

# Economic abuse

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

SEA has four strategic priorities: educating communities and increasing public understanding of economic abuse; ensuring professionals across a range of sectors have the knowledge, skills, resources and confidence to respond effectively; working with a range of industry partners to identify and correct the systemic flaws that inadvertently facilitate economic abuse and undermine responses to it; and influencing policy makers so that a rigorous understanding of economic abuse is reflected in the decisions they make.

## Purpose of the toolkit

The purpose of this toolkit is to outline economic abuse in depth. Economic abuse drives many victim/survivors' experiences of housing instability; therefore, understanding economic abuse is fundamental to developing and implementing effective housing options and services for victim/survivors. As such, this toolkit should be read by anyone wanting to learn more or implement any strand of the WHA.

## Introduction

**“If abuse is about control, then economic abuse is a particularly effective strain because we exist in a society that functions entirely around money.”<sup>i</sup>**

Economic abuse has gained visibility in the public conversation in recent years, with calls for it to be recognised within a statutory definition of domestic abuse.<sup>ii</sup> However, economic abuse

has always been a form of control used by perpetrators and victim/survivors have always spoken about it.

In the 1980s when women were consulted to create the Power and Control Wheel, economic abuse was one of the eight categories of abuse they described.<sup>iii</sup> Victim/survivors explained how this was one of several non-violent coercive control tactics used by perpetrators, who also used the threat or use of physical and sexual violence to reinforce that control.

In 2002, when victim/survivors of domestic abuse (who were also mothers) were asked to talk about the reasons why they had not left their violent partner earlier, a central theme of their decision making process had been concern about access to money and safe and affordable housing.<sup>iv</sup> A separate study interviewing 800 women leaving domestic abuse shelters looked at factors that influenced their decisions to return to the perpetrator.<sup>v</sup> **Three out of four of the most influential factors were access to economic resources: independent transportation; independent income; and childcare.** The researchers concluded that women persistently search for resources and support services, however they often do not receive adequate aid. This conclusion has been corroborated by many studies.<sup>vi</sup> It is apparent that a lack of economic security and access to economic resources are the primary reasons that victim/survivors return to the perpetrator.

**Access to economic resources, including housing and welfare, is central to decision-making and safety planning for victim/survivors.** Without access to support and resources, a perpetrator is able to gain much more control, the victim/survivor has fewer options and it is not surprising that economic barriers can result in some women staying with a violent partner for longer and experiencing greater harm as a result.<sup>vii</sup> Women who would find it impossible to obtain £100 at short notice are 3 times more likely to experience domestic abuse.<sup>viii</sup>

A 'hierarchy of harm' within the UK response to domestic abuse has been noted, where non-physical aspects of domestic abuse, such as economic abuse, are considered less serious or 'not high risk enough' to warrant intervention.<sup>ix</sup> However, it is clear that **victim/survivors cannot be physically safe until they are economically safe and the response to economic abuse is fundamental to ensuring safety.**

## What is economic abuse?

In their resource, 'What is economic abuse?', Surviving Economic Abuse draw on academic work to describe economic abuse as a tactic that threads through coercive control:

**“Domestic abuse takes many forms and does not always involve the use of physical violence. Some perpetrators repeatedly dictate their partner’s choices and control their everyday actions, becoming violent or threatening to become violent if their demands are refused. This pattern of behaviour is a form of abuse known as coercive control. It is designed to intimidate, isolate and control the victim, and is almost always perpetrated by a male abuser against a female victim.**

**A perpetrator may restrict how a person can acquire, use and maintain money and economic resources, including accommodation, food and clothing. This is known as economic abuse, and it is commonly experienced within the context of coercive control.”<sup>x</sup>**

A perpetrator might control how their partner acquires or spends money, might exploit their income and spend money set aside for bills, and might try to sabotage their employment and resources.<sup>xi</sup> Perpetrators of economic abuse can **intentionally create economic instability which they can later exploit to reinforce coercive control**, for example by stealing their partners’ money, creating costs, and generating debt<sup>xii</sup>. It is a significant issue faced by victim/survivors, with research finding that **eighty-nine per cent of women reported experiencing economic abuse as part of domestic abuse.**<sup>xiii</sup>

Economic abuse is distinct from financial abuse as it encompasses **the control, exploitation and sabotage of all economic resources, not ‘just’ money and finances**. It is important to view this abuse through a broader lens to understand that through depleting tangible economic resources such as access to transportation or a place to stay, perpetrators have a greater range of tools through which to undermine a victim/survivor’s ability to resist coercive control.

