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Perpetrators use economic abuse to limit women's choices and ability to access safety.

Perpetrators of economic abuse may exert control over income, spending, bank accounts, bills and borrowing. Abusers can also control access to and the use of things like transport and technology, which allow us to work and stay connected, or restrict access to daily essentials like food and clothing.

Abusers may continue the abuse post-separation by refusing to pay child maintenance or using the court processes to exhaust victim-survivors' savings.

Economic abuse:

Financial abuse, such as controlling finances, stealing money or coercing someone into debt, plus controlling other resources such as housing, food, transport and employment.

How common is economic abuse?

One in five women in the UK has experienced economic abuse by a current or former partner in the past 12 months – equivalent to 5.5 million people.

- Every 20 minutes a victim-survivor of economic abuse reports to the police.²
- 95% of women who experience domestic abuse report experiencing economic abuse.3
- Over a third of women aged 18-24 years old have reported experiencing economic abuse by a current or former partner in the past 12 months.⁴
- Women are nearly three times more likely than men to report experiencing nonphysical (emotional, financial) domestic abuse from a partner since the age of 16.5

What abusive behaviours are victim-survivors of economic abuse commonly experiencing?

- One in nine women have been stopped from accessing vital and personal belongings such as food, shampoo, or even medication – equivalent to almost 3 million people.⁶
- One in 11 women have had access to their bank account restricted by a current or ex-partner – equivalent to almost 2.5 million people.⁷
- One in 13 women have had credit taken out in their name without their consent or their credit rating deliberately destroyed equivalent to 2.1 million people.
- 15% of respondents to a Refuge survey said their partner had caused damage to their personal property.9

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.



What is the impact of economic abuse?

Just over a third of intimate partner homicides included economic issues."

- Women who report experiencing financial abuse are more likely to also report experiencing physical, sexual and psychological abuse.
- Eight in 10 women said their mental health has been affected by financial abuse.¹²
- More than half of women experiencing domestic abuse said they had no money so could not leave.¹³
- Nine in 10 victim-survivors who contacted the Financial Support Line for Victims of Domestic Abuse (FSL), run by our frontline partner Money Advice Plus, either had less than £100 at the end of the month or were in a negative budget.¹⁴
- 60% of economic abuse victim-survivors are coerced into debt by the perpetrator with the average debt for FSL callers standing at over £27,000.¹⁵
- Four in 10 survivors of abuse felt their long-term employment prospects/earnings were worse because of the abuse they had experienced.¹⁶
- One in three survivors of abuse said they had to give up their home because of the abuse they had experienced.¹⁷



Money doesn't make you happy but without money, there's nowhere to go. That's why, for me, economic abuse is the greatest form of control.

Help seeking

Only two in five of those who experience financial abuse recognise this from the outset of the relationship.¹⁸

- One in three women didn't reach out to anyone for advice or support for the economic abuse.¹⁹
- Victim-survivors are most likely to disclose financial or economic abuse to their friends of family.²⁰
- Victim-survivors are more likely to disclose financial or economic abuse to their bank (23%) than they are to the police (13%) or a victim support service (13%).

How does economic abuse impact children?

Economic abuse disproportionately impacts adults who have children.²²

- Just under half of survivors of abuse who have children said they did not have enough money to pay for essentials for the children.²³
- 71% of women experiencing financial abuse post-separation reported that their former partner refused to give them child support, reflecting the fact that women are most likely to have residence of children on separation.²⁴
- The total child maintenance arrears are currently at £547.9 million and is causing huge financial hardship to victim-survivors and their children, particularly in the context of the cost-of-living crisis.²⁵

I am a single parent and I always do the best I can for my son. We live hand to mouth and I struggle. On top of this, my ex uses the child maintenance service to continue the abuse.

How does economic abuse impact minoritised groups?

- Black, Asian and other women from ethnic minority backgrounds were nearly twice as likely to experience economic abuse than White women – with 32% reporting experiencing economic abuse compared to 18% of White women.²⁶
- Refuge found that Asian respondents were the group least likely to identify themselves as having experienced economic abuse (14%), however 50% had experienced economic abuse behaviours.²⁷
- White, non-British respondents were much more likely to have experienced economic abuse (25%) compared to white British respondents (16%).²⁸
- Refuge found that LGBT+ respondents were more likely to report having experienced economic abuse; 27% of LGBT+ respondents compared to 16% of heterosexual respondents said they had experienced economic abuse.²⁹

References

1; 4; 6; 7; 8; 19; 26: <u>Surviving Economic Abuse, 2023</u> 2: <u>Surviving Economic Abuse, 2023</u>

3: <u>Surviving Economic Abuse, 2020</u> 5: <u>Office for National Statistics, 2023</u> 20; 21: <u>Aviva, 2023</u>

| 10; <u>Home Office, 2016</u> | 11; 18; 24: <u>Coop/Refuge, 2015</u> | 16; 17; 23: <u>Women's Aid, 2019</u> |

| 12; 13: Women's Aid for Trades Union Congress, 2015 | 14; 15: Financial Support Line data, 2023 |

9; 22; 27; 28; 29: <u>Refuge, 2020</u> | 25; <u>Gingerbread, 2023</u> |