

**SURVIVING  
ECONOMIC  
A B U S E**

# Counting the Cost:

The Scale and Impact of  
Economic Abuse in the UK



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# Executive Summary

This landmark research by Surviving Economic Abuse (SEA) and Ipsos UK reveals that one in seven UK women – equivalent to 4.1 million women – experienced economic abuse from a partner or ex-partner in the past year.<sup>1</sup> This makes it one of the most prevalent and devastating forms of domestic abuse in the country today. As the Prime Minister said, economic abuse is “a national emergency” and that’s why we want the whole of society to join us in working together to end it.

Abusers leave victim-survivors afraid, in debt, isolated, homeless, and, in many cases, unable to flee dangerous situations. They also often economically abuse alongside other forms of domestic abuse, like physical, emotional and sexual abuse, to create a context of fear and isolation.

## 4.1 million

**UK women experienced economic abuse in the last year.**

As a result, many victim-survivors do not seek help. Of the women who experienced economic abuse we surveyed, a shocking 42% did not speak to anyone, not even a family member or friend, about it. We know that perpetrators often make it difficult for victim-survivors to realise what they’re experiencing is abuse and create a context in which they fear that help is out of reach.

Our report also found that economic abuse is not perpetrated against all equally. Younger women, disabled women, Black, Asian and racially minoritised women and women with children all experienced it at alarmingly high rates and suffered the greatest harm. For example, Black, Asian and other ethnically minoritised women were over twice as likely to experience it than White women.

Perpetrators actively exploit systemic vulnerabilities that women may face, such as institutional discrimination, immigration status, or support needs, to cause harm. They also misuse institutions, like the benefits system, banking services, and the family courts, to exert control including long after the relationship has ended. As a result, women from marginalised groups may encounter additional barriers to fleeing an abuser and be less likely to access the information and support they need to reach safety.

There is hope in our findings: awareness works. Women who recognise economic abuse, and know about SEA, are more likely to seek support. Our report found nearly 6 in 10 victim-survivors who had heard of economic abuse reached out for help, compared to just 41% who had not. But public awareness alone is not enough.

**Black, Asian and other ethnically minoritised women are 2 X as likely to experience economic abuse than White women.**

That's why SEA's new three-year strategy sets out a bold vision for change. Developed in partnership with the Experts by Experience, a group of women with lived experience of economic abuse, and grounded in the evidence from this research, the strategy sets out our ambition to create a world where all women and girls achieve economic equality and live free from abuse and exploitation. A world where victim-survivors not only survive but thrive.

By centring the voices of victim-survivors and strengthening our work with cross-sector partners, we will drive further legal and policy reforms as well as systemic change to make sure our frontline, financial and public sectors support victim-survivors, rather than enable abusers. We will also build on our work to date to increase public understanding so more people, including victim-survivors, can spot the signs of economic abuse and know how to access support.

But to end economic abuse once and for all, we need an ambitious, joined-up national response. The Government must prioritise tackling economic abuse as part of its mission to halve violence against women and girls in a decade. To achieve this ambition, we therefore call on the Government, public services, and the private sector to:

- **Support victim-survivors:** by ensuring all victim-survivors of economic abuse can access life-saving financial help and specialist economic support – both at a point of crisis and when they are rebuilding their lives – to help re-establish their economic safety and stability.
- **Disrupt abusers:** by enabling all public, legal, and private sector stakeholders who have a key role in response to economic abuse to work together to disrupt opportunities for abusers to weaponise their systems to cause devastating harm to victim-survivors and their children.
- **Prevent economic abuse:** by tackling the root causes of economic abuse through raising public awareness of economic abuse and educating children and young people about what economic abuse is and how to access support.

We must all act to break the cycle of domestic abuse so women and children can safely flee and rebuild their lives after economic abuse. Together, we will save lives and stop economic abuse forever.

**Nearly 6 in 10 victim-survivors who had heard of economic abuse reached out for help.**

## At a glance

**1 in 7** UK women experienced economic abuse from a current or ex-partner in the past 12 months — equivalent to 4.1 million women.<sup>2</sup>



Women with children were almost

**three times**

as likely to experience economic abuse compared to those without.



Almost **1 in 4** disabled women in the UK experienced economic abuse — equivalent to 1.8 million women.<sup>3</sup>

Nearly **2 in 5** women aged 18–24 in the UK experienced economic abuse — equivalent to 1.01 million women.



Nearly **4 in 10** victim-survivors earning under £20,000 were plunged into financial difficulty by the abuser.

Almost **1 in 3** Black, Asian and other ethnically minoritised women in the UK experienced economic abuse — equivalent to 1.1 million women.<sup>4</sup>

**42%** of victim-survivors did not seek any support at all for the economic abuse.

Nearly **6 in 10** victim-survivors who had heard of economic abuse reached out for help, compared to 41% who had not.



Women in London report the highest levels of economic abuse in the last 12 months, with a striking

**1 in 4** (25%) affected.



Nearly **3 in 4** (72%) victim-survivors said the perpetrator's economic abuse caused them harm.

# Methodology

Surviving Economic Abuse (SEA) commissioned Ipsos UK, a market research agency, to carry out a nationally representative survey of adult women in the UK. The survey was developed by SEA with input from victim-survivors and academic advisors from London Metropolitan University and the University of Warwick. It explored experiences of economic abuse by a partner or ex-partner in the past 12 months, the impacts of that abuse, help-seeking behaviours, and public awareness of economic abuse and relevant services.

To ensure that the experiences of marginalised groups were meaningfully represented and could be analysed in depth, the study included booster samples for women from Black, Asian, and other ethnically minoritised backgrounds. These booster samples enabled us to better understand and report on nationally representative patterns and disparities across different ethnic groups. A booster sample for disabled women was considered but ultimately not required, as the base sample provided sufficient numbers for analysis. The survey was completed by 2,849 women between 25 October and 1 November 2024.<sup>6</sup> The data was analysed by SEA for this report.

The Online Omnibus draws its sample from Ipsos's iSay panel – a large, managed online panel built through multiple recruitment channels including affiliate networks, social media, and referral programmes. Panel members opt in to participate in regular research and are profiled in detail to allow for demographic quota sampling. Sampling is carried out via an application that allows Ipsos to construct complex samples using proprietary algorithms based on the target and screening requirements. For this study, Ipsos invited a demographically balanced sample of women aged 18+ via email, providing a one-time encrypted survey link. The survey was described as being about abusive behaviours that women might have faced in the past 12 months from a partner or ex-partner. Participants could opt out at any stage and were provided with information about support organisations. The sample obtained was 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.

As part of our commitment to developing the evidence and knowledge base on economic abuse, we have decided to publish the data tables in full – not only the findings included in this report. These can be found on our website [here](#) and will also be shared by our donor, VISION. We encourage researchers and policy makers to use the data widely.

Unless otherwise indicated, all figures in the text are statistically significant, but more information can be found in the data tables.

## Limitations

- **Twelve-month scope:** The data reflects experiences of economic abuse in the past 12 months only. It does not capture lifetime prevalence or the full duration of abuse, which may underrepresent the cumulative impact.

- **Women-only sample:** The survey focused exclusively on women due to the disproportionate impact of domestic, including economic, abuse on women.<sup>7</sup> This focus also aligns with SEA's charitable mission. It does not include the experiences of men, who may also be affected and who also play a role in the awareness of economic abuse.
- **Survey-based approach:** As with all self-reported data, findings may be influenced by recall, recognition, or willingness to disclose.
- **Single-study and point in time:** While this study is nationally representative and provides valuable insights, it reflects a single point in time. Further research, including longitudinal and qualitative studies, is needed to deepen understanding and further explore victim-survivor experiences.



# Background

The *Domestic Abuse Act (2021)* introduced, for the first time, a statutory definition of domestic abuse in the UK.<sup>8</sup> It defines economic abuse as any behaviour that has a substantial adverse effect on a person's ability to acquire, use, or maintain money or other property, or to obtain goods and services. Perpetrators of economic abuse can be prosecuted under the *Serious Crime Act (2015)*,<sup>9</sup> which introduced the offence of controlling or coercive behaviour. As a result of Surviving Economic Abuse's (SEA) influencing work, it can now also be prosecuted post-separation and tactics of economic abuse now feature in the Home Office's controlling or coercive behaviour statutory guidance.<sup>10</sup>

Victim-survivors and academics have long highlighted that controlling behaviour underpins all forms of economic abuse.<sup>11</sup> Over the past decade, researchers have worked to develop frameworks that help us measure and categorise economically abusive behaviours. Building on foundational work by Judy Postmus and Adrienne Adams, Dr Nicola Sharp-Jeffs introduced a set of constructs now used by SEA to define and analyse economic abuse.<sup>12</sup>

Sharp-Jeffs proposes that the phrase 'any behaviour' in the statutory definition should be understood as encompassing tactics of control across three categories:

- **Economic restriction:** When an abuser limits the victim-survivor's access to and use of financial or material resources, often forcing them to become dependent on the abuser.
- **Economic exploitation:** When an abuser steals or uses the victim-survivor's economic resources for their own benefit, undermining the victim-survivor's financial well-being.
- **Economic sabotage:** When an abuser damages the victim-survivor's ability to maintain economic stability, including actions that generate costs or disrupt income or employment.

It is important to recognise that coercion is central to perpetrators' use of economic abuse, where they often use punishment or the threat of negative consequences to force victim-survivors into compliance.

# 1: Economic abuse: How abusers restrict, exploit and sabotage

Economic abuse is a hidden and yet vastly prevalent form of domestic abuse. Our research found that in the last year alone, one in seven UK women experienced at least one form of economically abusive behaviour from a current or ex-partner. This is equivalent to 4.1 million UK women having their money and economic resources controlled by an abuser, highlighting the alarming scale of this form of abuse.

While economic abuse is highly prevalent, our research found that marginalised women were more likely to experience it. These findings suggest that domestic abusers may prey on marginalised women by exploiting systemic inequalities to tighten their control.

As outlined in the background section, economic abuse can be best understood as perpetrators using three types of control tactics – economic restriction, exploitation and sabotage – as established by Dr Nicola Sharp-Jeffs.<sup>13</sup>

The data presented in this section explores the widespread use of these abusive tactics by perpetrators, broken down into these three categories. All the data reflects UK women's experiences of economically abusive behaviours in the preceding 12 months – not lifetime prevalence – and all figures, unless stated, refer to the net total of behaviours from current and former partners.

## Economic restriction

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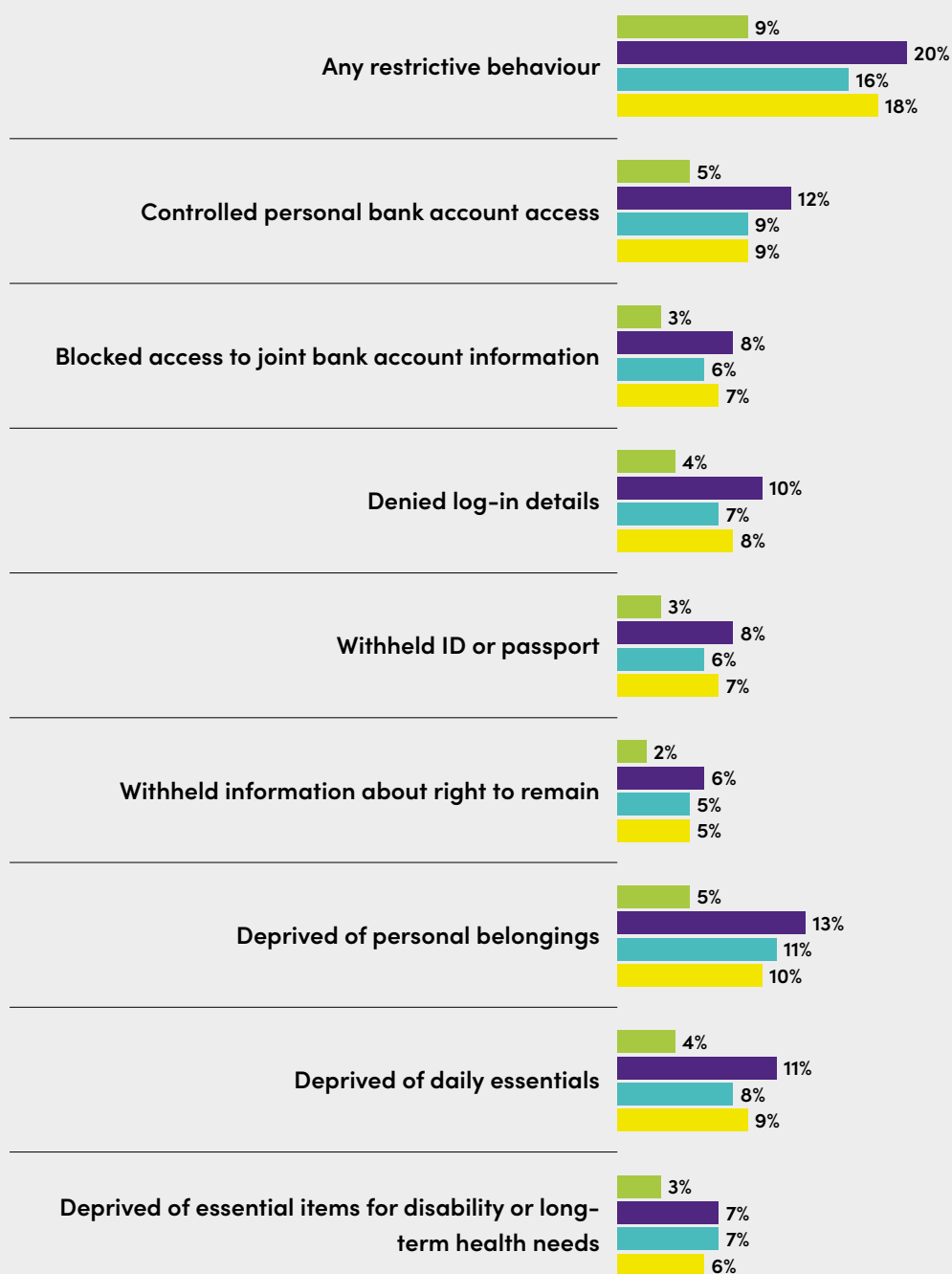
*"He took every penny of my salary. If I asked for money for lunch at work, he would give me exactly £3 for a Tesco meal deal. Work colleagues asked me for lunch and I'd have to make excuses, so the isolation increased. I never saw mail or bills."* Victim-survivor

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**1 in 11 UK women (9%) experienced at least one economically restrictive behaviour from a current or ex-partner in the last 12 months – equivalent to 2.4 million women.<sup>14</sup>**

Abusers restricting victim-survivors' access to economic resources is a central tactic of economic abuse – and is often the most widely recognised. It is a key method through which abusers may create dependence and insecurity, often cutting off victim-survivors from financial autonomy.

## Restrictive behaviours



■ Percentage of UK women

■ Percentage of Black, Asian and other ethnically minoritised women

■ Percentage of disabled women

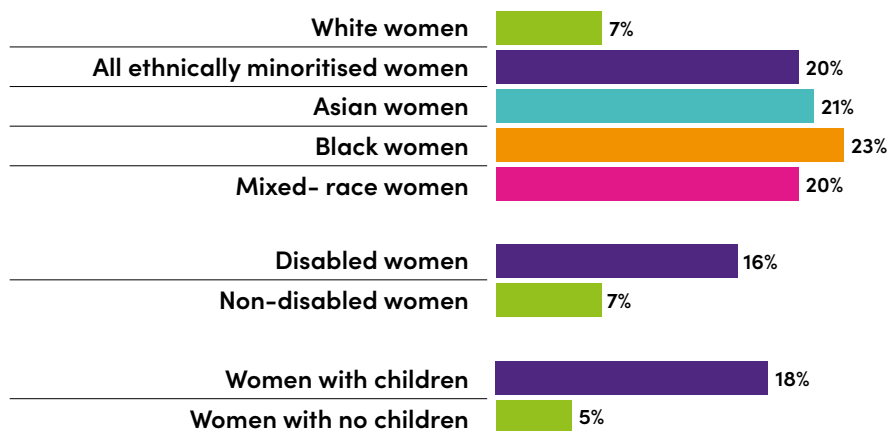
■ Percentage of women with children

Examples of common tactics of restriction include:

- 1 in 19 (5%) UK women had a current or ex-partner control or deliberately deprive them of personal belongings.
- 1 in 27 (4%) were prevented from accessing login details for key accounts (e.g. online banking, utilities, email).
- 1 in 22 (5%) had their personal bank account controlled or access restricted.
- 1 in 29 (3%) were denied any information about a joint bank account.

