Evidence Form (March 2020)



The Financial Support Line for Victims of Domestic Abuse

Run in partnership between SEA and MAP

Tools to Thrive and Tools to Support



Money Advice Plus Wins IMA Award for Excellence

We're proud & delighted to have been awarded the 2019 Institute of Money Advisers award for best partnership, recognising our work with [Surviving Economic Abuse \(SEA\)](#) on our [Domestic & Economic Abuse Project \(DEAP\)](#)

2022
charitytimes Awards
Recognising leadership and professionalism

14 September 2022
London Marriott Hotel
Grosvenor Square



Shortlist 2021

Lottery funding (April, 2022)



**SURVIVING
ECONOMIC
ABUSE**

**MONEY
ADVICE
PLUS**

We're celebrating!

Alongside our partners Money Advice Plus,
we've secured vital funding from
The National Lottery Community Fund!

 **COMMUNITY
FUND**

Understanding Economic Abuse

One in six

women, since the age of 16, have experienced non-physical (emotional, financial) domestic abuse from a partner.

95%

of women who experience domestic abuse report experiencing economic abuse.

Just under half

of survivors of abuse who have children said they did not have enough money to pay for essentials for the children.

One in three

survivors of abuse said they had to give up their home because of the abuse they had experienced.

Group work exercise

- How would you feel if you lost any of these?
- What would be your reaction?
- How does it make you feel?
- How does it change your day?







Financial Abuse is an example of economic abuse

- The terms financial and economic abuse are used interchangeably - but it's important not to do this
- Economic abuse describes the range of behaviours that abusers will use to exert power within intimate relationships. Control and coercion that extends beyond money and finances to other resources such as housing, utilities, transport and food.
- It is important to see financial abuse as a 'sub-category' of economic abuse

Perpetrators of economic abuse gain control through

- **Restriction** – controlling spending / denying access to financial information
- **Exploitation** – coerced debt, refusal to contribute
- **Sabotage** – refusal to pay the mortgage, interfering with the sale of a property, prolonging divorce settlement proceedings.

Defining Coerced Debt

- A coerced debt is a non-consensual, credit-related transaction that occurs when there is a relationship where an abuser is perpetrating violence*.
- It does not require express application of force. Because intimidation and control pervade the type of abuse in which coerced debt emerges, the line that separates fraudulent transactions from those of a coercive nature is often blurry.

*Adapted from Littwin, Angela K., Coerced Debt: The Role of Consumer Credit in Domestic Violence (June 1, 2012). California Law Review, Vol. 100, pp. 1-74, 2012, Available at SSRN: <https://ssrn.com/abstract=1867554>

Defining Coerced Debt

Coerced debt through fraud	Taking out a debt without the victim-survivor's knowledge; forging documents etc.
Coerced debt through force	Forcing the victim against their will; threatening that it would be unwise to question; threat of negative consequences; not only physical force
Coerced debt through misinformation	Promising to pay back; giving incomplete information; borrowing beyond the agreed scope
Coerced debt through other means	Perpetrator creates a non-consensual debt through other means <ul style="list-style-type: none">• stealing cash that the victim was saving to pay debts or other bills.• restricting access to money so that the victim has no choice but use/ take out credit to survive• Destroying/sabotaging property that the victim has to replace in order to survive.

What we know

- Victim-survivors contact an average of **five different creditors** and negotiate with them all individually. They have to repeat their story to each organisation, often more than once
- Previous research showed victim-survivors of economic abuse are left with average £4,600 debt (indications this average is increasing)
- **83%** of money advice sector told us they had not previously received any training on economic abuse.
- In general, the money advice sector doesn't have a consistent response to economic abuse.
- Traditional debt remedies often place the blame of the debt on the victim-survivor
- Creditors often do not understand clients' experience of coercive control and economic abuse.

The debt advice context

- Have you ever supported a victim-survivor who has experienced economic abuse?
- Did you support with their debts?
- What did you do?

The debt advice context

Do you think there could be any long-term issues for the victim-survivor?