Economic abuse is also gendered. Whilst steps towards economic equality have been made, **women are still in a position of economic disadvantage**; it was only in 1964 that a woman was entitled to keep half of any savings she had made from the allowance given to her by her husband, and it wasn’t until 1975 that women could open a bank account in their own name in the UK. The gender pay gap, imbalance in part-time work and caring responsibilities, coupled with the fact that men are still normatively expected to ‘provide’ for their families and take charge of money maintain economic inequality, creating dependence that can be exploited by male perpetrators in heterosexual couples.

## Coerced debt

**“You get a blanket response – they’ll say ‘well, there was no gun held against her head’.”**

A common form of economic abuse which is key to understanding a survivor’s economic instability and the presence of rent /mortgage arrears is **the generation of debt through fraud or coercion, also known as coerced debt**. This typically takes place via fraud, force or misinformation, for example 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. This can take place with or without the victim/survivor’s knowledge.

Coerced debt is easy to create and difficult to challenge. Perpetrators have access to the information necessary to make fraudulent transactions and generate debt in their partner’s name and, even where the debt is discovered by the victim/survivor, taking any action to challenge it means risking harm. Similarly, for coercive transactions, if “asked” to take a debt in their name the victim/survivor risks harm if they say no.<sup>xiv</sup> Online applications and advances in technology are also making it easier for a perpetrator and much harder for a lender to know that fraud or coercion is taking place. Once debt has been built up in a victim/survivor’s name, their ability to cover everyday living costs and maintain payment of bills, such as rent, is significantly undermined.

In SEA’s work with women who have experienced domestic abuse, 60 per cent reported coerced debt:

- **50 per cent** said they had been **made to take out a loan or buy something on credit** when they did not want to,
- **43 per cent** said that their **perpetrator had built up debt in their name,**
- **33 per cent** said that their **perpetrator had taken out a loan or bought something using credit in their name without their permission.**<sup>xv</sup>

Research has also shown that 60 per cent of social housing tenants in Wales who had experienced domestic abuse had rent arrears of over £1000.<sup>xvi</sup> Similarly, a survey undertaken by Women’s Aid and the Trade Union Congress (TUC) found that over half of respondents said the perpetrator had built up bad debts in their name and one in five reported loans being taken out in their name.<sup>xvii</sup>

**There are specific issues relating to mortgages and other debts secured to privately owned property.** Home mortgage coercion can strip victim/survivors of any wealth they may have accumulated prior to or during the relationship with the perpetrator and a recent report by the University of Bristol found that homeowners incurred financial penalties for leaving reaching hundreds of thousands of pounds.<sup>xviii</sup> The issues facing homeowners are outlined in further detail in the Privately Owned Housing toolkit.

Models of specialist support for coerced debt exist in the UK. Money Advice Plus and SEA run a benefit and debt casework service for victim/survivors of domestic abuse, the Domestic and Economic Abuse Project (DEAP), which has recently been piloted in West London by SEA (The Economic Justice Project). These projects integrate domestic abuse and benefit/debt/money advice at local level, offering specialist support to help survivors to challenge the liability of coerced debt, and delivers training to money advisers. This specialist support is vital to ensure that survivors are supported to build economic stability in a safe and appropriate way.

### Linking domestic abuse and rent arrears

**“I was with an abusive partner for five years. Throughout the relationship he managed to get me into £30,000 worth of debt. I will be in debt for the next 20 years of my life.”<sup>xix</sup>**

**Arrears are a way that perpetrators create economic instability and dependency**, for example by spending money that has been set aside to pay rent, including the Universal Credit housing element. For some, rent arrears can be caused by indirect behaviour of the perpetrator, due to the impact of loss of income or the burden of coerced debts. These are compounded by issues with benefit sanctions and problems and delays associated with Universal Credit.

Arrears are a significant issue across all housing tenures and are well known to be a potential indicator that someone is experiencing abuse. One study found that **63 per cent of social housing tenants had arrears to the Notice to Seek Possession stage, compared to 15 per cent of the general tenant population, and that 60 per cent of victim/survivors had arrears of over £1000.**<sup>xx</sup> The research found that tenants who had experienced domestic abuse were also four times more likely to have anti-social behaviour complaints made against them than the general tenant population. If these figures were representative across England and Wales, **victim/survivors of domestic abuse would make up 30 per cent of all social housing tenants**

**issued with a section 8 eviction notice** showing that arrears are inherently an issue that must be addressed when responding to domestic abuse.<sup>xxi 1</sup>