Women from marginalised groups were more likely to experience economic restriction:

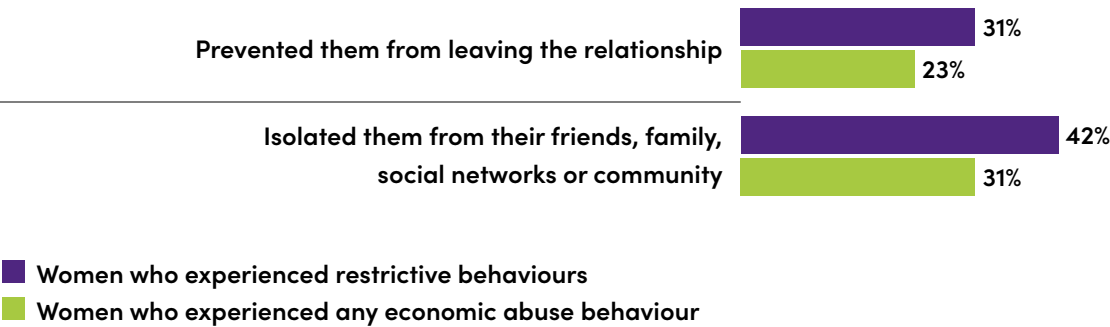
### All economic restriction



Across the UK, economic inequality between men and women remains stark and abusers often exploit women's economic inequality to tighten their grip of control.<sup>15</sup> This contributes to women being more likely than men to experience economic abuse, including more serious and longer-lasting consequences.<sup>16</sup> Importantly, women with wealth or resources are also at risk of experiencing economic abuse, including tactics of restriction. For example, a victim-survivor may be allowed to work but the abuser may stop her from accessing her salary, creating a facade of independence while enforcing dependence. Furthermore, women from marginalised groups are disproportionately more likely to experience economic restriction.

The impact of this type of economic abuse is dangerous and devastating. Our findings revealed that 31% of women who experienced restrictive behaviours from a current or ex-partner said it prevented them from leaving the relationship – compared to 23% across all economic abuse behaviours. While 42% became isolated from friends, family, social networks or their community – compared to 31% across all behaviours. It is clear that abusers' restrictive tactics do more than limit financial freedom, they use this form of abuse to trap women and isolate them from support.

## The impact of abuser’s restrictive behaviours



### Spotlight on banking restrictions

Banks play a critical role in supporting customers experiencing economic abuse. For the first time, this study reveals the scale of abusers’ financial restriction through banking systems. Our research found that 1.2 million UK women had their personal bank account controlled by the abuser in the last year. The scale of abusers’ banking restrictions highlights the importance of industry-wide consistent good practice in response to economic abuse.

## Economic exploitation

*“He controlled every single aspect of my life and that effectively kept me in that relationship. I’m still in debt, debts accrued by my now ex-husband, debts that I’m liable to pay off”* Victim-survivor

**1 in 9 UK women (11%)** experienced at least one economically exploitative behaviour from a current or ex-partner in the last 12 months — **equivalent to 2.9 million women.**<sup>17</sup>

Exploitation involves abusers extracting or misusing a victim-survivor’s economic resources for their own benefit, directly undermining her economic security.<sup>18</sup> Research has long evidenced how systems of inequality enable men to benefit from women’s resources, for example, women’s unpaid care work and low-paid labour.<sup>19</sup> In cases of economic abuse, this exploitation becomes more direct: abusers do not just seek financial gain, but exert control over women’s money and resources to assert their power.

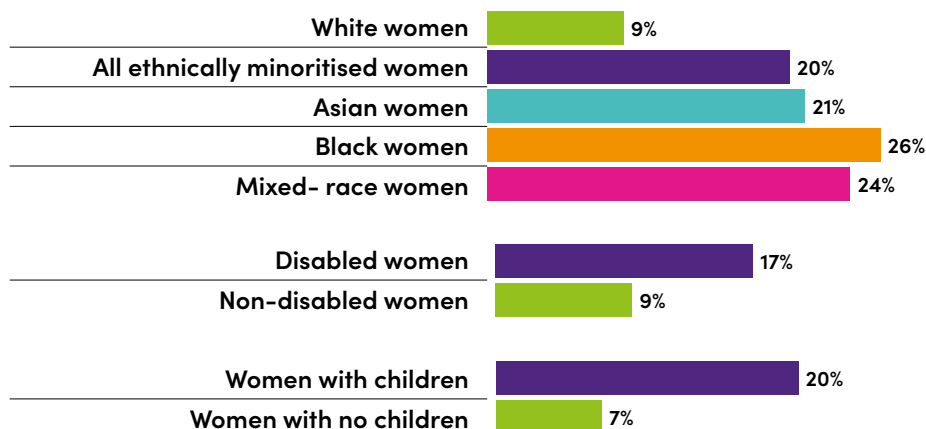
As with economic restriction, women from marginalised groups are disproportionately more likely to experience economic exploitation. Our findings also revealed the severe economic harm caused by perpetrators’ exploitative tactics. Among women who experienced these behaviours, 43% reported that the perpetrator’s economic abuse pushed them into financial difficulty – compared to 34% across all forms of economic abuse. The most significant harm was associated with abusers coercing victim-survivors into taking out credit: 86% of women who experienced this tactic reported at least one harmful impact, far exceeding the overall average of 72%.

Examples of common tactics of exploitation include:

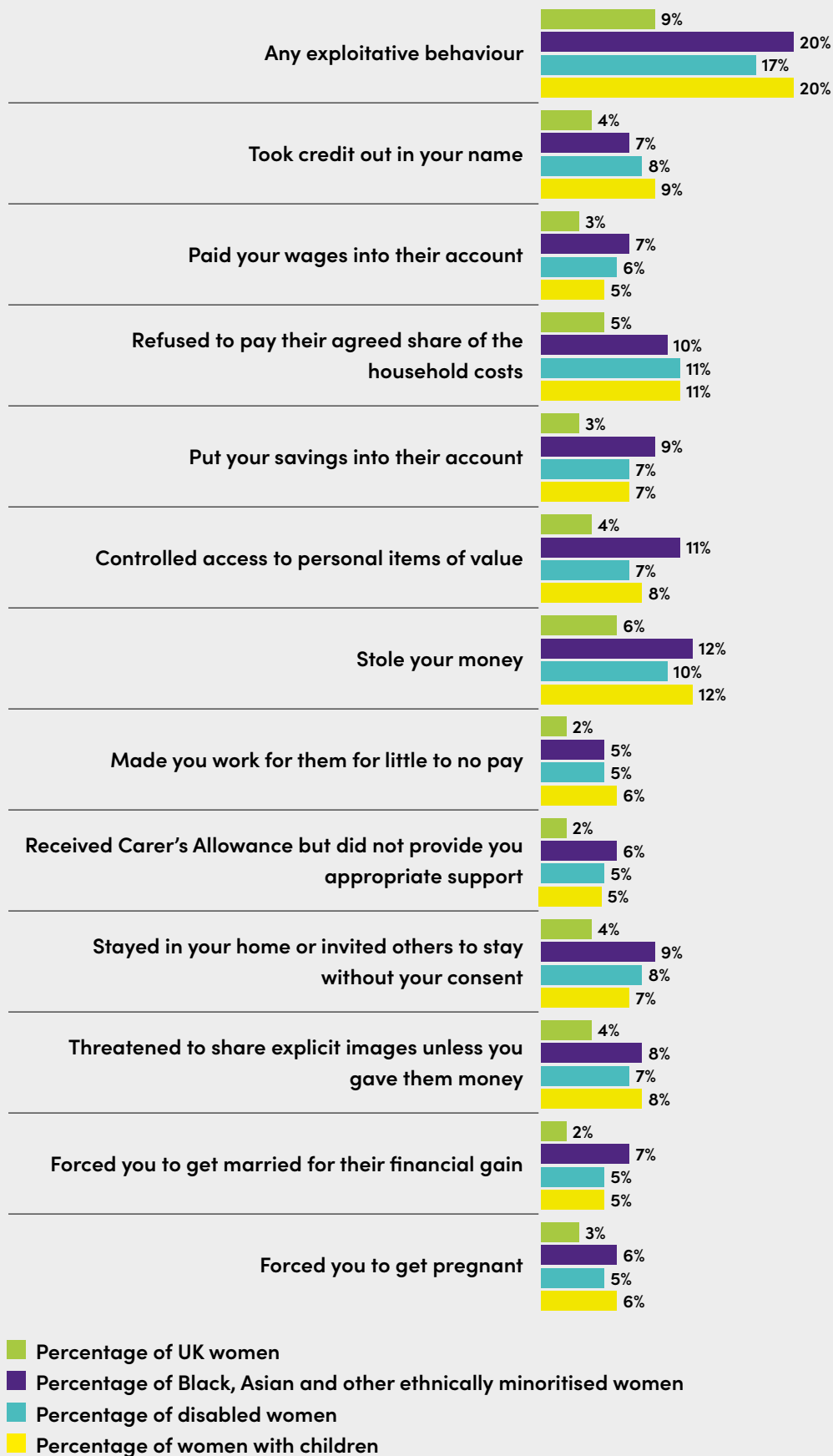
- **1 in 17 (6%)** UK women had money stolen by a current or ex-partner in the last 12 months.
- **1 in 20 (5%)** had a partner refuse to pay their agreed share of rent, mortgage or bills, despite having enough money to do so.
- **1 in 25 (4%)** had credit taken out in their name without their consent, or because they were scared to refuse the abuser.
- **1 in 25 (4%)** were threatened with the sharing of explicit images unless they gave the abuser money.

Women from marginalised groups were more likely to experience economic exploitation:

### All economic exploitation



## Exploitative behaviours



### Spotlight on consumer coerced debt

Credit-based products — including credit cards, store cards, and Buy Now Pay Later (BNPL) services — are frequently used by abusers as a tool of economic abuse. Perpetrators often coerce victim-survivors into taking on debt, use their credit without consent, or prevent them from making repayments to create financial instability and damage their credit rating.

Our nationally representative data shows that women from certain marginalised groups are more likely to experience coerced debt:

- 7% of Black, Asian and other ethnically minoritised women experienced the abuser taking credit out in their name without consent or under duress — at more than twice the rate of White women (3%).
- Disabled women were nearly three times more likely than non-disabled women to experience coerced debt (8% vs. 3%).
- The group most likely to experience coerced debt was Black women, with one in 10 Black women reporting this form of abuse.

These debts often leave women with serious financial consequences, including long-term damage to their credit scores, harassment by debt collectors, and additional barriers to securing a home or job within certain sectors. Yet there is not an industry-wide approach to tackling coerced debt and restoring victim-survivors' credit scores.

Creditors and credit reference agencies must take steps to better support victim-survivors, including offering safe and confidential ways to report experiences of economic abuse, pausing enforcement when abuse is disclosed, and restoring victim-survivors' credit ratings and scores so they reflect their creditworthiness and not the abuse they have been subject to. Without reform, these systems risk prolonging abuse and trapping victim-survivors in financial instability.

## Economic sabotage

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*"He did deliberate damage. Within minutes of my graduation ceremony, he called me to say he had crashed my new car and was angry that my employer at the time sponsored my education and gave me a car allowance. I was instantly reduced to tears in front of my classmates, friends and family and had to pay £5,000 for repairs to my car."* Victim-survivor

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**1 in 10 UK women (10%)** experienced economic sabotage from a current or ex-partner in the last 12 months — equivalent to **2.8 million women**.<sup>20</sup>

Economic sabotage is when an abuser prevents a victim-survivor from maintaining their economic resources or generates additional costs or harms that compromise their financial stability. This can involve direct actions such as an abuser damaging property or preventing a victim-survivor from accessing employment or benefits.

Victim-survivors who experienced sabotage tactics from a current or ex-partner reported the highest levels of harm across all forms of economic abuse. 83% of those who experienced sabotaging behaviours reported at least one negative impact — significantly higher than the 72% average across all types of economic abuse.

Our findings underscore how abuser's sabotaging behaviours leave victim-survivors not only financially destabilised but also deeply fearful and isolated. Just under half (48%) said the abuser's behaviour made them feel afraid, compared to 38% of all victim-survivors. While 25% had to borrow money to cover essential costs like bills or necessities, compared to 19% of all victim-survivors.

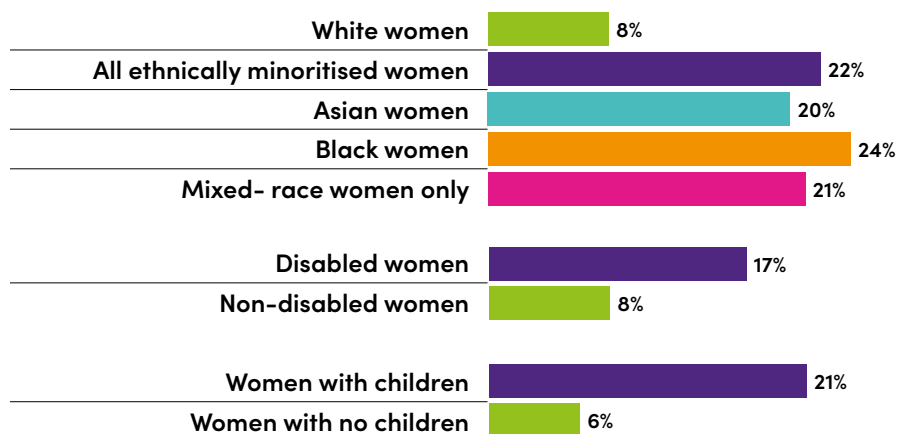


Examples of common tactics of sabotage include:

- **1 in 16 women (6%)** had a current or ex-partner deliberately destroy or damage their belongings.
- **1 in 16 women (6%)** had a current or ex-partner stop, or try to stop, them from accessing benefit payments they, or their children, were entitled to receive.
- **1 in 10 mothers (10%)** experienced an abuser refusing to pay child support, or who paid it unreliably, despite being able to.
- **1 in 32 women (3%)** experienced a current or ex-partner unreasonably block or prolong the sale of a joint property to cause harm or distress.

Women from marginalised groups were more likely to experience economic sabotage:

### All economic sabotage



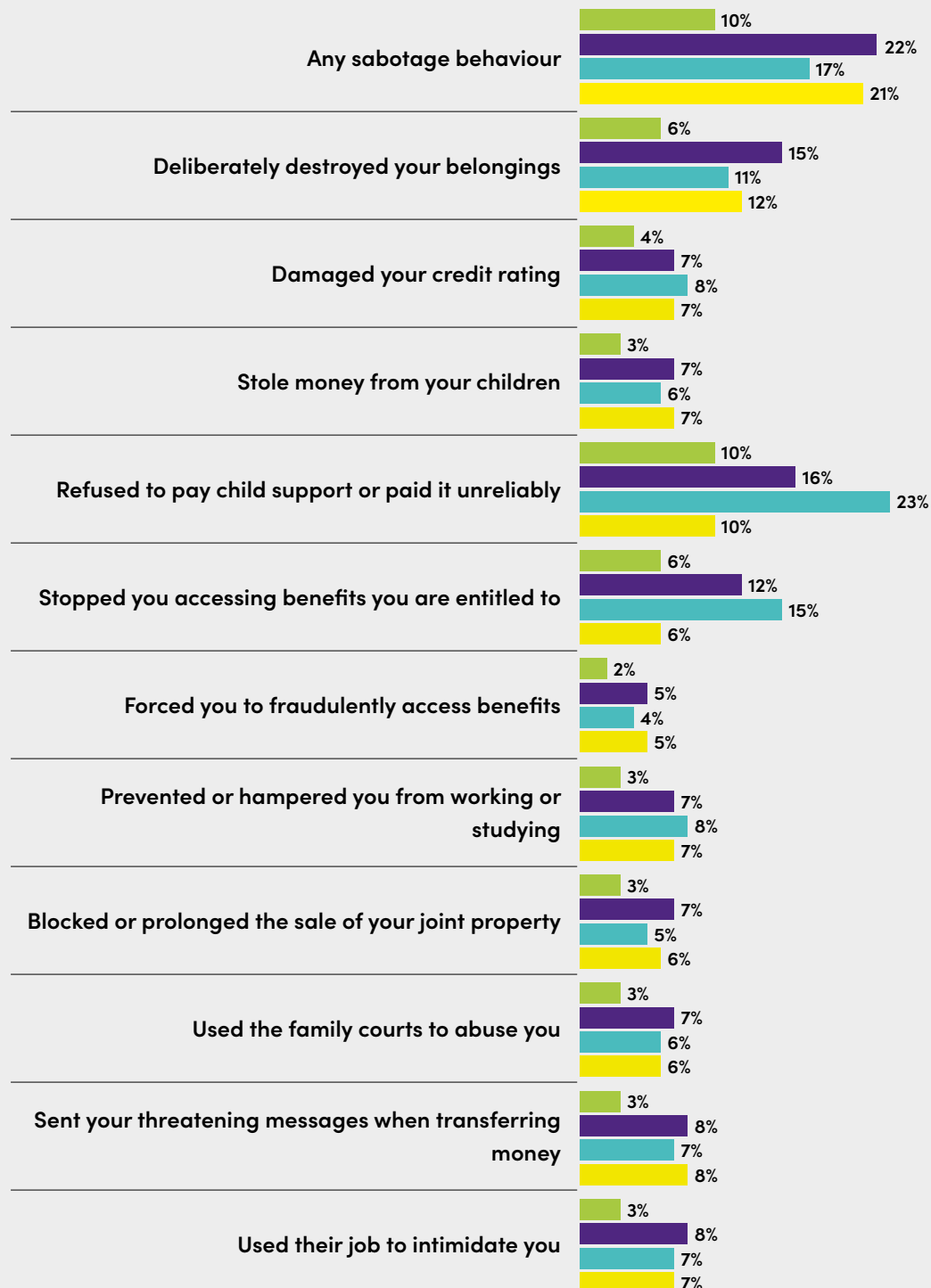
### Spotlight on how abusers use banking products or services to sabotage

Abusers frequently weaponise financial tools such as bank accounts and payment systems to intimidate or control victim-survivors. Our data shows how **banking products and services are misused by perpetrators to inflict economic harm with two highly prevalent sabotage tactics in particular:**

1. **Damaging credit: One in four (24%) women who experienced economic abuse** said the abuser damaged their credit score by taking out credit, running up debts in their name, or interfering with repayments. This is equivalent to **nearly 1 million women** in the UK last year.
2. **Using transfers to harass: Over one in five (21%) women who experienced economic abuse** said they received threatening, offensive, or unwanted messages from the abuser through money transfers such as child support payments, affecting **approximately 867,000 women**.