Data insights from the service

The Financial Support Line and Casework Service

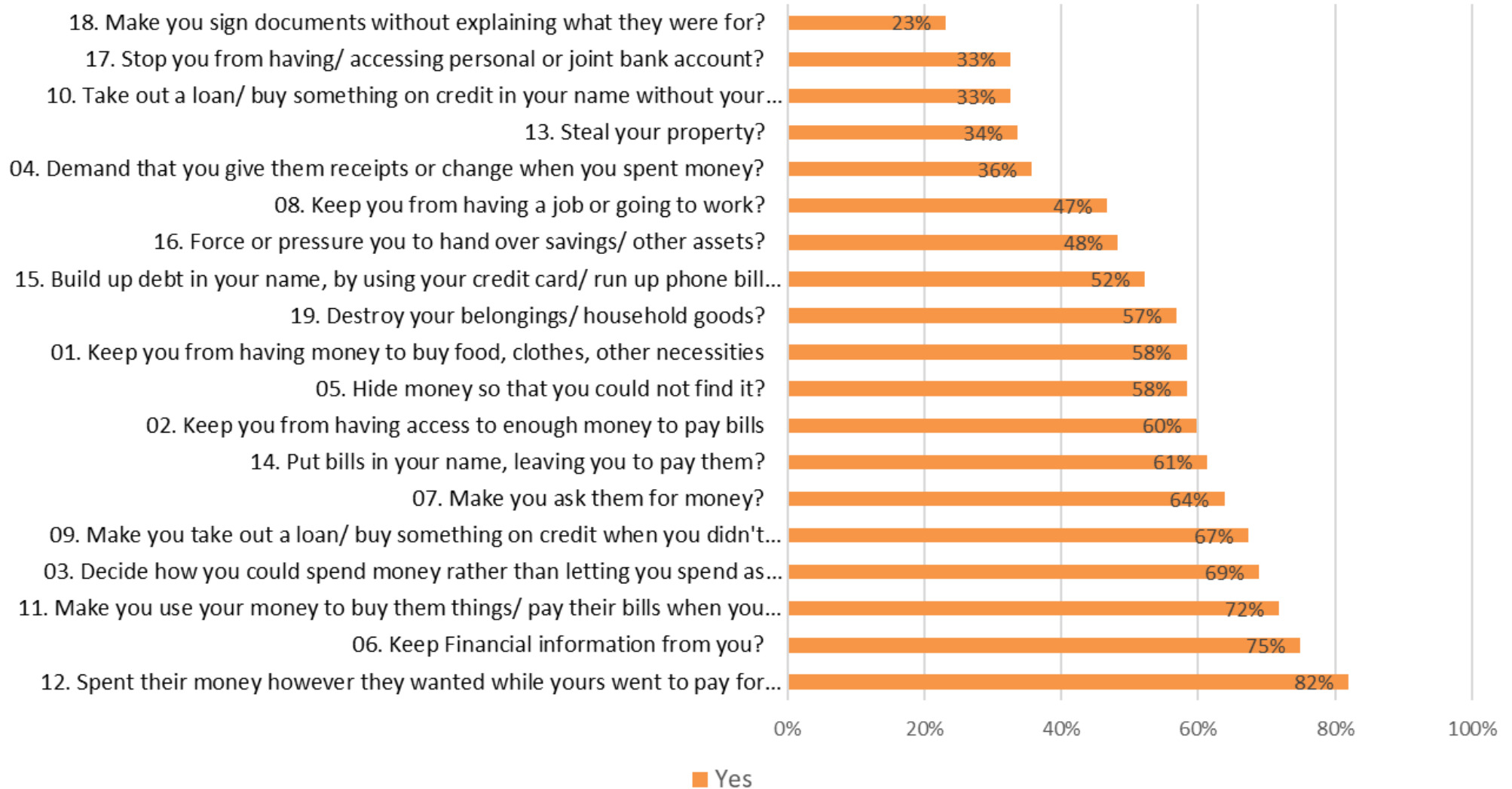
- Approximately two in five victim-survivors who call the financial support line speak to a Money adviser, we want to increase this to at least 70%
- 27% of service users are from black and racially minoritised groups
- Casework Service offers long term, in-depth tailored advice supporting significant financial gains for victim-survivors
- In 2021, the casework service led to total confirmed financial gains of over £450,000 for victim-survivors of economic abuse, including £297,722 confirmed gains through debt-write offs.
- Across the whole of Money Advice Plus, their service generates £3.50 for clients for every £1 spent