Rent arrears are also the leading reason for evictions in social housing.<sup>xxii</sup> Across Scottish local authorities, there were 1,460 tenancy terminations (evictions and abandonments) in 2017-18, of which **96 per cent (1,401) were due to rent arrears.**<sup>xxiii</sup>

There is currently debate regarding the main reason for evictions within the private rented sector. In 2017 the Joseph Rowntree Foundation (JRF) published a report finding that section 21 no-fault evictions were most frequently used to end a private sector tenancy, whereas rent arrears was the most common reason in social housing.<sup>xxiv</sup>

Research by the National Landlords Association found that **29 per cent of assured shorthold private rented tenancies were ended due to rent arrears**, which they attributed to low wages, insecure jobs, the frozen Local Housing Allowance rate and problems with Universal Credit. They also found that, due to the certainty offered by the Section 21 process, 47 percent of landlords opted to seek repossession as a 'no-fault' eviction even in cases of a breach of the tenancy agreement.<sup>xxv</sup> Many private rented tenancies do not end with eviction, however the English Private Landlord Survey 2018 found that the most common reasons for evicting, asking a tenant to leave or not renewing a tenancy were due to rent arrears (58 per cent).<sup>xxvi</sup> Hence, rent arrears are likely to be more significant a cause of homelessness than court records would indicate.

There is a clear need for the link between rent arrears and domestic abuse to be understood by the housing sectors. The impact of not identifying abuse could be severe, especially given that eviction due to arrears will mean that a victim/survivor is considered intentionally homeless and hence unable to access accommodation from a local authority. No one should be made homeless because of abuse.

### **Economic abuse and financial penalties after separation**

**“My legal bill on my divorce was £40,000, this is where the legal system is insane.”<sup>xxvii</sup>**

It might seem logical that once a survivor has left the perpetrator and is back in control of economic resources, their risk of falling into rent arrears would reduce. However, a report

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<sup>1</sup> This is assuming a 50:50 ratio of male to female tenants and is likely to be an underestimate as women are over-represented in the social housing sector and are more likely to experience domestic abuse.

published by Sharp in 2008 showed that **rent arrears actually increased after the relationship had ended** (

**Table 1). Similarly, the number of victim/survivors in receipt of benefits increased to 86 per cent following separation**, showing how many victims rely on the welfare state to rebuild their lives after experiencing domestic abuse.<sup>xxviii</sup>

	Before relationship	During relationship	After relationship
Rent arrears (%)	20	33	55
Receiving benefits (%)	18	51	84

Table 1: Percentage of victim/survivors of domestic abuse in rent arrears and receipt of benefits before, during and after the relationship with the perpetrator, reproduced from a report published by Sharp (2008).

Two-thirds of the women interviewed in another study were ‘bearing the brunt of rent arrears’ as a consequence of fleeing domestic abuse.<sup>xxix</sup> Many victim/survivors end up with a bad credit history and no landlord references which effectively excludes them from most private rented sector housing.

Research carried out for Solace Women’s Aid followed the journeys of 100 victim/survivors for three years after leaving the perpetrator and monitored eight different areas of improvement in their lives, such as health and feelings of safety. They found that the measure with the least growth was economic stability, and that for **90 per cent of women their partners continued to be controlled by the perpetrator after separation**, particularly economic abuse which can be carried out when the perpetrator and victim/survivor are no longer in close physical proximity.<sup>xxx</sup> Victim/survivors reported the perpetrator refusing to pay child support/maintenance or causing them to incur financial costs through repeatedly taking them to court in child contact or divorce proceedings.<sup>xxxi</sup>

A recent report commissioned by DAHA and SEA found that **huge costs and further debt were incurred by victim/survivors trying to obtain protective court orders to enable them to stay in their current property**, such as an occupation order or non-molestation order, which can have a knock-on effect when trying to meet daily living costs including bills. Due to the legal aid means test, most victim/survivors who were in work or owned their own home were ineligible for legal aid and had to pay for an order, which can typically cost in the region of £1500-£3500. Victim/survivors could be in paid work but paying off debts as a result of abuse would leave them with little spare money to live on after the rent and priority bills had been paid. The research found that one in five home owners applied for an occupation order, however when awarded they were often only temporary measures to allow time for the victim/survivors to make alternative arrangements, **“So I got an occupation order for him that lasted...two months I got, two months to look for a flat and he couldn’t come back.”**<sup>xxxii</sup>

**Victim/survivors who were married incurred substantial legal costs trying to separate legally and financially, especially homeowners**, with many being forced to sell their home in order to give the perpetrator a share and many finding themselves in a state of limbo with mortgage payments to maintain until the property was sold. One participant explained how she was forced to leave the family home by the perpetrator’s abuse and by social services who suggested that if she remained in the property then she would be held responsible for not protecting her children. She stood to lose hundreds of thousands of pounds as a result of divorcing her abusive husband.<sup>xxxiii</sup> Another victim/survivor whose homes were repossessed after the perpetrator dragged out divorce and financial proceedings was faced with an outstanding debt of £100,000 owed to the mortgage lender (see case studies in the Privately Owned Housing toolkit for further details).

