

UNDERSTANDING
AND RESPONDING TO
ECONOMIC ABUSE

FEMINIST DEVELOPMENTS IN VIOLENCE AND ABUSE

Series Editors: Dr Hannah Bows, Durham University (UK)
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UNDERSTANDING AND RESPONDING TO ECONOMIC ABUSE

BY

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Emerald Publishing Limited
Howard House, Wagon Lane, Bingley BD16 1WA, UK

First edition 2022

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British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library

ISBN: 978-1-80117-421-3 (Print)

ISBN: 978-1-80117-418-3 (Online)

ISBN: 978-1-80117-420-6 (Epub)



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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) 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.¹

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.

INTRODUCTION: 'REDISCOVERING' ECONOMIC ABUSE

Lack of control over income and other economic resources has a profound impact on victim-survivors of domestic abuse. It is commonly given as the reason why they are unable to leave an abuser (Lyon, 2002, p. 12), forcing many to stay for longer than they want and so experiencing more injuries as a result (Earlywhite & Stohl, 2005). Economic insecurity post-separation is also one of the reasons why many victim-survivors say they have no option but to return to an abuser (Aguirre, 1985; Davis, 1999; Lyon, 2002; Wilcox, 2006).

In this way, economic security underpins physical safety. Research by Walby and Allen (2004) has shown that women are three and a half times more likely to be subject to domestic violence if they find it impossible to find £100 at short notice. When physical and sexual domination is exerted alongside rigid control of a woman's movements, sociability, money, food and working life then she is at increased risk of homicide (Websdale, 1999). Moreover, the experience of economic abuse is positively correlated with suicide (Aitken & Munro, 2018).

THE DULUTH POWER AND CONTROL WHEEL

Victim-survivors identified control over economic resources as a tactic used by perpetrators of domestic abuse in the 1980s, introducing the term ‘economic abuse’ into discourse through the Duluth Power and Control Wheel (DAIP, 1984).

Yet, over the years, economic abuse has received little attention in research, policy or practice. This book is part of the process of ‘rediscovering’ economic abuse. It provides an understanding of economic abuse and considers best practice responses.



Figure One. The Duluth Power and Control Wheel (DAIP, 1984).

Source: Domestic Abuse Intervention, 202 East Superior Street, Duluth, Minnesota 55802, 218-722-2781, www.theduluthmodel.org.

FINANCIAL OR ECONOMIC ABUSE?

In the UK context, the term financial abuse has been used to describe an abuser's control of money and finances (see Chapter One). However, as Littwin (2012) observes, this does not capture the control of economic resources (such as food, telephones, transport) more broadly. Thus, whilst money is central to both (Singh, 2022) and they involve similar behaviours, Sharp-Jeffs (2015a) argues that financial abuse is best understood as a 'sub-category' of economic abuse and that using the more inclusive term better recognises the range of behaviours that abusers use to control their partners. For this reason, the terms financial abuse and economic abuse should not be used interchangeably.

RECOGNITION OF ECONOMIC (INCLUDING FINANCIAL) ABUSE IN RESEARCH

Domestic abuse continues to be predominantly associated with physical abuse so that there is less recognition of 'non-physical' forms of abuse. Westmarland (2015) observed that financial abuse was 'probably the least researched area of partner violence, with very little academic literature on the topic' (p. 40). Similarly, a multi-country study in 2018 identified just 46 peer-reviewed articles with a full or partial quantitative focus on economic abuse, leading the authors to observe that this was 'considerably small in comparison to the number of articles that would likely be identified in a global review focused on physical or sexual violence' (Postmus, Hoge, Breckenridge, Sharp-Jeffs, & Chung, 2018, p. 277). At the same time, economic abuse has historically been conceptualised as a form of emotional abuse within research studies (Loring, 1994). This resulted in a lack of definitional clarity,

making it difficult to measure whether policy and practice responses were responding to economic abuse appropriately (Sharp-Jeffs, 2021a), if indeed, at all.

It is only recently that researchers have turned their attention to understanding and measuring economic abuse. Through developing the scale of economic abuse, Adams, Sullivan, Bybee, and Greeson (2008) were able to provide statistical evidence that economic abuse is a distinct construct. Outlaw (2009) argues that it is important to disaggregate forms of ‘non-physical’ abuse in this way since they may have different trajectories and vary both in prevalence and their relationship to physical violence.

Adams and her colleagues also developed a definition of economic abuse which is now widely used within academia and, as Chapter One discusses, forms the basis of the definition used within the Domestic Abuse Act (2021). Economic abuse:

Involves behaviours that control a person’s ability to acquire, use, or maintain economic resources, thus threatening their economic security and potential for self-sufficiency. (Adams et al., 2008, p. 564)

RECOGNITION OF ECONOMIC ABUSE IN POLICY AND LEGISLATION

In 2005 the Westminster Government introduced a cross-governmental policy definition of domestic violence:

Any incident of threatening behaviour, violence or abuse [psychological, physical, sexual, financial or emotional] between adults who are or have been intimate partners or family members, regardless of gender or sexuality. (Home Office, 2005, p. 7)

This followed calls from women's groups for an integrated strategy to deal with violence against women (Kelly & Westmarland, 2014). Whilst not a statutory or legal definition, agencies were expected to adhere to it. A Supreme Court judgement handed down in January 2011¹ reinforced that the term 'domestic violence' had come to acquire a meaning beyond physical violence only, and that it should be interpreted to include the use of emotional, psychological or financial abuse.