These tactics show that perpetrators are misusing **digital banking, credit, and payment systems as a tool for abuse**, often with little to no consequence. We want to build on our work with financial institutions to support the industry to better safeguard victim-survivors. This can be achieved through trauma-informed staff training and consistent approaches to coerced debt write-off and credit restoration, as well as closing down opportunities for abusers to weaponise systems to cause further harm.

## All economic sabotage behaviours



Percentage of UK women

Percentage of Black, Asian and other ethnically minoritised women

Percentage of disabled women

Percentage of women with children

## Post-separation abuse

Victim-survivors have long reported that economic abuse often starts, continues or escalates post-separation. Our findings confirm this: the perpetrator does not stop their abuse when the relationship ends. 9% of women experienced economic abuse from a partner in the last 12 months, while a further 8% of women experienced it from an ex-partner.

### Spotlight on how perpetrators abuse victim-survivors after separation through the family courts

Research by London Metropolitan University for Refuge first highlighted how perpetrators use the legal system as a tool of control.<sup>21</sup> Our nationally representative survey found that **3% of all UK women** reported that an abuser used the **family courts to abuse or torment them**, echoing these earlier findings.

This tactic of abuse was highly prevalent among specific groups, with women with children (6%), disabled women (6%), younger women aged 18-24 years old (7%) and Black, Asian and other ethnically minoritised women (7%) – rising to 9% for Asian women – the most impacted.

Perpetrator's abusive behaviours can include filing unnecessary motions, using legal processes to bring up irrelevant information, refusing to comply with court orders, or manipulating proceedings to create emotional distress and financial strain. Nearly one in five (17%) women who said they experienced economic abuse in the last year reported the abuser weaponising the family courts against them in this way – equivalent to over 700,000 UK women.

These findings support wider calls for urgent reform to prevent abusers from weaponising the family court system as a tool for economic abuse. Without changes to the family courts' response to domestic, including economic, abuse, abusers will be allowed to continue their campaign of abuse, causing further economic harm and preventing victim-survivors, including their children, from accessing justice and protection.

## Most perpetrators do not economically abuse in isolation

Most perpetrators do not use just one tactic of economic abuse. Instead, they rely on a range of economically abusive behaviours to harm and destabilise victim-survivors over time.

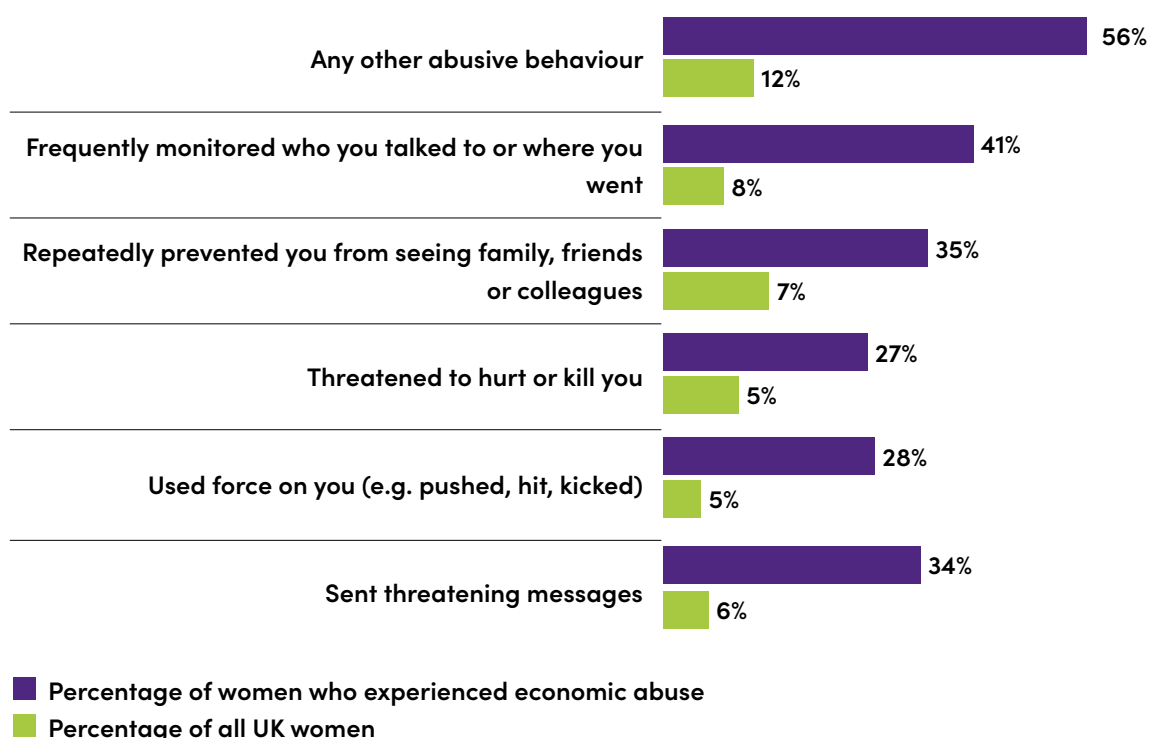
Our survey found that most women who experienced economic abuse in the past year were targeted by a current or ex-partner through multiple tactics. Nearly six in 10 (59%) experienced between one and five forms of economic abuse. Nearly one third (30%) experienced between twelve and 20 behaviours. Alarming, one in 10 (10%) experienced over 20 different tactics. This highlights how abusers build up their control over time through sustained, varied and escalating patterns of economic abuse.

Among these women, over a third (36%) experienced only one category of economic abuse – either restriction, exploitation or sabotage – while more than four in 10 (42%) experienced all three. This shows why it's vital for professionals, the public, and policymakers to recognise the full range of behaviours, not just one category of economic abuse.

**Nearly 1 in 5 women who said they experienced economic abuse in the last year reported the abuser weaponising the family courts against them in this way – equivalent to over 700,000 UK women.**

Nearly two-thirds (63%) of women who experienced multiple forms of domestic abuse also reported experiencing all three categories of economic abuse – a much higher rate than the 42% who experienced economic abuse alone. This suggests that when perpetrators use multiple forms of domestic abuse, they are also more likely to use more severe and wide-ranging economic abuse tactics.

## Perpetrators use of other forms of domestic abuse



Most perpetrators do not economically abuse in isolation. They often combine it with physical, emotional and sexual abuse to create a context of fear and isolation, making it harder for the victim-survivor to leave. Our research reinforced this. We found that 56% of women who experienced economic abuse from a current or ex-partner also faced other abusive actions from them, like surveillance, isolation from family and friends, threats, and violence.

Nearly a third of economic abuse victim-survivors also experienced threats to hurt or kill them (27%) and 28% had been pushed, hit, or kicked by the abuser. Government analysis of Domestic Homicide Reviews found that financial abuse was an aggravating factor in 33% of intimate partner homicides and 48% of domestic-abuse related suicides, underlining the life-threatening consequences of perpetrators' economic abuse.<sup>22</sup>

Our research found that of the women who reported experiencing any other form of domestic abuse, 71% of them had experienced economic abuse. This is an important finding in terms of understanding the nature of domestic abuse and how abusers often use economic abuse as a form of domestic abuse.

However, 44% of women who experienced economic abuse did not report experiencing any other forms of domestic abuse. This significant minority is important. It echoes what

many victim-survivors have told us: they did not recognise their experiences as abuse because their partner had not been physically violent or used other, more well-known forms of domestic abuse. Yet these women reported experiencing harmful behaviours from a current or ex-partner, such as being blocked access to their money, having their wages stolen, or their credit score ruined, which are all strong indicators of controlling and abusive behaviour in themselves.

Although economic abuse is often hidden and poorly understood, our report shows the need to recognise it, in its own right as the deeply harmful form of abuse it is.

## The role of family members in perpetrating economic abuse

While economic abuse is most often carried out by a current or former intimate partner, our findings show that other family members can also be perpetrators. Among women who experienced economic abuse from a current or ex-partner in the past year, 15% said

**Among women who experienced economic abuse from a current or ex-partner in the past year, 15% said it was also perpetrated by a family member such as a parent, in-law, grandparent, or adult child.**

it was also perpetrated by a family member such as a parent, in-law, grandparent, or adult child within the same time period. This shows how control over women's money and resources can happen within wider family networks alongside intimate partner economic abuse.

Some groups were more likely to experience familial economic abuse. Women in low-income households (under £20,000) were most affected, with 21% reporting economic abuse by a family member as well as a current or former intimate partner. Although not statistically significant, there is an indication that rates may also be slightly higher among women from ethnically minoritised backgrounds (17%) than White

women (14%), particularly Asian (19%) and mixed-race women (16%). While Black women were less likely to report this form of abuse (11%) than White women (14%).

Disabled women experienced familial economic abuse alongside intimate partner abuse at nearly three times the rate of non-disabled women (29% vs. 10%). This may reflect situations where disabled women rely on relatives for care or financial support and those support needs are exploited.

These findings show that familial economic abuse can occur alongside intimate partner abuse. Policymakers and support services must recognise these dynamics, including where family structures, cultural expectations, or stereotypes may mask economically abusive behaviour, to better support all victim-survivors and help them achieve safety and economic freedom.

## Regional differences

Economic abuse is not perpetrated against women equally across the UK. Women living in London reported experiencing significantly higher rates, with one in four (25%) experiencing economic abuse from a current or ex-partner in the past year. The South East also has significantly higher levels of abusive behaviour, with 19% of women affected.

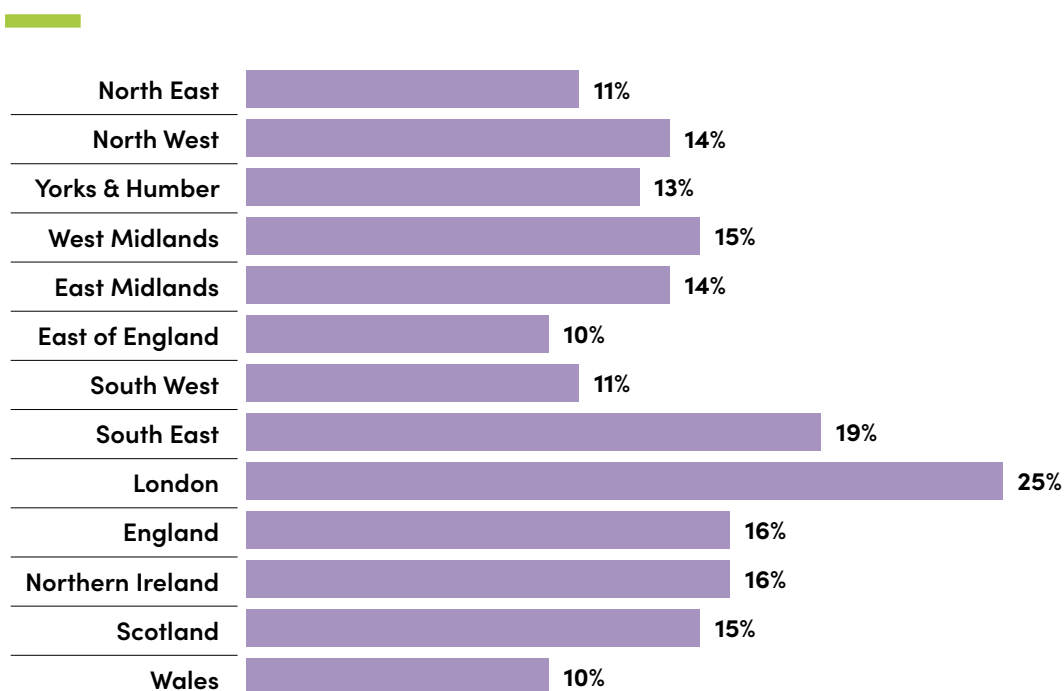
Rates of economic sabotage (12%) and exploitation (13%) were also higher (and statistically significant) in the West Midlands than some other regions, including the East of England, South West and Wales.

Other regional variations were not statistically significant, with most other English regions report rates between 13% and 15%. The East of England and Wales have the lowest rates at about 10%, though this still represents a significant number of women being targeted by abusers.

When comparing the UK countries, differing rates of economic abuse by current or ex-partners were not statistically significant and broadly similar in England (16%), Northern Ireland (16%), and Scotland (15%), and Wales (10%).

This suggests that where a woman lives can influence her experience of economic abuse. Factors, such as the cost of living and availability of local support services, can affect both the impact of the perpetrators' economic control and how easily victim-survivors can achieve safety. Additionally, differences in local population demographics may contribute to regional variations in economic abuse rates. For example, areas where more Black, Asian, and other ethnically minoritised women live may see higher prevalence rates due to the disproportionate impact of economic abuse on this group of women.

### Economic abuse in the last 12 months by nation and region



## 2: Homeless, destitute and in mountains of debt: The devastating impacts of economic abuse

*"It was just a one big web of mess and this was going on for months right up until I had my [child]. And yeah, depression is an understatement of that time of my life... my [child] actually came early because of the stress of everything."*<sup>23</sup> Victim-survivor

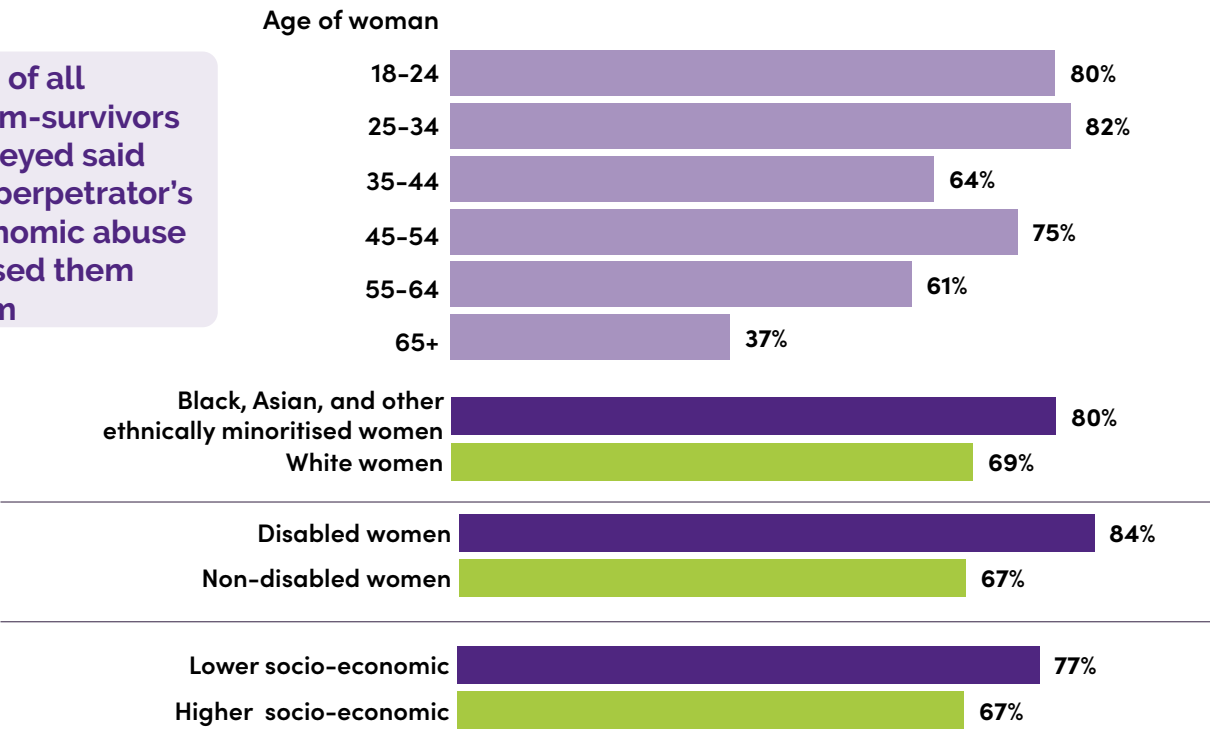
The impacts of perpetrators' economic abuse on victim-survivors are profound, widespread, and long-lasting. Among women who experienced this form of abuse in the past year, nearly three quarters (72%) reported serious harm to their livelihoods, health, finances, or safety. For the victim-survivors who experienced economic abuse alongside other forms of domestic abuse, this rose to 93%.