For victim/survivors who wish to stay in their home with safety measures such as a Sanctuary Scheme, they will first need to obtain an occupation order if the perpetrator has a right to occupy, for example if they are a joint tenant or owner.

Whilst changes to legal aid are out of a housing provider’s reach, building strong links with local law firms who offer legal aid can support victim/survivors who would otherwise be unable to afford advice. Some firms offer pro bono consultations to their local domestic abuse service. Additionally, social housing providers often have legal teams whose role it is to go to court to obtain injunctions and may be able to support a victim/survivor with some parts of the legal process, helping to reduce some of the financial penalties of leaving.

### **Economic barriers to secure housing – welfare**

**“My kids have what they need now, and if I leave, I’m going to take my kids, and they will have nothing.”<sup>xxxiv</sup>**

As aforementioned, many victim/survivors turn to the welfare system for financial assistance after fleeing domestic abuse, often with no other choice. Victim/survivors can be forced to quit their jobs for financial and safety reasons in order to access a refuge service, and many experience being on benefits as demeaning, especially if they had been in waged work previously.<sup>xxxv</sup> **Cuts to social security are having a disproportionate impact on women.** Being twice as likely to be dependent on benefits than men, 86 per cent of net savings through government cuts have come from women’s income and are felt even more deeply by those facing inequalities based on their race, class and immigration status.<sup>xxxvi</sup>

The research for Solace Women’s Aid found that **financial insecurity was a consequence of austerity measures**: women and children were caught in the intersecting nets of shrinking affordable housing and welfare reform through the benefit cap, ‘bedroom tax’, income support and disability allowance. They recommended that a specific fund for families having to relocate due to domestic abuse should be created by central government, similar to the flexible funding model.<sup>xxxvii</sup>

A report by the Women’s Budget Group, SEA and the End Violence Against Women Coalition **found that social security let victim/survivors down when they are living with an abusive partner, when they are trying to leave and after they have left, with specific issues caused by Universal Credit**<sup>xxxviii</sup>. They found that victim/survivors who have no recourse to public funds may find it impossible to find a refuge service space, in addition to being ineligible for local authority assistance. A survey of private landlords by Shelter highlighted that issues with Universal Credit, other benefits and the benefits cap meant that most landlords did not want to let to tenants in receipt of benefits: **42% of landlords refused to let to housing benefit claimants**, and an additional 21% would prefer not to, adding to the barriers in finding private rented accommodation.<sup>xxxix</sup>

For victim/survivors who approach their local authority, some are erroneously told that owning a property (and so being seen to have an asset, at least on paper) means that they are ineligible for assistance such as housing benefit or access to a refuge service, denying them a safe place to stay.<sup>xl</sup>

The Women’s Budget Group made the following recommendations in relation to social security that are inextricably linked to matters of housing:

- 1. Local housing allowance rates should be restored to local average private rents and rise in line with them each year,**
- 2. The roll out of Universal Credit should be paused until adequate impact assessments are carried out,**
- 3. The benefit cap should be scrapped to prevent larger families having to choose between a roof over their heads or food on the table.<sup>xli</sup>**

Access to an independent income is vital, and payment of Universal Credit for couples into a single nominated bank account risks increasing a perpetrator’s economic control over the victim/survivor. The potential for an abusive partner to prioritise their own spending above rent, for example, may result in the victim finding themselves jointly responsible for rent arrears. SEA and others have called for mandatory separate payments.<sup>xlii</sup>

Within the current context of social security, **the prevalence of domestic abuse reported by women in the lower income bracket has changed dramatically over the past few decades, increasing from 8.9 per cent in 2001 to 21.4 per cent in 2018.**<sup>xliii</sup> Local authorities and those delivering services locally are unable to meet these welfare needs alone and policy makers should understand the ramifications of economic abuse and create policies that support victim/survivors and prohibit economic abuse.

