# Measuring economic abuse



Preliminary findings on the prevalence and impact of economic abuse on women in the UK





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## Introduction

Economic abuse is a legally recognised form of domestic abuse defined in the Domestic Abuse Act 2021. It often occurs in the context of intimate partner violence and involves a current or ex-partner controlling a victim-survivor's money and things that money can buy. It has long-lasting and damaging effects.

Funded by the VISION consortium, the purpose of Surviving Economic Abuse (SEA)'s Rapid Impact Survey is to generate new data to support improved measurement of this form of violence, and to increase understanding of the impact of economic abuse interventions.

## Methodology

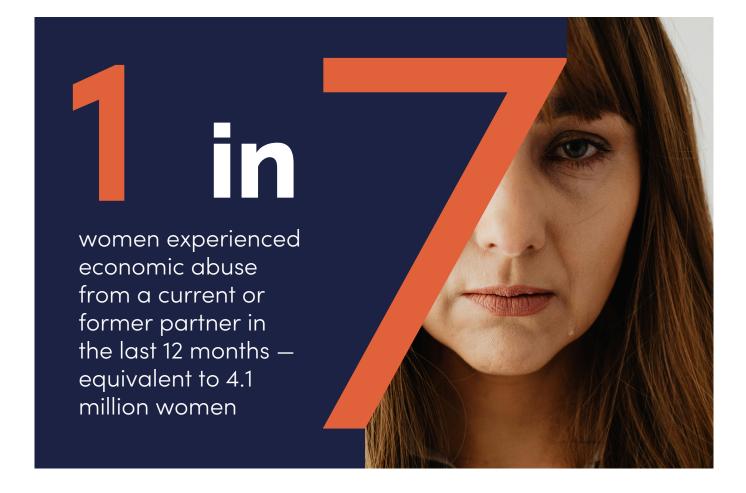
Ipsos UK, a market research agency, was commissioned to conduct a nationally representative survey of adult women in the UK. Questions were developed by SEA with the input of victim-survivors, as well as academic advisors from London Metropolitan University and the University of Warwick.

The survey was designed to investigate economic abuse behaviours perpetrated by a partner or ex-partner in the last 12 months, the impacts of the abuse, helpseeking behaviours, and public understanding of economic abuse and related services. The survey included booster samples for disabled and ethnic minority women and was completed by 2,849 women between 25th October and 1st November 2024. Results from the survey were analysed by SEA and Ipsos.[1]

## **Summary of findings**

This latest survey has found that **one in seven (15%)** UK women experienced economic abuse from a current or former partner within the last 12 months, equivalent to 4.1 million women aged 18 years and over.[2]

**Nearly a quarter of victim-survivors** were prevented from leaving a dangerous partner because of the economic abuse – equivalent to **940,000 women**[3] – with serious risks of harm, including homicide. Economic abuse is causing victim-survivors to remain trapped with their abuser with major barriers to leaving.



## **Prevalence** statistics

Economic abuse is widespread across the UK, with prevalence rates significantly higher for ethnic minority women and disabled women.

1 in 7	<b>1 in 7 women in the UK</b> experienced economic abuse from a partner or ex-partner in the last 12 months — equivalent to <b>4.1 million women.</b> [2]
Almost 1 in 3	<b>Almost 1 in 3 ethnic minority women in the UK</b> experienced economic abuse from a partner or ex-partner in the last 12 months — equivalent to <b>1.1 million women.</b> [4]
Almost 1 in 4	<b>Almost 1 in 4 disabled women in the UK</b> experienced economic abuse from a partner or ex-partner in the last 12 months — equivalent to <b>1.8 million women.</b> [5]

**1 in 9 women in the UK** experienced at least one economically exploitative behaviour from a partner or ex-partner in the last 12 months – equivalent to **2.9 million women.**[6]

1 in 26 (4%) had a partner or 1 in 16 (6%) had money stolen by ex-partner take out credit in a partner or ex-partner. their name without their consent, or because they were scared to refuse permission. 1 in 19 (5%) had a partner or ex-partner refuse to pay their 1 in 28 (4%) had a partner or exagreed share of the rent, partner threaten to share explicit mortgage or bills, despite images of them unless they having enough money to do so. agreed to give them money.



**1 in 10 women in the UK** experienced economic sabotage from a partner or expartner in the last 12 months – equivalent to **2.8 million women.**[7]

**1 in 16 (6%)** had a partner or ex-partner deliberately destroy or damage their property or belongings, for example punching walls, throwing or smashing things.

**1 in 10 women with children (10%)** had a partner or ex-partner refuse to give them child support or child maintenance, or pay it unreliably when they could afford to pay normally.