These figures reveal the devastating breadth and severity of economic abuse, an often-hidden form of control that touches every part of a victim-survivor's life. It damages not only her ability to make financial decisions or meet her family's basic needs, but also her confidence, autonomy, and future security.

While economic abuse harms women from all backgrounds, it does not impact all equally. Our research found that women already facing structural disadvantage are most affected:

### Marginalised women experience the greatest harm:

72% of all victim-survivors surveyed said the perpetrator's economic abuse caused them harm



- Younger victim-survivors aged 18–34 were the most likely to report harm (80–82%), compared to 48% of victim-survivors aged 55+.
- Disabled victim-survivors were disproportionately impacted, with 84% reporting harm, compared to 67% of non-disabled victim-survivors.
- Although not statistically significant, findings suggest that Black, Asian and other ethnically minoritised victim-survivors may be more likely to be harmed (80%) than White victim-survivors (69%).<sup>24</sup>
- Although not statistically significant, findings suggest that victim-survivors from lower socio-economic groups may also experience higher levels of harm than victim-survivors from higher socio-economic groups (77% vs. 67%).

**One in three victim-survivors experienced severe financial difficulty as a result of the perpetrators' economic abuse**

We explore the high prevalence and disproportionate impact of economic abuse on these marginalised groups in more detail in section three of this report.

**For victim-survivors overall, one of the most significant impacts of the perpetrator's economic abuse was on victim-survivors' health.** The toll on victim-survivors' mental health was severe: **36% of victim-survivors reported experiencing anxiety, depression, panic attacks, or suicidal thoughts – equivalent to 1.5 million UK women.** 17% of victim-survivors reported experiencing other health impacts, such as illness or pain.

The financial devastation the abusers caused was alarming. One in three (34%) victim-survivors experienced financial difficulty as a result of the perpetrators' economic abuse, which included:

- Nearly one in five (19%) victim-survivors had to borrow money to cover the cost of essential items or bills – equivalent to 772,000 women.
- Over one in ten (11%) became homeless – equivalent to 470,000 women<sup>25</sup>.
- 17% were left with unmanageable debt.
- 10% were forced to work multiple jobs to make ends meet.

**Nearly one million UK women were prevented from leaving because of the perpetrator's economic abuse.**

Perpetrators often control victim-survivors' access to cash and economic resources to make it harder for them to flee. This campaign of fear and entrapment was reflected in the experiences of the victim-survivors we surveyed. Four in ten (38%) victim-survivors said they were living in fear. One in four victim-survivors (23%) said the perpetrator's economic abuse prevented them from leaving – equivalent to 940,000 women.

These findings evidence that economic abuse often has long-lasting and devastating consequences; some victim-survivors are left homeless, destitute, with no possessions or prospects, but rather mountains of coerced debt and poor credit scores. When coupled with poor mental health and a lack of support networks, it can make it extremely difficult for survivors to flee and regain their economic stability. This underscores the urgent need for a whole-society response to economic abuse, ensuring survivors are supported to safely escape and rebuild their lives.

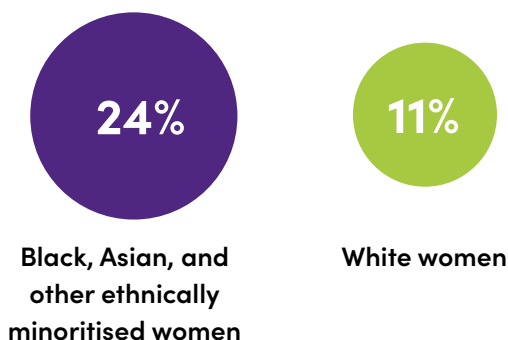


### 3: Economic abuse is not experienced by all equally: the disproportionate impact on women from marginalised groups

#### Black, Asian and other ethnically minoritised women's experiences

Our survey found that Black, Asian, and other ethnically minoritised women were more than twice as likely as White women to experience economic abuse. This higher rate was reflected across women from all ethnically minoritised groups. However, the specific tactics used by abusers often differed between groups, highlighting how abusers tailor the abuse to the victim-survivor.

**Black, Asian and other ethnically minoritised women were more than 2 times as likely to experience economic abuse than White women**



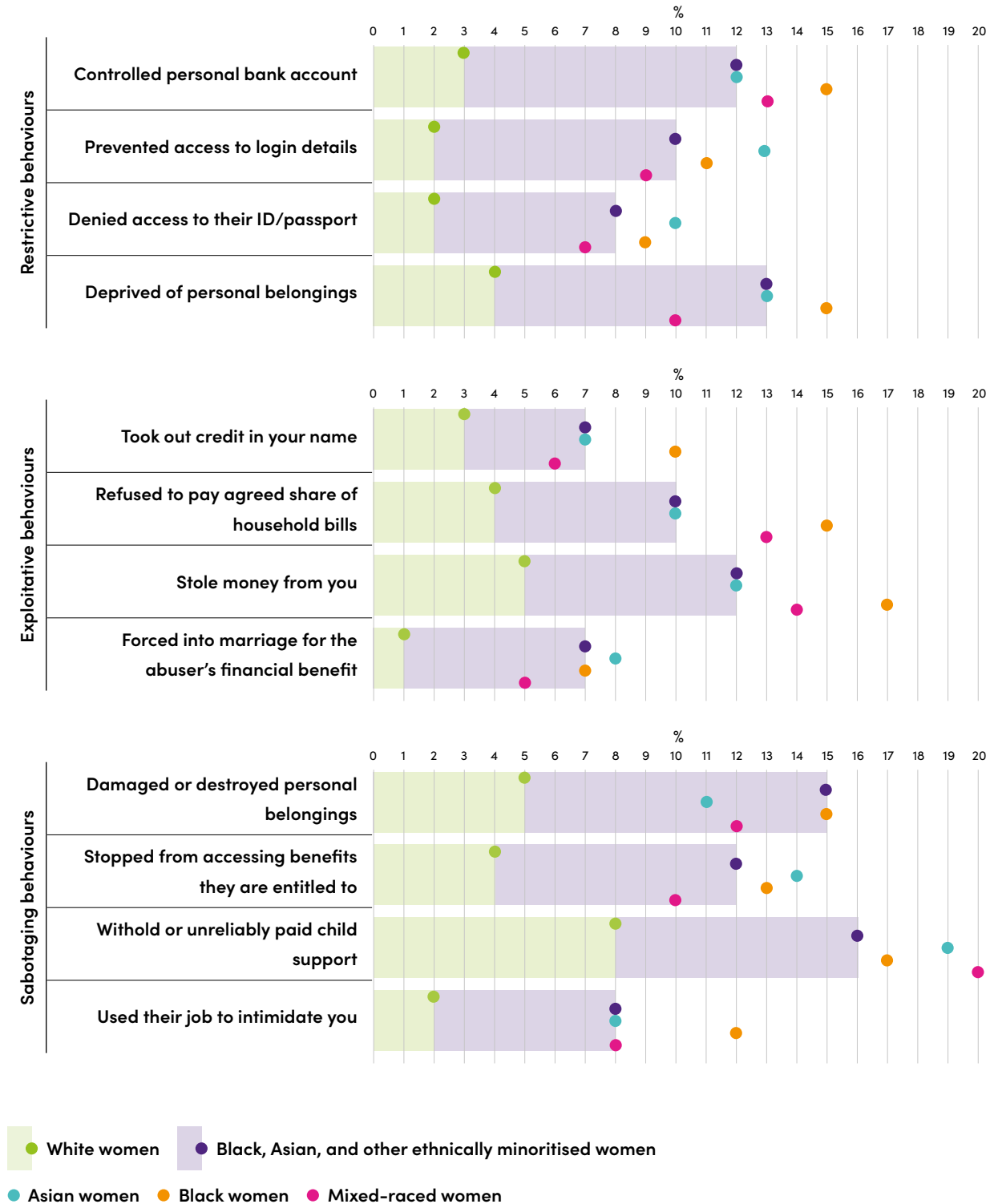
While Black, Asian, and other ethnically minoritised women experienced higher rates of economic abuse compared to White women across all measures, they experienced it at significantly higher rates for certain behaviours:

- They are four times more likely than White women to experience the abuser controlling their access to their personal bank account (12% vs. 3%).
- They are five times more likely than White women to be prevented from having login details for their online accounts (10% vs. 2%).
- They are four times more likely than White women to be denied access to their ID/passport (8% vs. 2%).
- They are over twice as likely than White women to experience the abuser steal their money (12% vs. 5%).
- They are seven times more likely than White women to be forced by the abuser to get married for the abuser's financial benefit (7% vs. 1%).
- 15% experienced the abuser damaging or destroying their personal belongings compared to 5% of White women.
- They are three times more likely to experience the abuser stopping them from accessing benefits they or their children were entitled to, at 12% compared to 4% of White women.

These findings align with previous research<sup>26</sup> and highlight how race and racism often intersect when it comes to Black, Asian and other ethnically minoritised women's experiences of economic abuse. Academic research evidences that abusers may exploit

## Black, Asian, and other ethnically minoritised women experienced economic abuse at higher rates than White women

\* These are examples of some of the most notable differences in tactics used. Please see data table for full data set.



a victim-survivor's culture as a tool to cause economic harm, for example, through dowry abuse.<sup>27</sup> This reflects our findings that Asian women in particular are significantly more likely to experience the abuser controlling, or trying to control, their access to personal items of value, such as jewellery or gifts, compared to White women (13% vs. 3%).

Furthermore, abusers also may take advantage of the additional barriers Black, Asian and other ethnically minoritised victim-survivors may face to accessing support. Structural racism and a lack of inclusive support can create insurmountable barriers for victim-survivors accessing the help they need. This can include, for example, distrust of authorities, experiences of racism from support services, language barriers, or fear of immigration enforcement.<sup>28</sup>

## **28% of Black women experienced economic abuse compared to 11% of White women**

Significantly, Black, Asian, and other ethnically minoritised women were more likely than White women to experience an abuser withholding or paying child support unreliably despite having the means to do so. One in five mixed-race women, 19% of Asian women and 17% of Black women experienced child support abuse, compared to 8% of White women, highlighting the urgent need for the Child Maintenance Service to make its support accessible and tailored to women from these backgrounds.

### **Black women's experiences of economic abuse**

Black women faced the highest overall rates of economic abuse of any group, with 28% of Black women experiencing it compared to 11% of White women.

Black women were more likely to experience the following tactics from an abusive current or ex-partner in the last year:

- They were five times more likely than White women to experience the abuser controlling their access to their personal bank account (15% vs. 3%).
- 15% were deprived of their personal belongings by the abuser compared to 4% of White women.
- They were more than three times as likely as White women to report the abuser had stolen money from them (17% vs. 5%).
- 15% experienced the abuser repeatedly refusing to pay their agreed share of the household bills despite having enough money to do so, compared to 4% of White women.
- 12% experienced the abuser using their job status to intimidate them, compared to 2% of White women.

### **Asian women's experiences of economic abuse**

Asian women also experienced high levels of economic abuse with abusers notably targeting their financial independence and cultural identity.

Asian women were more likely to experience the following tactics from an abusive current or ex-partner in the last year:

- Asian women experienced the highest rates of the abuser using the welfare system to economically abuse them. 14% were prevented from accessing benefits they were entitled to and 8% were forced to make fraudulent claims in their name, compared to 4% and 2% of White women respectively.

- Nearly one in ten (9%) experienced ongoing abuse from their ex-partner through the family courts, compared to 2% of White women.
- 14% experienced the abuser depriving them of daily essentials, compared to 3% of White women.
- They also experienced the highest rates of being denied access to their ID/passport by the abuser, experiencing this form of abuse at five times the rate of White women (10% vs 2%).
- One in ten experienced the abuser threatening to share explicit images of them unless they agreed to give them money, compared to 3% of White women.
- They are four times more likely to experience reproductive coercion, with 8% reporting the abuser forced them to become pregnant compared to 2% of White women.

## **The impact of economic abuse on Black, Asian and other ethnically minoritised women**

Black, Asian and other ethnically minoritised women may be more likely to experience harm as a result of the perpetrator's economic abuse than White women. Although not statistically significant, 80% of Black, Asian and other ethnically minoritised victim-survivors reported at least one form of harm, compared to 69% of White victim-survivors. The difference, however, is statistically significant for Black women (84%) and mixed-race women (90%). Asian women also report higher levels of harm (76%), however, this finding is not statistically significant.

Although the findings should be treated with caution as not statistically significant, the findings may indicate impact was greater in specific areas:

- 20% of Black, Asian and other ethnically minoritised victim-survivors experienced poor health, compared to 17% of White victim-survivors.
- 12% had to work multiple jobs or more than 40 hours a week to meet essential costs, compared to 9% of White victim-survivors.
- 49% said it made them feel afraid or fearful, compared to 35% of White victim-survivors.

Some harms caused by abusers were particularly high – and statistically significant – among certain groups. For example:

- 31% of mixed-race victim-survivors reported having insufficient money to cover heating, electricity, food, clothes or other essential items or bills as a result of the abuser's economic abuse compared to 17% of White women.
- 51% of Black women said the abuser's economic abuse made them feel afraid or fearful compared to 35% of White women.
- 57% of mixed-race victim-survivors reported financial difficulty compared to 33% of White women.

These disparities reflect how racism, cultural marginalisation, and structural barriers can compound economic abuse to cause devastating harm.

In conclusion, these findings show how economic abuse is more commonly perpetrated against Black, Asian and other ethnically minoritised women, including how perpetrators' abusive behaviour is shaped by cultural factors and structural racism to maximise harm. It is critical that the services that support victim-survivors understand how perpetrators target their economic control to a victim-survivor's ethnic background, and tailor support to their needs accordingly. We also need policymakers and support organisations to close down opportunities for abusers to cause harm and remove the additional barriers Black, Asian and other ethnically minoritised victim-survivors face to fleeing the abuser and accessing support.

## Migrant women's experiences

*"I see a bank card... I value it because I've never held one. When I look at it even to say that my name is written on it, that it belongs to me. I will be so happy that yes, that will make me feel like a part of the life and part of the system... I can see myself as human, I'm existing."* Victim-survivor <sup>29</sup>

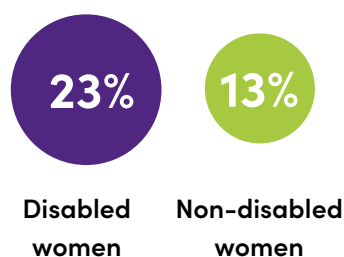
While our survey did not capture respondents' immigration status, it found that abusers use victim-survivors' passports, identity documents, and immigration status to control them. Although immigration status abuse can affect women of all ethnicities, our survey showed that women from Black, Asian, and other ethnically minoritised groups are disproportionately affected, highlighting how abusers weaponise racial prejudice within the immigration system<sup>30</sup> as a tool of economic abuse:

- 3% of women said the abuser withheld their passports or identity documents, rising to 8% among Black, Asian, and ethnically minoritised women.
- 2% said abusers hid information about their right to live in the UK (such as visa details), rising to 6% for Black, Asian, and ethnically minoritised women.

This aligns with our previous research showing that migrant women, especially those with insecure immigration status, face additional barriers when trying to escape the abuser.<sup>31</sup> Abusers exploit immigration status by withholding documents, allowing visas to expire, or neglecting sponsorship duties. Migrant women often encounter significant obstacles to seeking help or leaving the abuser. Many are excluded from accessing public funds needed to escape, fear deportation if they report abuse to the authorities, and cannot open bank accounts to control their own money in an increasingly cashless society. To protect migrant survivors, policies must remove these barriers and recognise immigration status as a tool of economic abuse.