Casework clients – Geographic spread



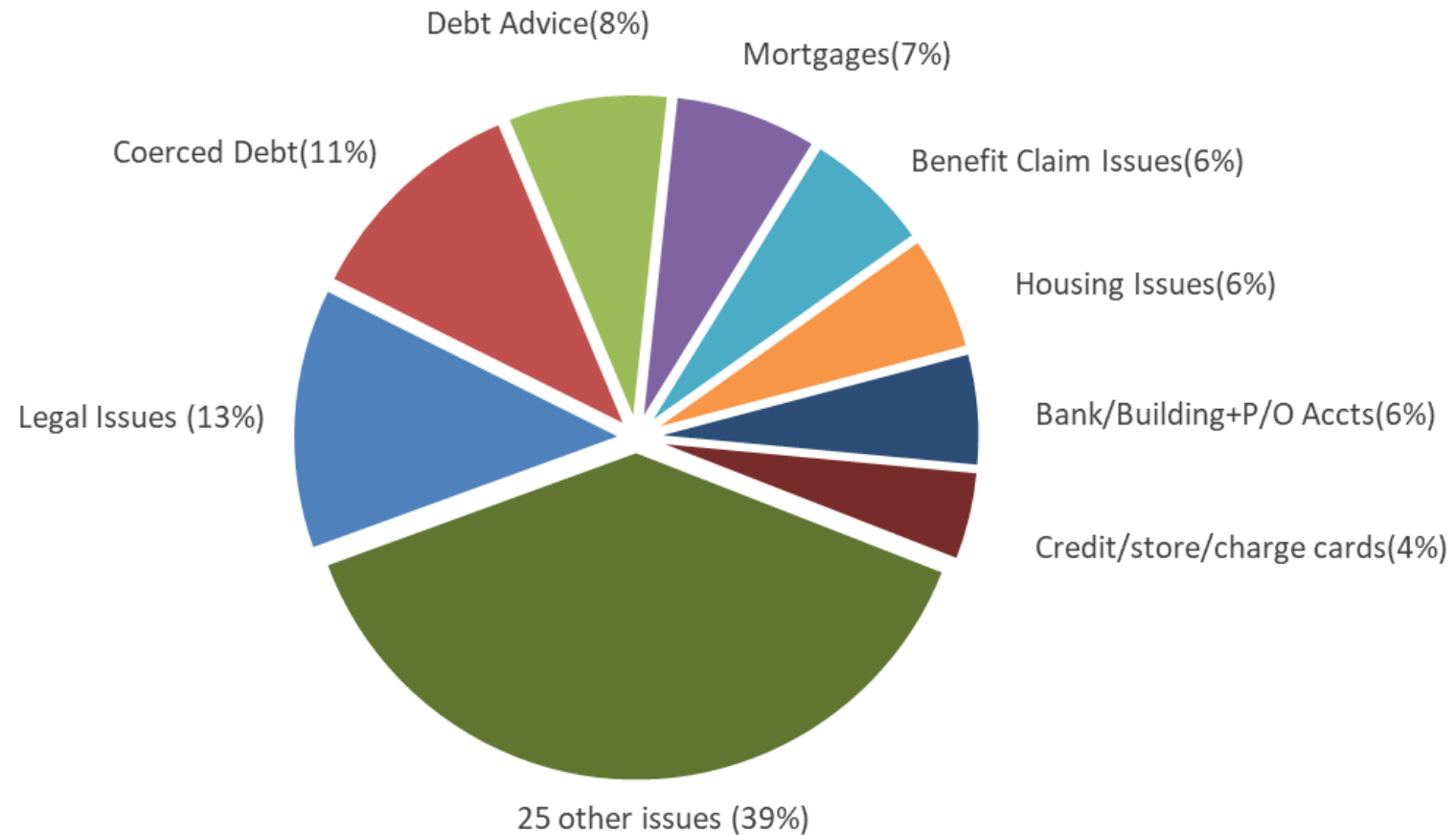
Casework Service: Screening tool

Screening Tool results