**1 in 11 women in the UK** experienced at least one economically restrictive behaviour from a partner or ex-partner in the last 12 months – equivalent to **2.4 million women.**[8]

**1 in 19 (5%)** had a partner or ex-partner control or deliberately deprive them of their personal belongings.

**1 in 27 (4%)** had a partner or expartner prevent them from having login information (i.e. usernames and passwords) for key accounts such as online banking, utilities accounts, and emails.

**1 in 22 (5%)** had a partner or ex-partner control, or try to control, access to their personal bank account.

**1 in 29 (3%)** had a partner or ex-partner stop them from having any information about their joint bank account.

## Disability

**23% of disabled women in the UK** experienced at least one form of economic abuse from a partner or ex-partner in the last 12 months, compared to 13% of non-disabled women. Particularly significant differences include:

**23% of disabled women** said a partner or ex-partner had refused to give them child support or child maintenance, or paid it unreliably when they could afford to pay normally, compared to 7% of non-disabled women.

**15% of disabled women** reported a partner or ex-partner had stopped them, or tried to stop them, accessing benefit payments that they or their children are entitled to receive, compared to 4% of non-disabled women.

Our full report, to be published in 2025, will share further insights on disabled women's experiences.

## Ethnicity

**29% of Black, Asian, and racially minoritised women in the UK** experienced at least one form of economic abuse from a partner or ex-partner in the last 12 months, compared to 13% of White women. Particularly significant differences include:

**9% of Black, Asian, and racially minoritised women** experienced a partner or ex-partner control their access to a personal bank account, compared to 3% of White women.

**10% of Black, Asian, and racially minoritised women** experienced a partner or ex-partner deliberately destroy or damage their property or belongings, compared to 5% of White women.

Our full report will explore preliminary findings about differences across ethnic groups, in particular abusive behaviours experienced by significantly larger numbers of women who are Black/African/Caribbean or Black British.

#### **Relation to other forms of abuse**

For many women, economic abuse was experienced at the same time as other forms of abuse. For example:



## Impacts of economic abuse

The impacts of economic abuse are significant and wide-reaching. When asked how the experience had affected them, women who had experienced economic abuse in the last 12 months said:

**Over a third (36%)** said the abuse led to mental ill health, including depression, panic attacks, or suicidal thoughts – equivalent to **1.5 million women.**[9]

**One in five (19%)** had to borrow money to cover the cost of essential items or bills – equivalent to **772,000 women.**[10]

**One in ten (11%)** ended up becoming homeless or moving into temporary accommodation – equivalent to **470,000 women.**[11]

In addition, among the 15% of women who experienced economic abuse:

<b>38%</b> said it made them feel afraid or fearful	<b>17%</b> had insufficient money to cover heating, electricity, food, clothes, or other essential
31% became isolated	items or bills
<b>23%</b> said it prevented them from leaving a relationship	<b>17%</b> experienced unmanageable debt which caused financial strain

### **Understanding and seeking help**

A significant proportion of all UK women know about economic abuse and can spot the behaviours an abuser may use.

**41% of women** have heard of the term 'economic abuse' and know a lot or a little about it.

**80% of women** said they could spot a harmful behaviour towards a friend as 'definitely' or 'probably' economic abuse. **70% of women** said that if a friend's partner or ex-partner controlled, or tried to control, access to their personal bank account, it would 'definitely' be economic abuse.

We've heard from victim-survivors before that abusers often attempt to normalise their behaviour, making it harder to recognise. For women who experienced economic abuse in the last 12 months:

**Only 51%** said the behaviours they experienced were 'definitely or probably' economic abuse. **Only 36%** who experienced an abuser restricting access to their bank account said the behaviours they experienced were 'definitely' economic abuse.

There are reassuring signs, though, that our communications are reaching the right audience.

**12% of all adult women in the UK** have heard of SEA, compared to 33% of women who experienced at least one economic abuse behaviour in the last 12 months. **7% of all adult women in the UK** know 'a little' or 'a lot' about SEA, compared to 21% of women who experienced at least one economic abuse behaviour in the last 12 months



Sadly, women are not always seeking help. Of the women who had experienced economic abuse in the past 12 months:

#### 42% did not seek any help, information, or advice for the behaviours they had experienced.

- **18% of women** (one in five) didn't think anything could help.
- The reasons most frequently cited for not seeking help were 'I felt overwhelmed' (23%) and 'I was in denial' (22%). 18 to 24-year-olds report higher levels of feeling overwhelmed (43%) or denial (46%).
- **69% of women aged 65 and over** did not seek any help, information, or advice for the behaviours they experienced.

#### 55% <u>did</u> seek help, information, or advice for the behaviours they had experienced, from the following sources:

- 37% of women from a friend, new partner, or relative
- 13% of women from a counsellor
- 12% of women from the police
- 9% of women from a domestic abuse charity or service
- 8% of women from a lawyer
- 8% of women from the internet (e.g. Google search)
- 4% of women from a bank or building society

## Conclusion

Tackling economic abuse must be part of the solution to meet the new government's ambitious target to halve violence against women and girls in a decade. Economic abuse is causing victim-survivors to remain trapped with their abuser with major barriers to leaving.