## Disabled women's experiences

**Disabled women were nearly 2 times as likely to experience economic abuse than non-disabled women**



Disabled women were nearly twice as likely to experience economic abuse from a current or ex-partner than non-disabled women (23% vs 13%). This finding reflects disabled victim-survivors' experiences of domestic abuse more widely.<sup>32</sup>

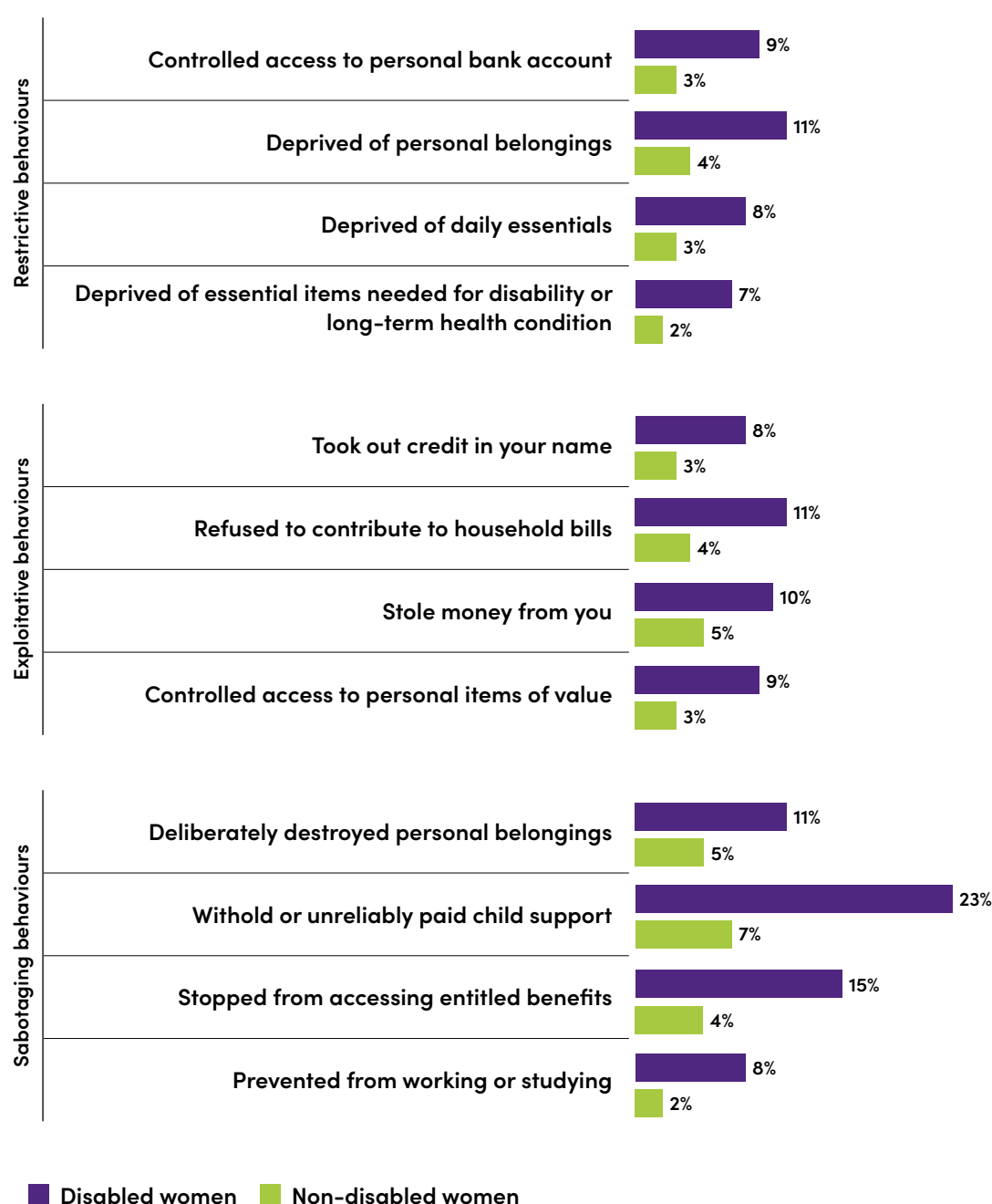
While disabled women were more likely to experience economic abuse than non-disabled women across a range of perpetrator tactics, our survey also found that perpetrators appeared to target their abuse at disabled women. Some of the most prevalent forms of abuse included the abuser targeting disabled women's support needs or the systemic barriers they face, like challenges accessing employment, reliance on benefits and higher living costs, to tighten their economic control. For example:

- Nearly a quarter of disabled women experienced a current or ex-partner refusing to or unreliably paying child support – more than three times the rate of non-disabled women (23% vs. 7%).
- 11% experienced the abuser refusing to pay their fair share of the household costs despite having the means to do so, compared to 4% of non-disabled women.

- 10% had money stolen by the abuser, compared to 5% of non-disabled women.
- 15% were stopped by the abuser from accessing benefits they or their children were entitled to, compared to 4% of non-disabled women.
- 8% were prevented from working or studying by the abuser compared to 2% of non-disabled women.
- 11% were deprived of their personal belongings by the abuser, compared to 4% of non-disabled women.
- 5% reported that the abuser was claiming Carer's Allowance without providing appropriate care for them.

## Disabled women experienced economic abuse at higher rates than non-disabled women

\*These are examples of some of the most notable differences in tactics used. Please see data table for full data set.



The disproportionate impact of economic abuse on disabled women does not happen in isolation, abusers are enabled by structural inequality. Disabled women often face intersecting barriers related to discrimination, poverty, and a lack of access to support.

We also found that disabled women were significantly more likely to experience harm as a result of the perpetrator's economic abuse than non-disabled women. 84% of disabled women reported at least one negative impact as a result of the economic abuse, compared to 67% of non-disabled women.

- Disabled victim-survivors were nearly twice as likely to experience poor mental or physical health as a result of the economic abuse than non-disabled victim-survivors (60% vs 34%).
- 42% of disabled victim-survivors faced financial difficulty, compared to 30% of non-disabled victim-survivors.
- Nearly half of disabled victim-survivors (46%) became isolated from their support networks – 20 percentage points higher than non-disabled victim-survivors (26%).

These harms reflect the wider inequalities disabled women face, including existing economic and health inequalities, that are compounded by a lack of accessible support services that recognise and can respond to their intersecting needs.

Without systemic change, disabled women will continue to face higher rates of perpetrator's economic abuse, deeper harm, and fewer paths to safety.

## Younger women's experiences

### Nearly 4 in 10 younger women experienced economic abuse in the past year

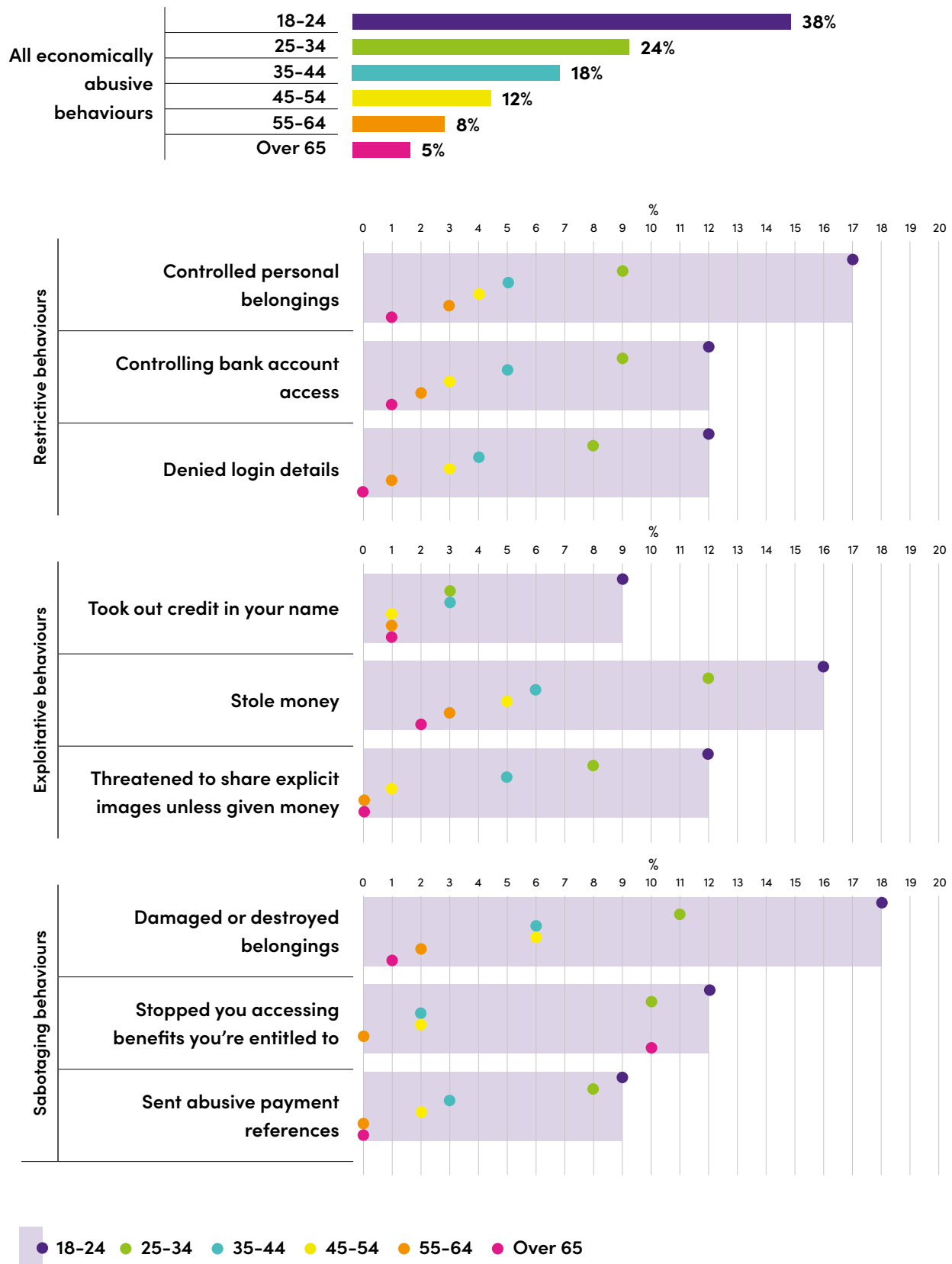
Younger women are experiencing economic abuse from a current or ex-partner at alarming rates. Nearly four in 10 women aged 18–24 said they experienced this form of abuse in the past year – the highest rate of any age group.

Younger women experienced higher rates of economic abuse across a range of perpetrator tactics, however, there were notable differences in how perpetrators target their abusive behaviours at them:

- Younger women were more than three times as likely to experience a current or ex-partner controlling their personal belongings i.e. car or mobile phone (17% vs 5% of 35–44-year-old women).
- 12% experienced the abuser controlling their personal bank account and access to log-in details, compared to 5% and 4% of all 35–44-year-old women respectively.
- 16% experienced the abuser stealing their money, compared to 6% of all 35–44-year-old women.
- They were more than twice as likely to experience the abuser threatening to share explicit images of them unless they gave them money than 35–44-year-old women (12% vs. 5%).
- Nearly one in five (18%) experienced the abuser destroying their belongings, like smashing their mobile phone, compared to 6% of all 35–44-year-old women.
- They were significantly more likely to be sent abusive or threatening messages by the abuser alongside payments, compared to 35–44-year-old women (9% vs 3%).

## Younger women experienced higher rates of economic abuse

\*These are examples of some of the most notable differences in tactics used. Please see data table for full data set.





These findings underscore how perpetrators target their abusive behaviours at younger women via technology and digital banking and in a way that does not require physical proximity. It highlights the need for policymakers, tech and financial sectors and support services to better understand how younger women may experience economic abuse differently. To effectively safeguard younger women, tech and financial services firms should close down opportunities for abusers through their product and service design, as well as support victim-survivors to secure their tech and banking apps to prevent ongoing interference from the abuser.

While the likelihood of experiencing economic abuse tends to fall with age, it doesn't disappear. In fact, perpetrators' economically abusive behaviours can continue, or even worsen, later in life. For example, one in 10 women aged 65 and over said a current or ex-partner had blocked them from accessing benefits they were entitled to.<sup>33</sup> The impact of the perpetrator's economic abuse was also most severe among younger women. A striking 82% of 25–34-year-old victim-survivors and 80% of 18–24-year-olds said the economic abuse had harmed them – compared to 48% of victim-survivors over 55.

Younger women are more likely to be in lower paid or insecure jobs, have less financial independence, and fewer trusted people to turn to. These factors can make it even harder to escape an abuser's control – and make the consequences of this form of abuse even more damaging.

## The experiences of women with children

Women with children in the household are nearly three times more likely to experience economic abuse from a current or ex-partner than those without children (28% vs 10%). Pregnancy is recognised as a life-stage when women are at higher risk, with research revealing that domestic abuse often starts or escalates at this time.<sup>34</sup> Some perpetrators also use reproductive coercion to force women into having children, which can make it harder for them to leave.<sup>35</sup> 6% of women with children in the household said the abuser coerced them to get pregnant.

**Women with children are nearly three times more likely to experience economic abuse than women without children.**

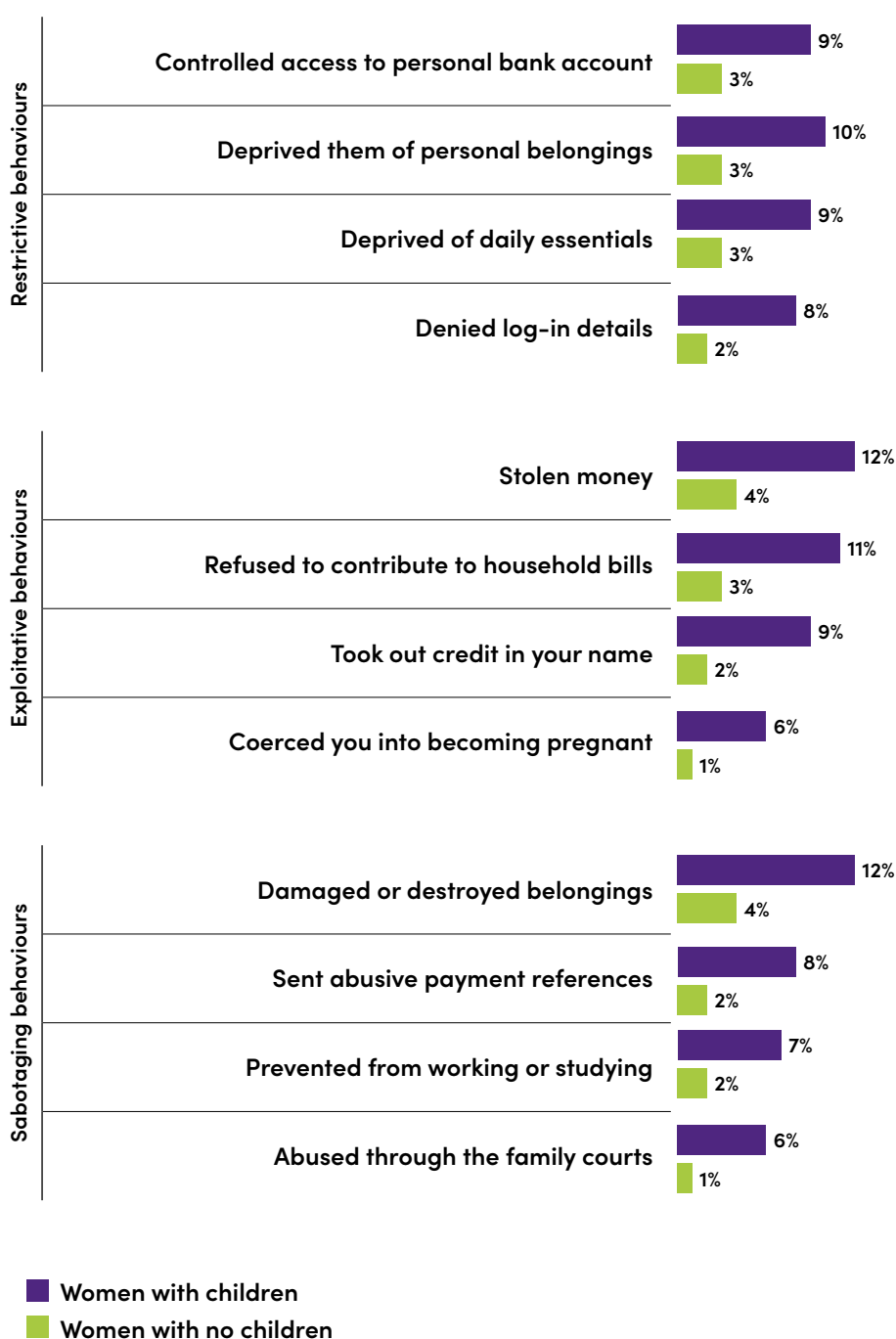


Although not statistically significant, the research showed some trends around the number of children, which warrant further research. For example, while the prevalence rate did not always increase with each additional child, women with two children reported slightly higher rates of economic restriction and exploitation compared to women with three children. Women with three children reported higher rates of sabotage at 23% compared to 19% of women with two children. The highest rates though were among those with four or more children, where overall prevalence rose to 43%. Although the number of respondents in this group was very small and therefore findings must be treated with extreme caution, the pattern suggests that abusers may target women with larger families, knowing the additional barriers women with large families face to safely fleeing the abuser.<sup>36</sup>