Financial support line - issues reported

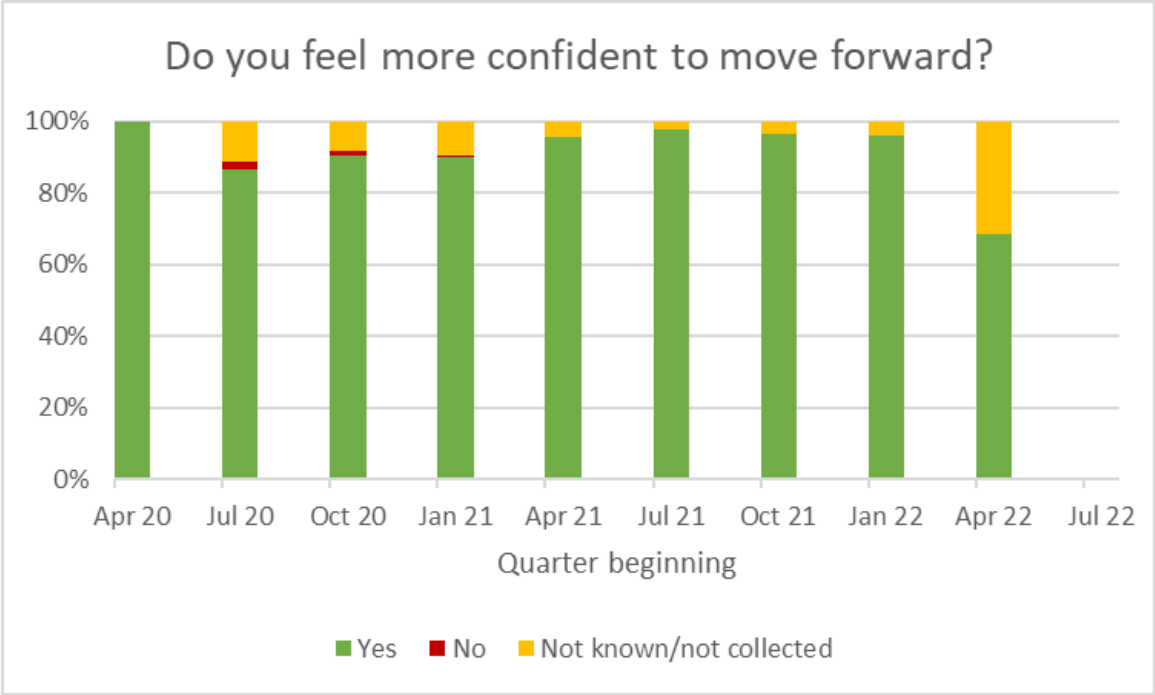
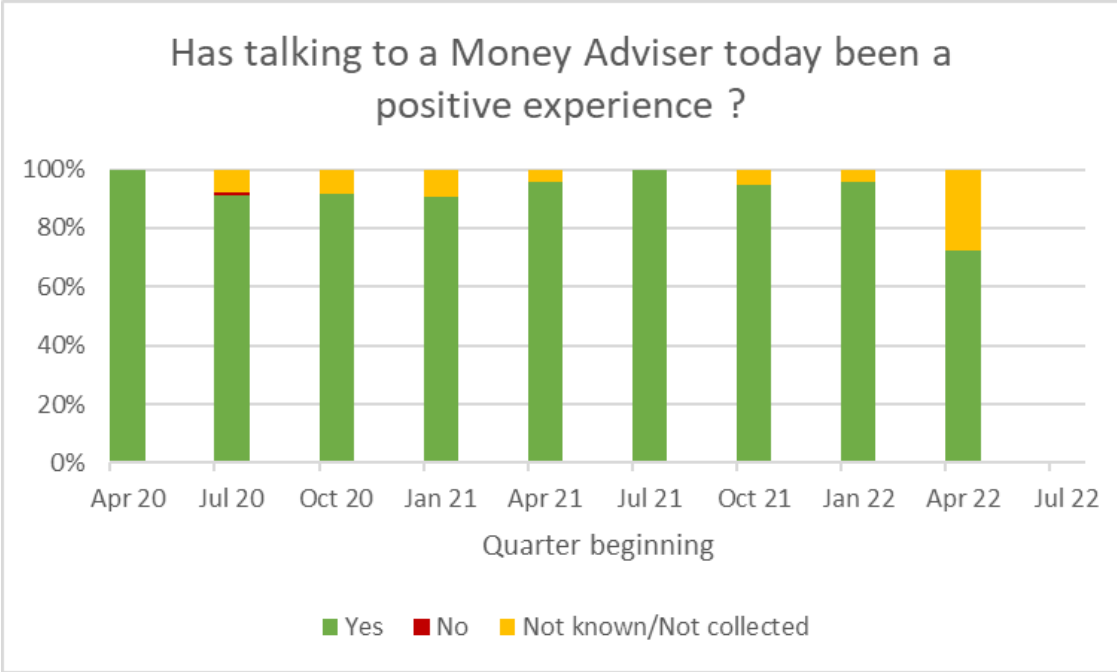
Issues reported