We also know "what gets counted, counts". **And economic abuse must count.** It is essential that the government's measurement approach can understand the economic restriction, exploitation, and sabotage that victim-survivors experience at scale across the UK.

Victim-survivors have helped to design this survey, and we are grateful for their expertise and insights. The data tells a powerful story that reflects women's experiences of economic abuse across the UK. We look forward to further analysis with survivors and partners over the coming weeks.

The full report will be available in 2025.

## **About VISION**

This work was supported by the VISION consortium, which is funded by the UK Prevention Research Partnership, an initiative funded by UK Research and Innovation Councils, the Department of Health and Social Care (England) and the UK devolved administrations, and leading health research charities.

More information about VISION: <u>https://vision.city.ac.uk/</u> More information about the UKPRP: <u>https://ukprp.org/</u>

## References

[1] The sample obtained is representative of this audience with quotas on age, region, and working status. The data has been weighted to the known offline population proportions of this audience for age, government office region, social grade, education, working status, and ethnicity. Extrapolations were calculated with reference to estimates drawn from the Annual Population Survey dataset for July 2023–June 2024: <u>Demographics for women aged 18 or over by ethnicity, UK, July 2023 to June 2024 – Office for National Statistics</u>.

[2] The survey finding is 15%, an estimated 4.13 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/-1.3% which is 13.7% - 16.3% (between an estimated 4.07 million and 4.18 million).

[3] Of the 15% of UK women 18+ who have experienced behaviour(s) considered to be economic abuse, 23% (equivalent to 942,000) say the abuse prevented them from leaving the relationship; we can be 95% confident that the correct figure is +/- 3.6%, which is 19.4% - 26.6% (between an estimated 908,000 and 976,000).

[4] The survey finding is 29%, an estimated 1.12 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/- 3.3%, which is 25.7% – 32.3% (between an estimated 1.08 million and 1.16 million). The total population figure for ethnic minority women aged 18+ in the UK is 3.87 million. Source: ONS Annual Population Survey for 2024 (July 2023–June 2024).

[5] The survey finding is 23%, an estimated 1.78 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/-3.5%, which is 19.57% – 26.5% (between an estimated 1.72 million and 1.84 million). The total population figure for disabled\* women aged 18+ in the UK is 7.74 million. Source: ONS Annual Population Survey for 2024 (July 2023–June 2024) in GB and Census 2021 in NI. \*Note that the definitions of disability and long-term health conditions in the survey and the ONS/Census data may vary slightly.

[6] The survey finding is 11%, an estimated 2.90 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/-1.1%, which is 9.9% -12.1% (between an estimated 2.87 million and 2.93 million).

[7] The survey finding is 10%, an estimated 2.81 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/-1.1%, which is 8.9% - 11.1% (between an estimated 2.77 million and 2.84 million).

[8] The survey finding is 9%, an estimated 2.40 million women aged 18+ in the UK; we can be 95% confident that the correct figure is +/-1.1%, which is 7.9% -10.1% (between an estimated 2.37 million and 2.42 million).

[9] Of the 15% of UK women 18+ who have experienced behaviour(s) considered to be economic abuse, 36% (equivalent to 1.49 million) say they suffered mental ill health as a result of the abuse; we can be 95% confident that the correct figure is +/-4.1%, which is 31.9% - 40.1% (an estimate of between 1.43 million and 1.55 million).

[10] Of the 15% of UK women 18+ who have experienced behaviour(s) considered to be economic abuse, 19% (equivalent to 772,000) say they had to borrow money to cover the cost of essential items or bills as a result of the abuse; we can be 95% confident that the correct figure is +/-3.3%, which is 15.7% - 22.3% (an estimate of between 797,000 and 747,000).

[11] Of the 15% of UK women 18+ who have experienced behaviour(s) considered to be economic abuse, 11% (equivalent to 470,000) say they became homeless as a result of the abuse; we can be 95% confident that the correct figure is +/-2.7%, which is 8.3% - 13.7% (between an estimated 475,000 and 483,000).



Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works day in, day out to ensure that women are supported not only to survive, but also to thrive.

#### Get involved

If you would like to get involved in our work: Contact us: info@survivingeconomicabuse.org Follow us on Twitter: @SEAresource Learn more about economic abuse and access useful resources at: www.survivingeconomicabuse.org Join our 'Experts by Experience' Group: www.survivingeconomicabuse.org/survivors-ref-group Join our international network: www.survivingeconomicabuse.org/home/international-network Raise funds or donate to us: www.survivingeconomicabuse.org/donate-to-us Registered charity number 1173256