# Insight Hour with Surviving Economic Abuse summary

On 31 October, EIDA hosted our third Insight Hour webinar with Surviving Economic Abuse (SEA). SEA is a UK charity dedicated to raising awareness of economic abuse and transforming responses to it. The webinar spotlighted their recent report, "Seen Yet Sidelined", funded by Barclays UK, detailing how economic abuse is experienced by victims/survivors and how the offence is being treated in the criminal justice system.

The Insight Hour was recorded: you can watch it here.

Economic abuse is defined as someone preventing a victim from *acquiring, using and maintaining economic resources.* The inclusion of "economic abuse" in the statutory definition of domestic abuse in the 2021 Domestic Abuse act builds on the classification of "coercive and controlling behaviour" (CCB) as a criminal offence in 2015. Earlier research by SEA found that 64% of CCB cases included elements of economic abuse. The average debt of victims of economic abuse has also increased drastically post-pandemic, rising from £6,000 to £27,000.

**Signs to look out for among employees that might indicate they are experiencing economic abuse:**

- Changes in appearance: they might not afford new clothes or to keep themselves clean.
- Damaged work equipment: their abuser may be attempting to stop them from working.
- A sudden increase or decrease in the hours they work.

**Key findings**

- Economic abuse is usually uncovered during investigations of other forms of abuse where the victim/survivor has involved the police.
- Abusers target victims' access to employment, credit, transportation, food, clothing, utilities and technology, such as mobile phones.
- Additionally, economic abuse is often personalised in nature, restricting access to items of sentimental value that cannot be replaced to maximise distress.
- Those experiencing economic abuse can be left without employment, with significant debt, and with poor credit scores.

**Guidance for employers**

Abusers are often seen to target victims/survivors' employment, such as by taking their car keys to prevent them from going to work, taking their salaries, or destroying equipment/uniforms needed to perform the job. It is therefore crucial that employers are aware of how economic abuse can impact their employees.

- Employers can signpost victims/survivors to specialist services to help them regain their economic stability and independence. For advice on how to support someone affected by economic abuse, SEA provides this resource bank.
- Employers can ensure that salaries are paid to the employee's personal account, rather than to a joint account or an account in someone else's name.
- Employers recording disclosures of domestic abuse should include details of economic abuse, as this can be used as evidence in criminal investigations.
- SEA has an advice page for anyone affected by economic abuse.
- SEA also offers specialist training for employers on economic wellbeing. Their Banking Support Directory, which will give an overview of what the various UK banks offer victims/survivors of economic abuse, will be released soon. Watch the introduction video here.

Last, but not least, always ask if you suspect something is wrong. Even if the victim/survivor is not ready to share their experience in that moment, you are helping to create a safe environment in which they might be prepared to seek support in the future.