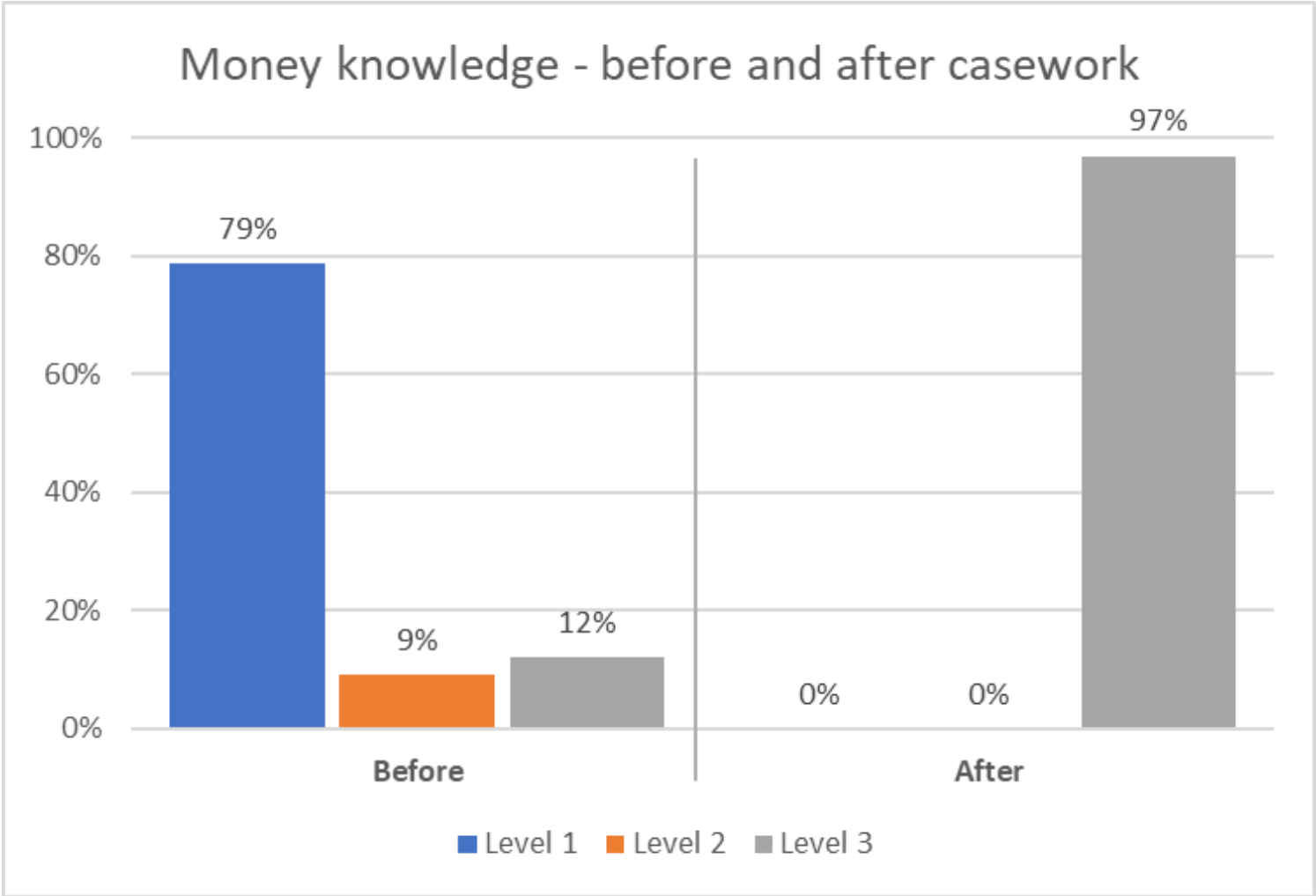
Debts

Type group	Proportion of all debts	Total value	Average debt
[Not Specified]	20%	£1,202,157	£ 4,278.14
Credit Card	17%	£958,629	£ 3,849.92
Loan	11%	£940,963	£ 5,772.78
Overdraft	5%	£138,514	£ 1,846.86
Catalogue	5%	£64,770	£ 899.58
Other	4%	£382,684	£ 5,979.43
Council Tax Arrears	4%	£103,643	£ 1,818.30
Telecoms	4%	£29,798	£ 522.77
Energy utility	4%	£58,848	£ 1,153.88
Rent Arrears	3%	£88,687	£ 1,927.98
DWP	3%	£88,544	£ 2,159.60
Water utility	3%	£38,173	£ 954.31
friends & family	2%	£149,008	£ 5,321.71
Payday Loans	2%	£28,783	£ 992.53

Financial support line – Experience of service



Casework service – Experience of service



Economic Abuse Evidence Form

A close-up photograph of a person's hands, with white-painted fingernails, holding a small pile of coins and a piece of torn white paper. The paper has the words "MAKE A CHANGE" written on it in black marker. The person is wearing blue denim jeans. The background is blurred, showing what appears to be a brick walkway and some greenery.

MAKE A CHANGE

What is the Economic Abuse Evidence Form?

- Information gathering tool through which a money or debt adviser can tell a creditor that their customer has experienced economic abuse.
- Completed by a trained, qualified debt adviser as part of the debt-advice process
- Form includes brief background, information about the economic abuse and safety issues.
- Sent with a cover letter that outlines the customers wishes and outcome sought from the creditor

Economic Abuse Evidence Form - Benefits

Victim-survivors

Only have to tell their experience of domestic and economic abuse once avoiding having to relieve trauma of abuse

Opportunity to have a voice, rebuild their lives and regain control of their economic situation

Validates their experience of economic abuse

Creditors & Debt advice services

Access to a standard tool that collates useful information about a victim-survivor's experience of economic abuse in one place and is used by all staff

Contribute to staff well-being and reduce time reviewing vast amounts of information and traumatic details

Provides a framework for better-informed conversations about disclosed domestic and economic abuse experiences

Increased recognition and understanding of economic abuse

Fairer more consistent decision making in cases of coerced debt

Where we are