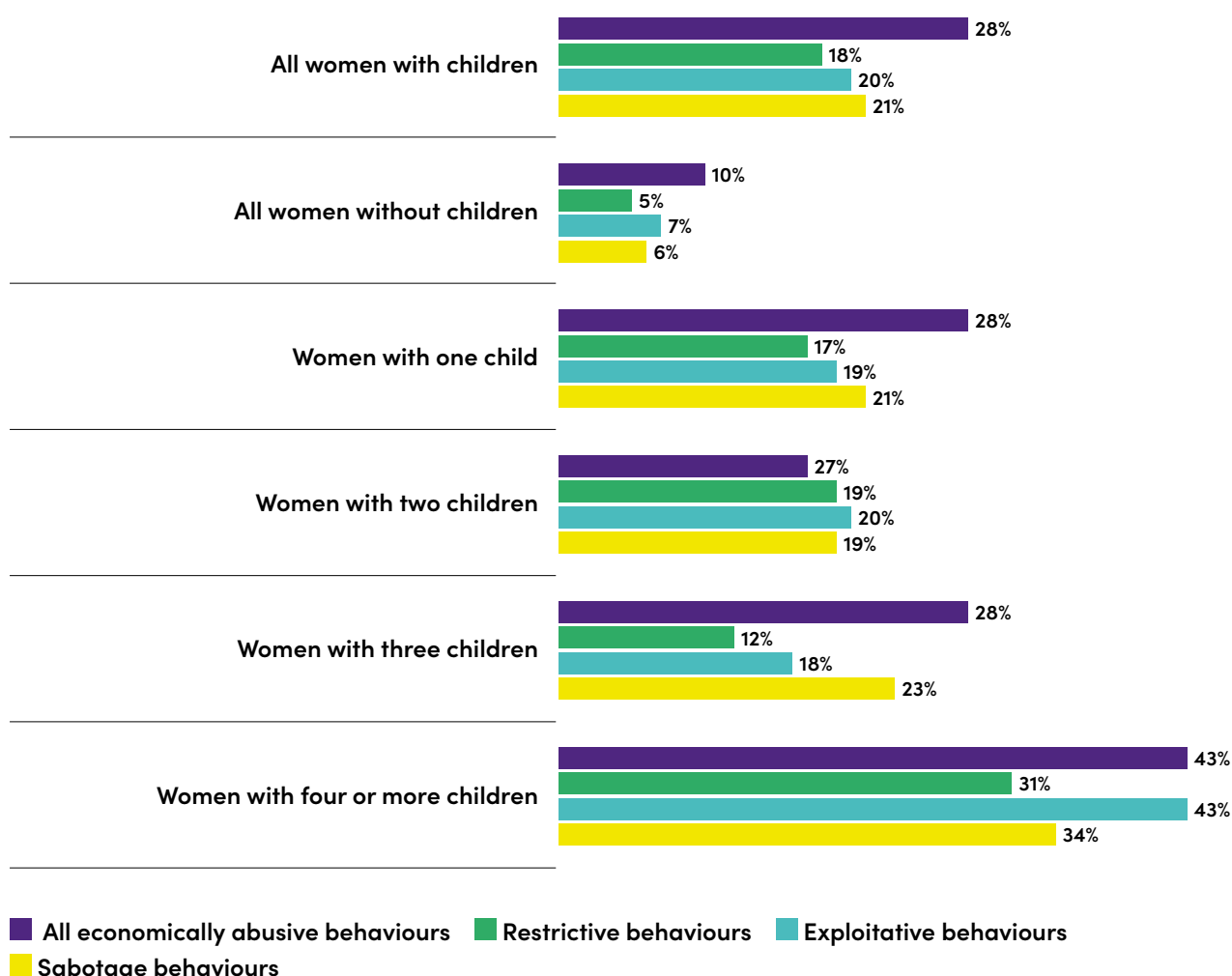
Women with children experienced higher rates of economic abuse compared to women without children across all measures; however, they experienced it at significantly higher – and statistically significant – rates for certain behaviours:

## Women with children face higher rates of economic abuse than women without children

\* These are examples of some of the most notable differences in tactics used. Please see data table for full data set.



## Indicative findings on number of children in household



- Women with children were three times more likely than those without to report that the abuser stole money from them (12% vs. 4%), rising to 19% among women with four or more children.
- 11% said the perpetrator repeatedly refused to contribute to household costs despite having the means – this increased to 23% for women with four or more children, compared to 3% of those without children.
- They were four times more likely to experience the abuser deliberately damage or destroy their belongings (12% vs. 4%), rising to 19% among those with four or more children.<sup>37</sup>
- One in ten experienced the abuser controlling or depriving them of personal belongings, increasing to 21% for women with four or more children, versus 3% of those without children.
- 7% said the abuser stopped them from having any information about their joint bank account, nearly doubling to 13% for women with four or more children, compared to 2% of women without children.
- Women with children were also six times more likely to be abused through the family courts than women without children (6% vs. 1%)

The perpetrators' abuse also continued post-separation against women with children in particular. One in ten UK women with children said their ex-partner withheld child support or paid it unreliably despite having the means to do so. This increased to 15% for women with four or more children; however, this must be treated with extreme caution due to the very small sample size.

Although not statistically significant, the impacts of the perpetrator's economic abuse on women with children may indicate that they experience slightly higher levels of harm, with 75% of women with children reporting harms compared to 68% of women without children. Nearly double the number of women with children reported they had to work multiple jobs or more than 40 hours a week in order to meet essential costs as a result of the economic abuse (13% vs 7%). While women without children in the household were more likely to report experiencing poor mental health (38% vs. 34%) and homelessness (12% vs 10%) than women with children.

### Spotlight on how abusers use child maintenance as economic sabotage

Our research found that abusers' weaponisation of **child maintenance is one of the most common and damaging areas of economic sabotage**. Perpetrators often refuse to pay child support, pay it unreliably, or attach strings to payments — even when they can afford to contribute.

**One in 10 UK women with children** (10%) reported that their ex-partner refused to pay or paid unreliably. Among victim-survivors alone, this figure jumps to a staggering **34%** — equivalent to **1.4 million women** in the past year alone.

Child maintenance is meant to help cover a child's everyday needs. But many women experience abusers using it as a tool for control or unjustified punishment. It leaves many victim-survivors in financial difficulty, where they are forced to cover shortfalls by making huge sacrifices, like taking on debt or going without essentials like food or heating.

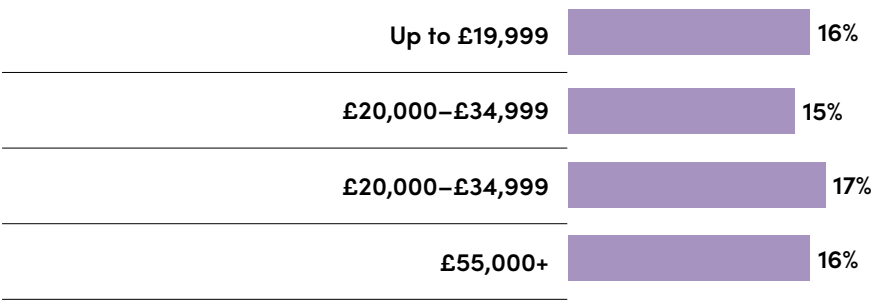
## Income, class and employment and women's experiences of economic abuse

Economic abuse can happen to anyone, regardless of income, employment status, or class. Whether someone earns a high salary or is out of work, the risk of a current or ex-partner perpetrating economic control is real. However, our research found there are notable differences in women's experiences, especially when it comes to the impact of this form of abuse, with those on the lowest incomes hit the hardest.

### Income

Our research found that women across all income levels experienced economic abuse at similar rates. Whether earning under £20,000 or over £55,000 a year, women reported comparable experiences of being financially restricted, exploited, or sabotaged by a current or ex-partner.

Prevalence of economic abuse by income



There were some notable differences in perpetrators’ tactics. Women earning under £20,000 were more likely to experience the abuser blocking them from claiming benefits that they, or their children, were entitled to than women earning £35000–£54999 (11% vs. 4%). They were also nearly twice as likely to experience the abuser withholding child support or paying it unreliably despite having the means to do so (16% vs. 9%) <sup>38</sup>. As women on lower incomes are more reliant on welfare to provide essentials for their families, this underscores how perpetrators tailor their abusive tactics to the victim-survivor to cause maximum economic harm.

However, it is important to note that women on high incomes also reported similarly high rates of economic abuse on most measures, including wage theft, savings coercion, and benefit interference. This underscores how abusers weaponise women’s access to resources, not just need, as part of the economic abuse.

Employment

Our research found women in paid work were more likely to experience economic abuse than those not in work. One in five female employees (20%) reported economic abuse from a current or former partner in the past year, double the rate of unemployed women (10%).

One in five female employees experienced economic abuse in the past year

Having a job and an independent income does not prevent abusers from causing economic harm. In many cases, abusers use women’s employment and earnings as tools of control:

- 3% of UK women said a current or ex-partner stopped or disrupted their ability to work or study. For example, by preventing them from applying for jobs, constantly calling them while at work, or showing up uninvited at their workplace.
- 3% said the abuser had their wages paid into an account they couldn’t access or control.
- 2% were forced to work in the abuser’s or their family’s business for little or no pay.

These findings highlight the important role employers can play in responding to economic abuse – through flexible paid leave, financial assistance, and clear safeguarding measures to protect and support employees.

## Social class

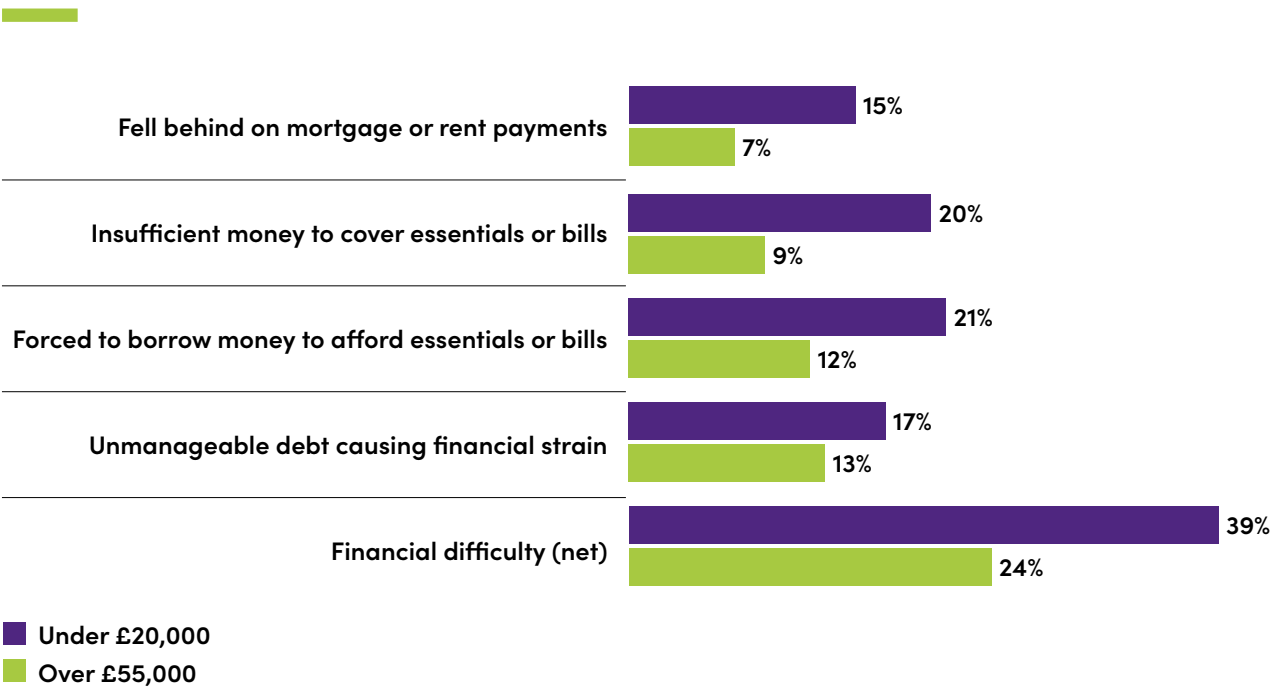
Our research found that prevalence rates of economic abuse varied more by women’s social class than by their income. Women in skilled manual jobs (C2 grade), such as care workers or hairdressers, were the most likely to report economic abuse from a current or ex-partner, with 21% affected. Rates were lower among women who are junior professionals (C1 grade), such as teachers or midwives, at 12%, and among women in semi-skilled, unskilled work or unemployment (DE grade), such as retail assistants and cleaners, at 14%. However, the prevalence rates rose again among senior professionals (AB grade), including women in roles like solicitors or university lecturers, where 17% reported economic abuse.

These findings show that economic abuse happens across the class spectrum. Perpetrators do not limit their economic control to women with the fewest resources, but class and job security can shape how economic abuse is experienced and how damaging it is. For example, women in manual jobs may have lower job security and pay, which can make it harder to have the means to escape the abuser.

## Impact

While women across all socio-economic backgrounds experience economic abuse, the impact of the perpetrator’s abuse is often most severe for those with the least financial security.

### Differences in the impact of the perpetrator’s economic abuse by income



**Among victim-survivors earning under £20,000, over one in four (26%) said the perpetrator's economic abuse prevented them from leaving, compared to 17% of the highest-earning victim-survivors.**

Our research found a number of statistically significant findings: nearly four in 10 victim-survivors (39%) earning under £20,000 said the abuser plunged them into financial difficulty, compared to one in four victim-survivors earning over £55,000. They were also more likely to not be able to afford essentials like heating, food, or clothing (20% vs. 9%). The emotional toll of the economic abuse was also clear. 39% of low-income victim-survivors said the economic abuse contributed to isolating them from their friends, family, or community, compared to 28% of the victim-survivors earning £35,000-54,999.

Although not statistically significant, other findings may also be indicative of the pattern above. Victim-survivors on the lowest income were more than twice as likely to fall into mortgage or rent arrears than those on the highest (15% vs. 7%), putting them at heightened risk of homelessness. They were also more likely to need to borrow money to provide

the basics for their family (23% vs. 12%). Perpetrators often control victim-survivors' access to cash and economic resources to make it harder for them to flee. Among victim-survivors earning under £20,000, over one in four (26%) said the perpetrator's economic abuse prevented them from leaving, compared to 17% of the highest-earning victim-survivors.

These patterns are especially concerning because low-income households are more likely to include single mothers, disabled women, and women from ethnically minoritised backgrounds – groups who already face additional systemic barriers. For them, economic abuse can cause deeper, longer-lasting harm.

Ultimately, economic abuse is not about how much a woman earns – it is about the abuser's desire for control. Perpetrators adapt their tactics to each woman's situation, but the consequences are often most devastating for those with the fewest financial resources.

## 4: Naming it, ending it: Transforming public understanding of economic abuse and help-seeking

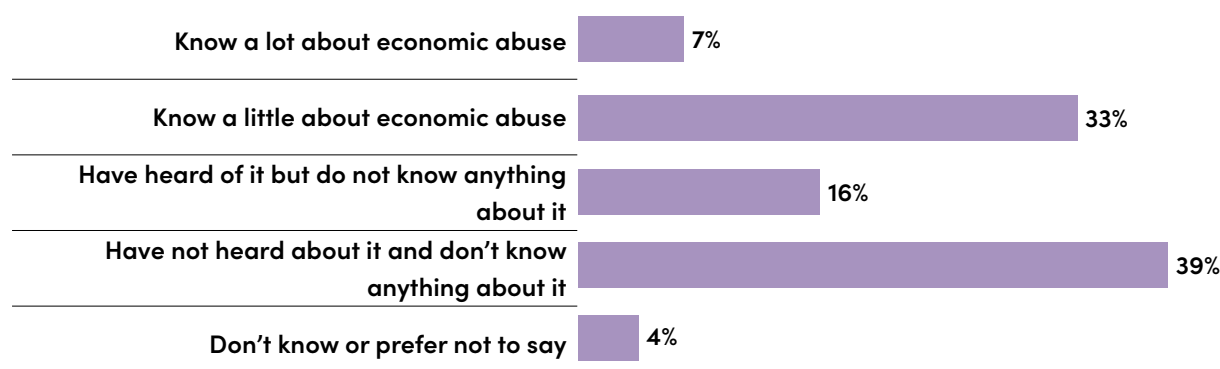
*"You stop believing yourself, you stop thinking that you can make financial decisions, because you've been brainwashed into thinking you can't. And then because of the reaction of professionals, you get really scared of making really bad decisions because you stop trusting yourself financially."* Victim-survivor<sup>39</sup>

We understand from our work with victim-survivors that awareness can help them recognise their current or ex-partner's economically controlling behaviour as economic abuse. They also shared that hearing about other victim-survivors being listened to, believed and supported helps build trust in services and encourages them to seek help. Our survey findings support this hypothesis, as well as highlight areas where further progress is needed to increase women's awareness of economic abuse and build their trust in support services.

### Women's awareness of economic abuse

While huge progress has been made in increasing UK women's awareness of economic abuse, there is still a long way to go to ensure all women know what economic abuse is. We asked UK women whether, prior to our survey, they had heard of the term economic abuse: 57% had heard of the term, with 41% stating they knew either 'a lot' (7%) or 'a little' (33%) about it.