Ensuring that local authority staff are fully trained regarding benefits entitlements and providing access to funds for victim/survivors and their children relocating following domestic abuse will help to address some of these barriers.

### **No recourse to public funds**

**“A few years ago you’d deal with a woman who had no recourse to public funds and she had a child; Children’s Social Services would step in. Now they’re still stepping in but what they’re saying is that they’re happy to send the mother back to her country and take care of the child or send it back to the father.”<sup>xliv</sup>**

**Victim/survivors with no recourse to public funds are in a highly precarious position as they are by default economically dependent upon the perpetrator.** Sharp has argued that this is a form of state economic abuse.<sup>xlv</sup> Migrant victim/survivors often face barriers to seeking safe accommodation through informal networks, often in an unfamiliar country with few friends or family members to turn to for support.

The support that local authorities can offer people with no recourse to public funds is legally defined and limited. Social services can support some people with no recourse to public funds in order to prevent homelessness or destitution, including families where there is a child in need; young people who were formerly looked after by a local authority, for example, because they were an unaccompanied asylum seeking child; or adults requiring care and support due to a disability or illness. Support for other groups with no recourse to public funds is dependent on human rights and needs assessments, which considers whether the person with no recourse to public funds can safely return to their country of origin.

Women who reach out to local authorities for support are all too often told they are ineligible for assistance and women with children who contact a local authority can be told that their child is eligible for assistance but not them.

**Immigration advice, in combination with access to emergency economic resources such as accommodation, is crucial to achieving safety for migrant women.** Local authorities should ensure that frontline housing staff receive training in order to understand fully their legal duties towards victim/survivors with no recourse to public funds. Additionally, local authorities should consider producing a no recourse to public funds information pack that contains information about local support services and how to access timely immigration advice. Some free services have long waiting lists and accessing advice can be a postcode lottery so it is important that the local picture is well understood.

## Recommendations

Across the housing sectors, common themes emerge when it comes to domestic abuse, namely arrears, noise 'nuisance' and property damage. On the face of it, these appear to be issues of ASB and breaches of contract, for which the appropriate course of action may appear to be to seek possession. However, pull these 'threads' and a very different picture can begin to appear. **Rent arrears and property damage are both indicators of economic abuse.**

If victim/survivors with no control over the household finances are to be held responsible for the maintenance of rent accounts, clearing rent arrears, or paying for repairs, they are simply being set up to fail. **Professionals may even inadvertently place survivors at risk if they expect them to go against the perpetrator's wishes in order to pay debts and bills.** Abuse frequently escalates when a perpetrator's control is challenged. Housing professionals need a sound understanding of economic abuse in order to safely and effectively support victim/survivors.

The following recommendations for housing providers, local authorities, and other support services align with the coordinated community response:

- Automatic screening for domestic abuse and economic abuse where there are arrears, even if the household appears to only have one adult tenant.
- Victim/survivors should have access to specialist debt advice informed by economic abuse such as the Domestic Violence Debt Advocate model piloted by SEA and Money Advice Plus. Advocates should screen for economic abuse when working with victim/survivors and should be prepared to offer financial tools to increase victim/survivors' economic self-sufficiency.
- Policymakers should understand the ramifications of economic abuse and create policies that support victim/survivors and close down opportunities to perpetrate economic abuse.

- Professionals carrying out financial capability work, such as housing staff who deal with arrears, should receive specialist training about economic abuse so that they do not inadvertently place victim/survivors at greater risk or reinforce perpetrator narratives.
- Specialist debt and financial capability support needs to be available to victim/survivors for several years after separation, reflecting the long-term economic impact of abuse and its continuation after separation.
- Local authorities should provide access to essential items, so that women seeking to flee domestic abuse are able to maintain economic stability, as per the Flexible Funding model. Women with no recourse to public funds may need substantial financial support whilst they seek help to regulate their immigration status.
- All social housing staff should be fully trained regarding benefits entitlements, including dual housing benefit and the impact of owning property.
- Local authorities should ensure that people who have no recourse to public funds, including victim/survivors, are provided with information about local support services and how to access timely immigration advice.
- Make links with local debt advice services and align them with the coordinated community response to ensure that victim/survivors who approach local services are receiving safe and appropriate support.
- Utilise resources such as 'Tools to Support' and 'Tools to Thrive' created by Surviving Economic Abuse, which give specialist information to professionals and victim/survivors about topics such as coerced debt, no recourse to public funds and de-linking economic ties from the perpetrator. The resources can be accessed on SEA's website, [here](#).

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