In March 2011, the Westminster Government committed to consult on a revised definition of domestic violence in response to a recommendation made by the Home Affairs Committee following its inquiry into domestic violence, including so-called 'honour' killings, and forced marriage (House of Commons, 2008). In September 2012, it was announced that the Government definition would be expanded to include those aged 16–17 and wording changed to reflect the concept of coercive control (Home Office/AVA, 2013). The new definition stated that domestic violence was:

Any incident or pattern of incidents of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members regardless of gender or sexuality. This can encompass, but is not limited to, the following types of abuse:

- *psychological*
- *physical*
- *sexual*
- *financial*
- *emotional*

Controlling behaviour is a range of acts designed to make a person subordinate and/or dependent by isolating them from sources of support, exploiting their resources and capacities for personal gain, depriving them of the means needed for independence, resistance and escape and regulating their everyday behaviour.

Coercive behaviour is an act or a pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish, or frighten their victim. (Home Office/AVA, 2013, p. 2)

Because the definition applied to policy development only, the new emphasis on coercive control did not create a change in the law. This meant that there was no way of holding perpetrators to account for the full spectrum of their behaviour via the criminal justice system. Westmarland (2015, p. 5) observed that this was ‘more the case for some forms of financial and psychological abuse than for physical and sexual violence’. It was not until the offence of controlling or coercive behaviour (CCB) in an intimate or family relationship was introduced within section 76 of the Serious Crime Act (2015) that the gap in the law was closed.

However, despite it being widely acknowledged that the new offence of CCB provided a framework through which to understand and address emotional/psychological abuse, there was no recognition at the time that it would also act as a mechanism through which to better respond to financial abuse, or economic abuse more broadly (Sharp-Jeffs & Learmonth, 2017). Indeed, the Westminster Government’s four-year *Ending Violence Against Women and Girls (VAWG) strategy* published in March 2016 made just one reference to financial abuse – within a case study example (HM Government, 2016). The issue itself was not addressed within

the strategy, nor the action plan that underpinned it. Reference was made only to the fact that the needs of victims may be ‘complex’ and can include ‘assistance with debt’.

THE DOMESTIC ABUSE ACT (2021)

In 2017, the Westminster Government announced its intention to bring forward new domestic abuse legislation which would introduce a statutory definition of domestic abuse. From the outset, the Surviving Economic Abuse (SEA) charity called on the Westminster Government to take the opportunity this provided to adopt the ‘more inclusive’ concept (Christy, Welter, Dundon, & Bruce, 2020, p. 3) by replacing the term financial abuse with economic abuse.

This call was consistent with the United Nations (UN) General Assembly’s (2002) resolution on the elimination of violence against women which recognises that ‘domestic violence can include economic deprivation’² and the UN Secretary General’s (2006) in-depth study on violence against women which states that economic abuse and exploitation are manifestations of violence ‘that require greater visibility and attention’ (p. 47). Similarly, the 2011 Council of Europe Convention on preventing and combatting violence against women and domestic violence (the Istanbul Convention) recognises that all acts of gender-based violence result in, or are likely to result in, physical, sexual, psychological or economic harm or suffering to women (Article 3b). More specifically, the Convention’s definition of domestic violence is understood to mean all acts of physical, sexual, psychological or economic violence that occur within the family or domestic unit (Article 3c; Council of Europe, 2011).

Research by Sharp-Jeffs and Learmonth (2017) drew attention to the fact that economic abuse is more likely to

be experienced within the context of coercive control than not. An analysis of successfully prosecuted cases of the CCB offence revealed that 6 in 10 cases featured at least one form of economic abuse – a finding which has remained broadly consistent in the intervening years (Sharp-Jeffs, Royal, & Gibson, forthcoming). But none of the newspaper reports which were analysed and outlined these behaviours named nor recognised them as such.

Inclusion of economic abuse within the statutory definition was supported by victim-survivors and the women's sector at each stage of the Act's development (Sharp-Jeffs, 2021a). In March 2018, the consultation document *Transforming the Response to Domestic Abuse* proposed including economic abuse within the new statutory definition of domestic abuse and, when the draft Bill was published in late January 2019, economic abuse was both named and defined within it. In the paper published alongside the Bill, the Westminster Government explicitly recognised that economic abuse 'encompasses a wider range of behaviours than financial abuse' (HM Government, 2019, p. 6). Furthermore, the term 'economic abuse' was used 35 times within the paper and 7 commitments addressing economic abuse were outlined within its plan of action moving forward.³

In addition to successfully influencing the Westminster Government to both name and define economic abuse within the Bill, SEA worked with Labour peer Baroness Lister, academic Dr Cassandra Wiener and Conservative peers Baroness Bertin and Baroness Sanderson on an amendment to the Serious Crime Act (2015), again with the support of the VAWG sector, including the charity SafeLives. This sought to extend the CCB offence in an intimate or family relationship to apply post-separation. On 1 March 2021, the Government accepted the proposed amendment, meaning that ongoing economic abuse and other forms of coercive control can be prosecuted