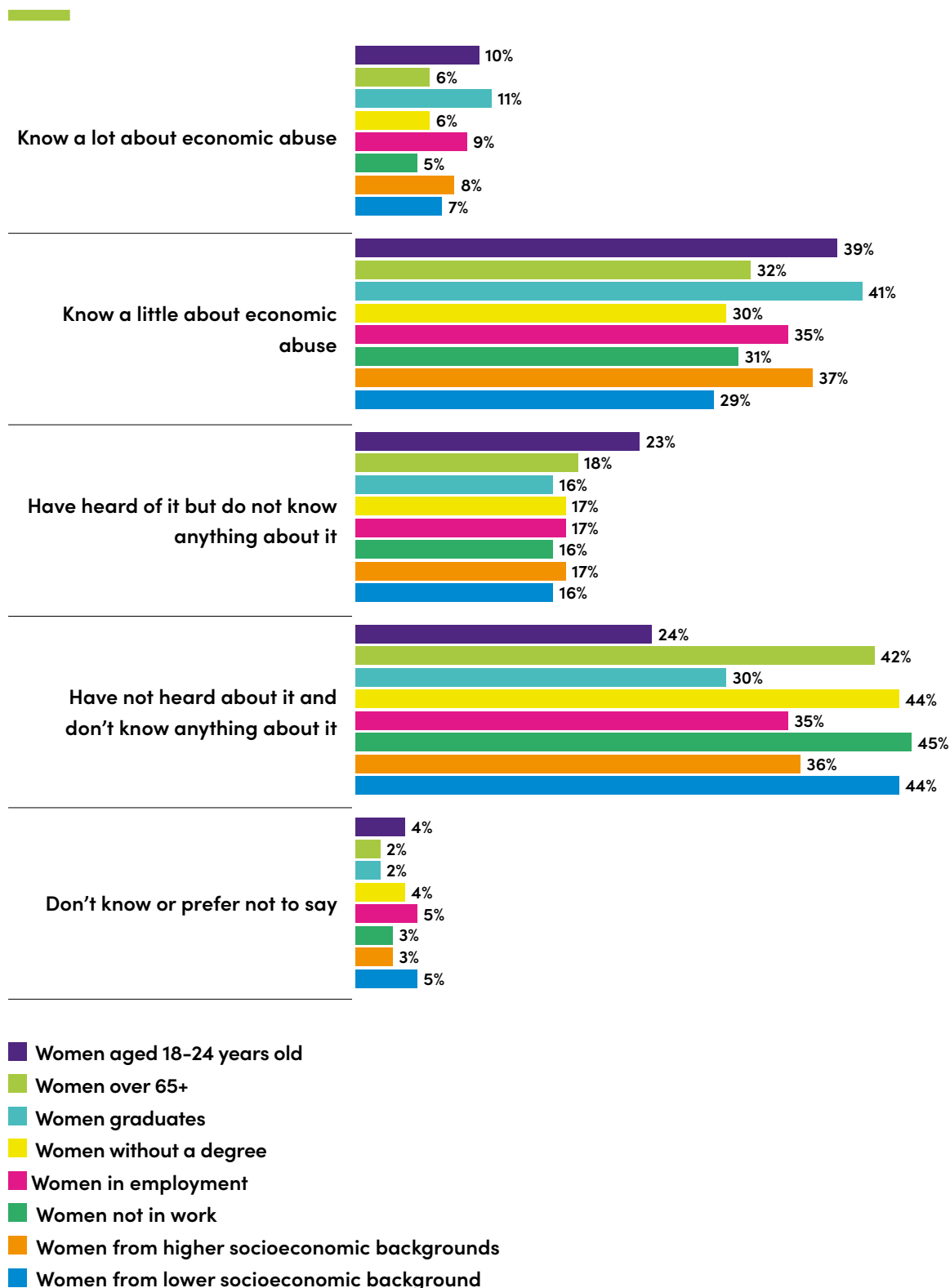
#### Awareness of economic abuse among UK women





However, awareness of economic abuse significantly varied across different demographic groups. Younger women (aged 18–24), graduates, those in employment or from higher socio-economic backgrounds were more likely to know about economic abuse. In contrast, unemployed women, those without a degree, or women from lower socio-economic backgrounds were less likely to recognise the term.

### Awareness of economic abuse among different demographics of UK women



Awareness was slightly higher among disabled women and women from some ethnically minoritised backgrounds as we explore in more detail below.

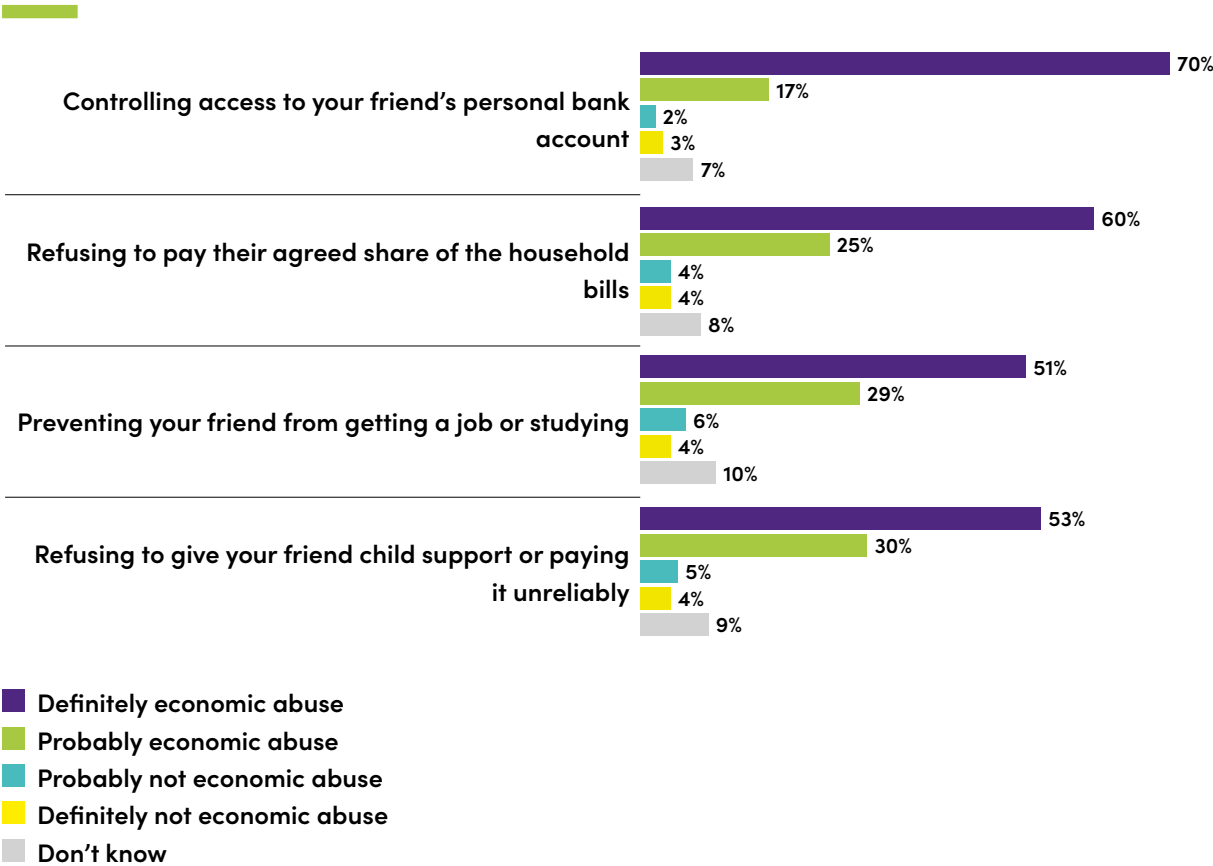
Although not statistically significant, some regional differences also emerged: awareness was lowest in Northern Ireland (31%) compared to England (41%). Across all groups, higher income, education levels and employment positively correlated with knowledge of economic abuse.

### Spotting the signs

We also asked women whether they would consider specific economically controlling behaviours, described hypothetically as happening to a friend, as economic abuse. The majority of women recognised these examples as abusive:

- 88% of UK women identified that a current or ex-partner controlling, or trying to control, access to your friend’s personal bank account as definitely or probably economic abuse.
- 85% said a friend’s current or ex-partner repeatedly refusing to pay their agreed share of the household bills, despite having enough money to do so, was definitely or probably economic abuse.
- 80% said a current or ex-partner preventing your friend from getting a job or studying, or making it difficult for them to do so, was definitely or probably economic abuse.
- 83% said a current or ex-partner refusing to give your friend child support or paying it unreliably, when they could afford to do so, was definitely or probably economic abuse.

### Awareness of the signs of economic abuse

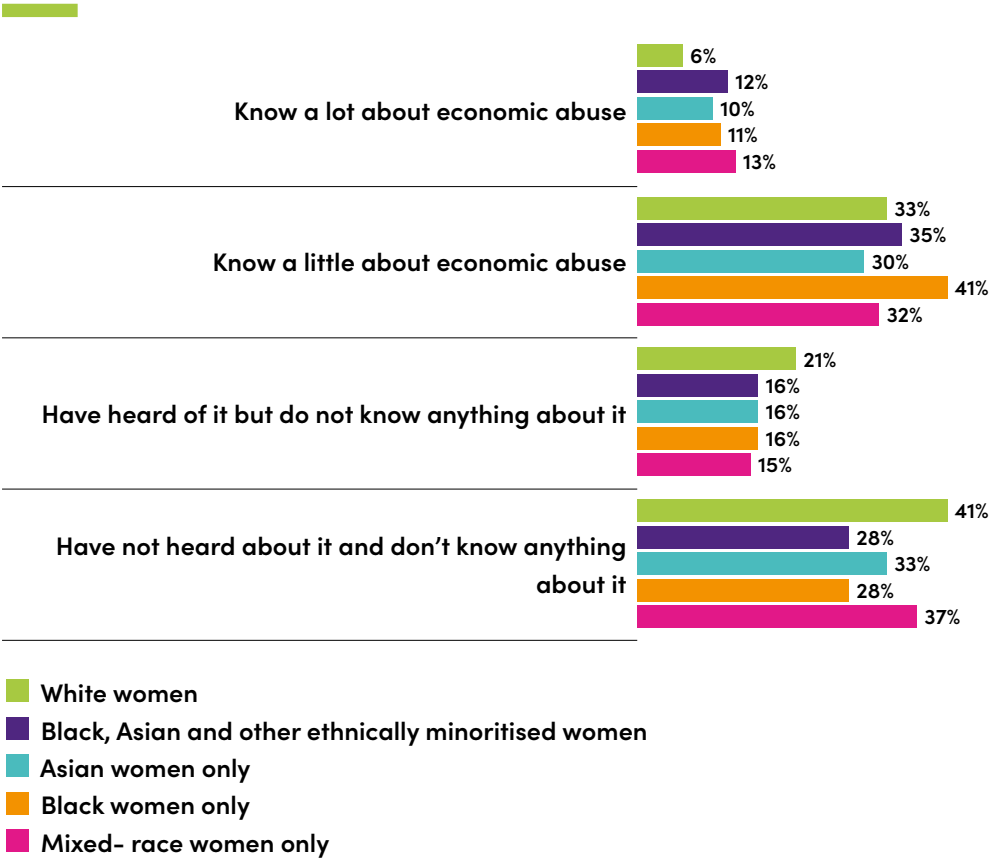


There were some differences in the identification of these behaviours as economic abuse. Women who had heard the term ‘economic abuse’ were 10–15% more likely to recognise these behaviours as abusive. For example, 94% of women who knew a lot or a little about the term identified a current or ex-partner’s control over a friend’s personal bank account access as economic abuse, compared to 83% who had not heard of the term. This highlights the importance of public education in ensuring women can spot the signs of economic abuse.

Differences in recognition by ethnicity

Awareness of the term ‘economic abuse’ was slightly higher among women from Black and other ethnically minoritised backgrounds (47% know a lot or a little), with Black women reporting the highest levels of recognition (52%). White women had the lowest recognition rate at 40% who knew a little or a lot about economic abuse.

Recognition of the term ‘economic abuse’ by women from different ethnic groups



When it came to identifying the hypothetical behaviours (as above) as economic abuse, overall recognition was generally consistent across the different ethnic groups. However, there was a notable difference for Asian women who had the lowest identification rate across all four behaviours. This highlights the need to target culturally specific awareness campaigns, reflecting Asian women’s lived experiences of economic abuse, at this group of women.

We also found that women from Black, Asian and other ethnically minoritised background were more likely to say the scenarios were not abusive than White women. For example, 12% of Black, Asian and other ethnically minoritised women said a friend’s current or ex-partner refusing to pay child maintenance was ‘definitely or probably not’ abusive,

compared to 8% of White women. This rose to 16% of mixed-race women who said it was not abusive, double the rate of White women (8%).

Similarly, Asian women were significantly more likely to identify a friend’s current or ex-partner controlling their personal bank account and refusing to pay their agreed share of the household bills as not abusive compared to White women (9% vs 5% and 14% vs 7%). These findings suggest that while overall awareness levels are high, Black, Asian and other ethnically minoritised women may experience more uncertainty or hesitation in labelling some economically controlling behaviours as abusive.

**Disabled women’s recognition**

Although not statistically significant, awareness of the term ‘economic abuse’ was slightly higher among disabled women than non-disabled women (44% vs. 40%). Disabled women also had high levels of identifying economically controlling behaviours as abusive. However, similar to Black, Asian and other ethnically minoritised women, they were also slightly more likely to say some behaviours were not abusive. For example, disabled women were more likely than non-disabled women to say that a friend’s current or ex-partner refusing to pay their agreed share of the household bills is not abusive (9% vs 6%).

**Socio-economic differences in recognition**

There were notable differences in the recognition of economically abusive behaviours by social class. Women from higher socio-economic groups were significantly more likely to recognise all four behaviours as abuse than those from lower socio-economic groups.

For example, 91% of women from higher socio-economic groups identified bank account control as definitely or probably abuse, compared to just 83% of women from lower socio-economic groups. Women from lower socio-economic groups were also more likely to answer ‘don’t know’ to the same question (10% vs 5%), highlighting how structural disadvantage may impact some women’s access to vital information.

**Victim-survivors naming their experiences as abusive**

Of the women who experienced economically controlling behaviours from a current or ex-partner, only half (51%) recognised what they had experienced as ‘definitely or probably’ economic abuse. 34% said it was ‘probably not’ or ‘definitely not’ abusive, while a further 15% were unsure.

**Victim-survivors’ recognition of their experiences as economic abuse**



Awareness of Surviving Economic Abuse (SEA) was linked to victim-survivors’ recognition of their current or ex-partners’ behaviours as abusive. 58% of victim-survivors who had heard of SEA recognised their experience as economic abuse, compared to 49% of those who had not. Similarly, 55% of victim-survivors who had heard of the term economic abuse recognised the behaviours they experienced as abusive (compared to 43% who had not).<sup>40</sup>

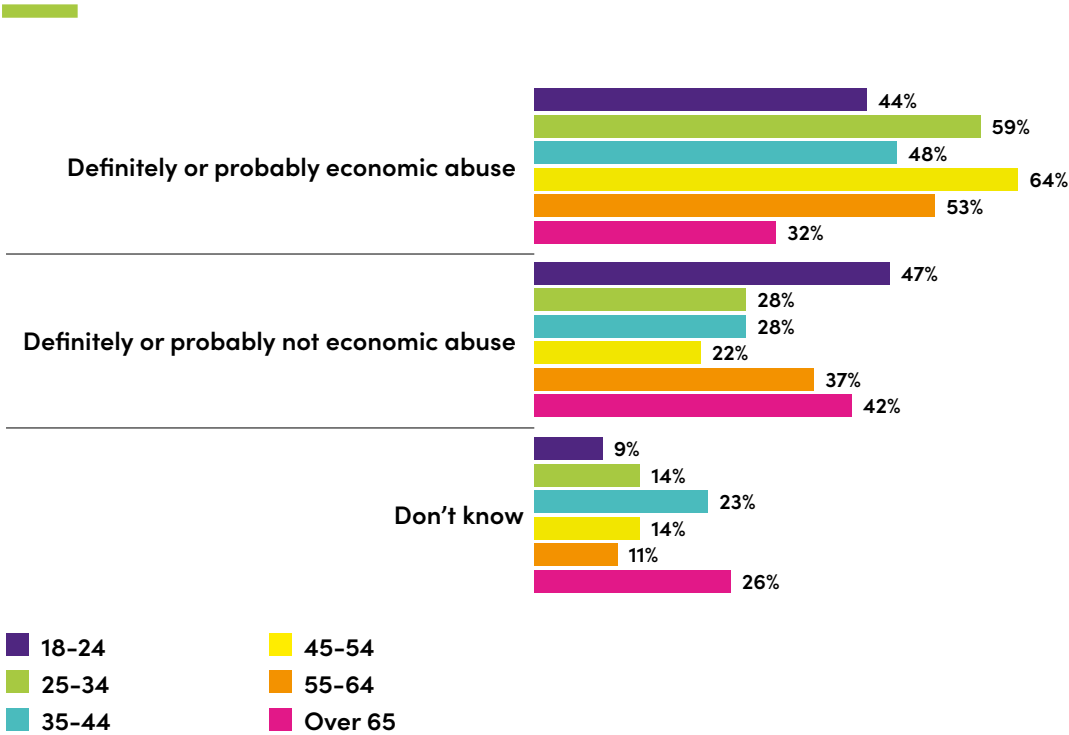
The fact that nearly half of victim-survivors did not recognise their experience as economic abuse is extremely concerning. It may reflect the impact of perpetrators’ tactics of belittling, gaslighting, isolating and victim-blaming victim-survivors. By doing so, the abuser aims to erode victim-survivors’ confidence and minimise or normalise the abuse to make it harder for victim-survivors to recognise their experiences of domestic abuse and seek help.