As of June 2022:

- 7 creditors receiving the EAEF
- 10 debt advice organisations trained to submit the EAEF with 2 actively submitting since 2021

What we are looking for

- Creditors to sign-up to start receiving the form – steady but slow progress

Key Achievements

Early data shows that:

- 61% of debt write-off requests using the EAEF have been approved by creditors compared to 50 % of non-EAEF write-off requests
- EAEF debt write-off requests result in faster responses than comparative non-EAEF debt write-off requests, with an average decision time of 79 days (compared to 115 days)
- 73% of EAEF decisions were reached within 4 weeks, compared to only 23% of non-EAEF decisions.

Summer 2021 Consultation & Mid-term Evaluation

- Evaluation interviews and sector wide consultation revealed that the EAEF and its accompanying documentation were thought to be highly appropriate, relevant and useful

Training

- Early data suggests that 100% of training participants show an overall increase in knowledge, ability and confidence around economic abuse and coerced debt. Participants demonstrated an average of a 30-percentage point increase across each area of knowledge and ability measured

Highlights from our 3-year strategy in development

- Grow our specialist casework service and develop its' sustainability, using the service to model and share best practice on use of EAEF
- Learn more about how the EAEF works in generalist debt advice services before roll-out to all debt advisers and then develop model for use
- Maintain quality of service for victim-survivors whose debt advisers are using the EAEF
- Create clear and effective referral and signposting route within domestic abuse sector
- In 2022, onboard creditors with a focus on financial service firms, supporting pilot creditors to learn and share best practice
- Work towards EAEF being standard industry practice across all financial service firms – with a go-live date in 2023 (stopping individual onboarding)
- Continue pilot for utility firms, local and central government



“This is the first month that a payment hasn’t gone out of my account for the debt in over 13 years and I finally feel like I’m free (...) It’s like I can finally start afresh, and I just wanted to say thank you for setting me free. I have a different debt now, but this one is of gratitude.”

Victim-Survivor