Furthermore, women who experienced economic abuse were also slightly less likely to recognise economically controlling behaviours as abusive in the hypothetical scenarios, especially for the restrictive forms of abuse.

There were also variations in victim-survivors from different demographics recognising their experiences as economic abuse:

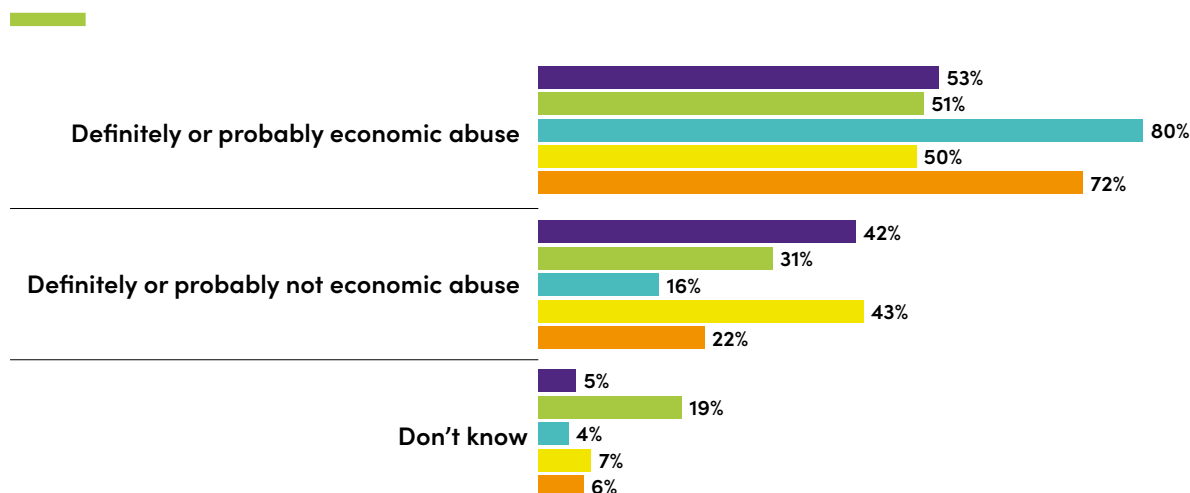
- Younger victim-survivors (aged 18–24) had low recognition rates. Nearly half (47%) said their experiences were ‘definitely or probably not’ economic abuse.
- Those aged 45–54 had the highest recognition rate at 64%, while victim-survivors aged 65 and over had the lowest recognition rate, with only 32% identifying their experiences as economic abuse.

Recognition of their experience of economic abuse by age of victim-survivor



- Disabled victim-survivors were significantly more likely to recognise economic abuse than non-disabled victim-survivors (62% vs. 47%).
- Black victim-survivors reported the highest recognition rate of any ethnic group, with 80% identifying their experiences as economic abuse. Mixed-race victim-survivors also showed high recognition at 72%.
- Recognition was also higher among victim-survivors who experienced specific forms of economic abuse, such as the abuser controlling their bank account (68%) or coercing them into debt (71%).

### Recognition of their experience of economic abuse by victim-survivors' ethnicity



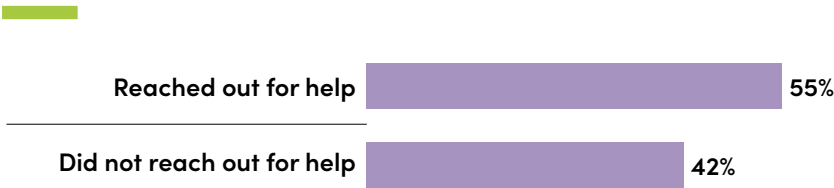
- Black, Asian and other ethnically minoritised women
- White women
- Black women only
- Asian women only
- Mixed-race women only

### Help-seeking: too many are suffering alone

*"A lot of times disclosures don't happen because they [victim-survivors] don't recognise it as a form of financial abuse."* NRPF Team Lead, Southall Black Sisters<sup>41</sup>

We found that just over half of women (55%) who had experienced economic abuse sought help, advice or information from a friend, family member or professional. However, a significant 42% of victim-survivors did not seek any support at all for the economic abuse, with worrying rates among victim-survivors aged over 65 (69%), living in London (51%), and from a lower-middle class background (51%).

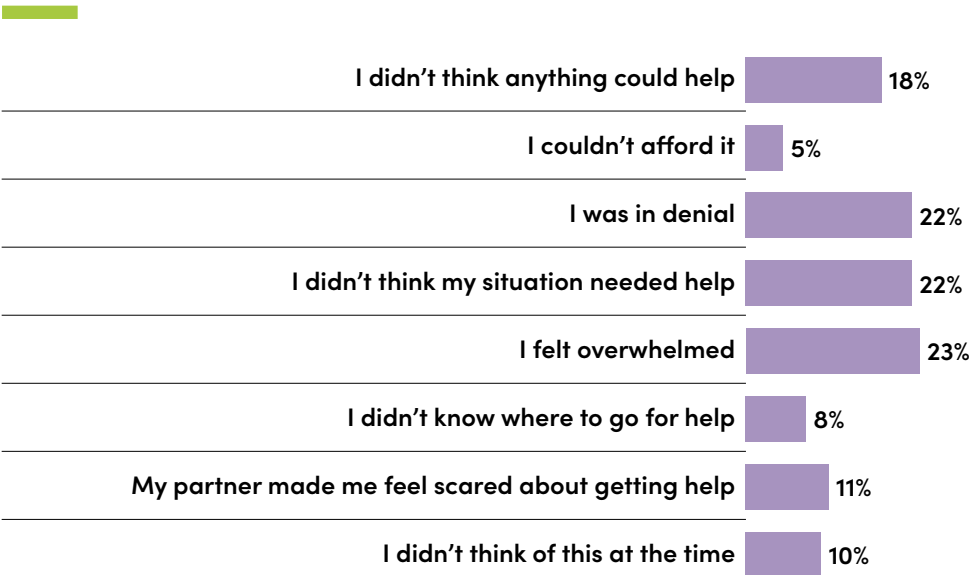
Number of victim-survivors who sought help for economic abuse



Barriers to support

There were many reasons victim-survivors gave for not seeking support for the economic abuse they experienced. Notably, a staggering one in five (18%) said they didn’t believe anything could help. This a stark indicator that much more must be done to enhance the provision of economic abuse advocacy support services and promote this support.

What stopped victim-survivors reaching out for help

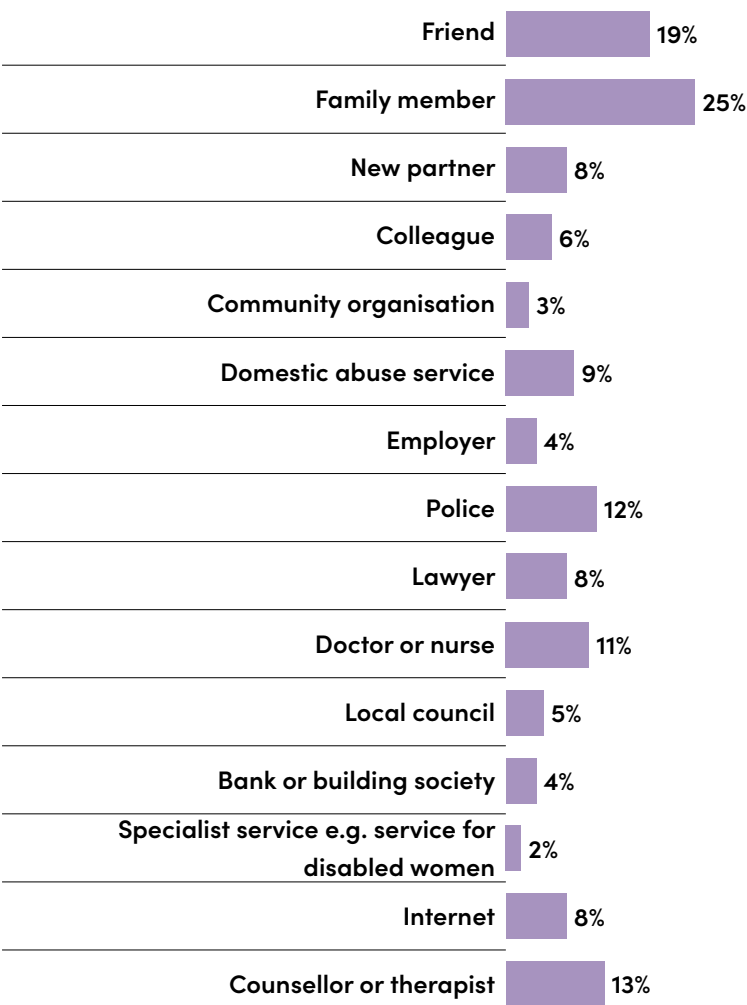


Our findings revealed that the emotional impact of the perpetrator’s economic control created an additional barrier to victim-survivors reaching out for support. Many victim-survivors described feeling overwhelmed (23%) or in denial (22%), responses that are both understandable and rooted in the traumatic impact of the abuser’s controlling behaviour. This was a specific barrier for younger women with nearly half of 18-24-year-olds reporting they did not reach out for help because they felt overwhelmed (43%) or were in denial (46%).

Seeking help

Some victim-survivors did seek support. Our survey found that informal support networks were the most common source, with 37% turning to a friend, new partner, or relative. Smaller proportions of victim-survivors accessed formal or professional services. For example, 13% spoke to a counsellor, 12% contacted the police, and 9% reached out to a domestic abuse service. Other sources included contacting a lawyer (8%), internet searches (8%), and speaking to their bank or building society (4%).

Who victim-survivors reached out to for help



Nearly 6 in 10 victim-survivors who had heard of economic abuse reached out for help compared to 41% who had not heard of the term

Over 7 in 10 victim-survivors who were aware of Surviving Economic Abuse reached out for help compared to 45% who had not heard of the charity.

Victim-survivors who recognised the term economic abuse were significantly more likely to seek help. Nearly 6 in 10 (59%) reached out for help, compared to 41% of victim-survivors who had not heard the term. Awareness also influenced the type of support sought out: those familiar with the term were more likely to speak to a domestic abuse charity (11% vs. 3%) or contact a lawyer (13% vs. 38%)<sup>42</sup>. Victim-survivors who knew about economic abuse also accessed help from their bank or building society more often (6% vs. 1%).

Awareness of SEA made an even greater difference. Among victim-survivors who were aware of SEA, 71% sought some kind of help, compared to just 45% of those who had not heard of the organisation. Victim-survivors who had heard of SEA were more than twice as likely as those who had not to contact a lawyer (14% vs. 6%) or bank or building society (9% vs 2%).

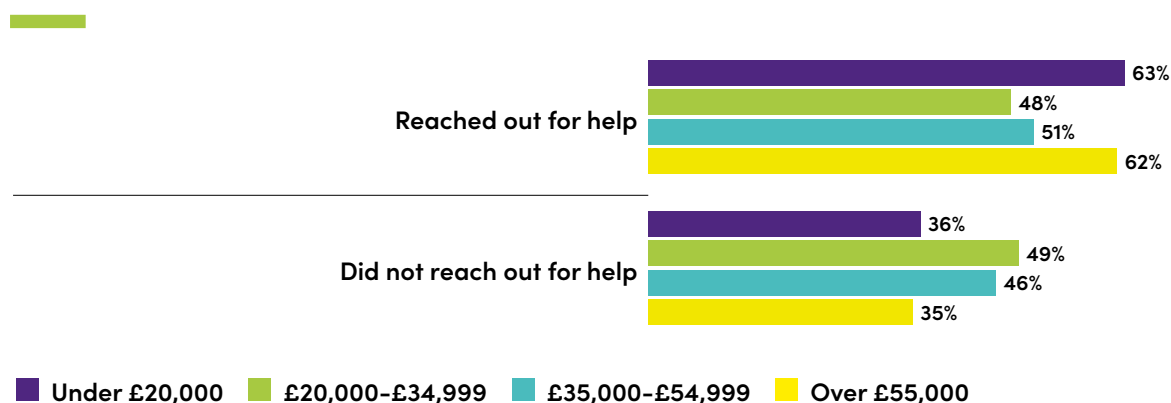


Our survey found that help-seeking does not always depend on recognition of economic abuse. Among those who sought help, nearly one in three (29%) victim-survivors did not identify the behaviour as economic abuse. Many victim-survivors may be driven to reach out for help without having the language to name their experience as economic abuse due to the abuser causing severe harm, distress and a fear for their lives. This underscores the importance of frontline professionals in being able to proactively identify and effectively respond to economic abuse.

## Demographic differences in help-seeking

There were some notable disparities in the likelihood of victim-survivors from different demographics reaching out for help. Victim-survivors with the lowest and highest household incomes (46% and 47%) were more likely to seek help from friends, family or a new partner than those with the two middle incomes (36% and 28%). This may reflect both the urgent need for support due to experiences of financial insecurity at the lower end and greater access to resources and confidence among higher earners, while those on middle incomes may not feel entitled to support or may face stigma around help-seeking.

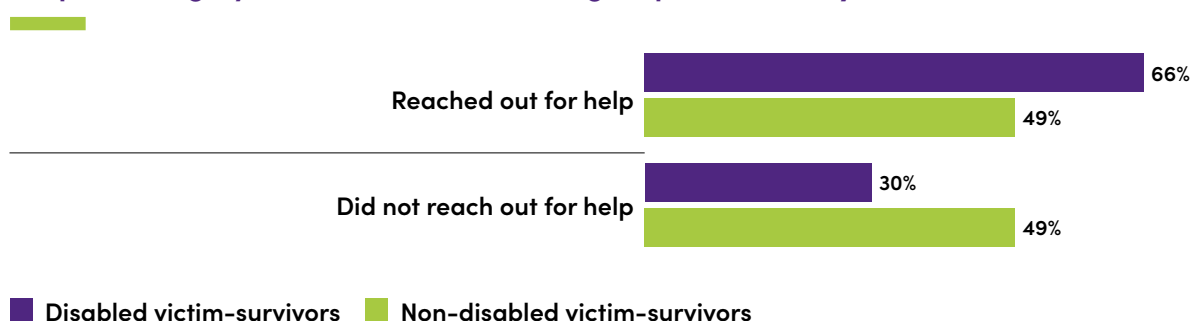
### Help-seeking by women from different groups - income



Single women were more likely to seek help from family or relatives (34%) than those who were married or cohabiting (21%) or widowed/divorced/separated (19%). This may be because women still living with or recently separated from an abuser face greater surveillance, isolation or fear of escalation, making it harder for them to safely reach out.

Disabled women were significantly more likely to seek help than non-disabled women (66% vs. 49%). This increased likelihood of help-seeking may be due to disabled women's increased contact with statutory services, or the increased harm caused by the abuser.

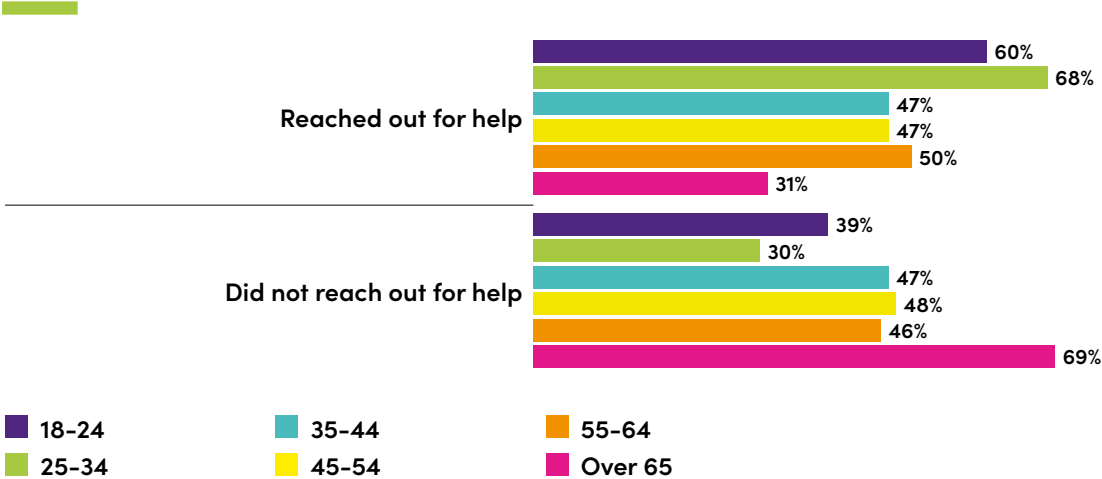
### Help-seeking by women from different groups - disability



Younger women appear more likely than UK women to reach out for help for the economic abuse, especially for the 25–34 group, where 68% sought help for the abuse they experienced.

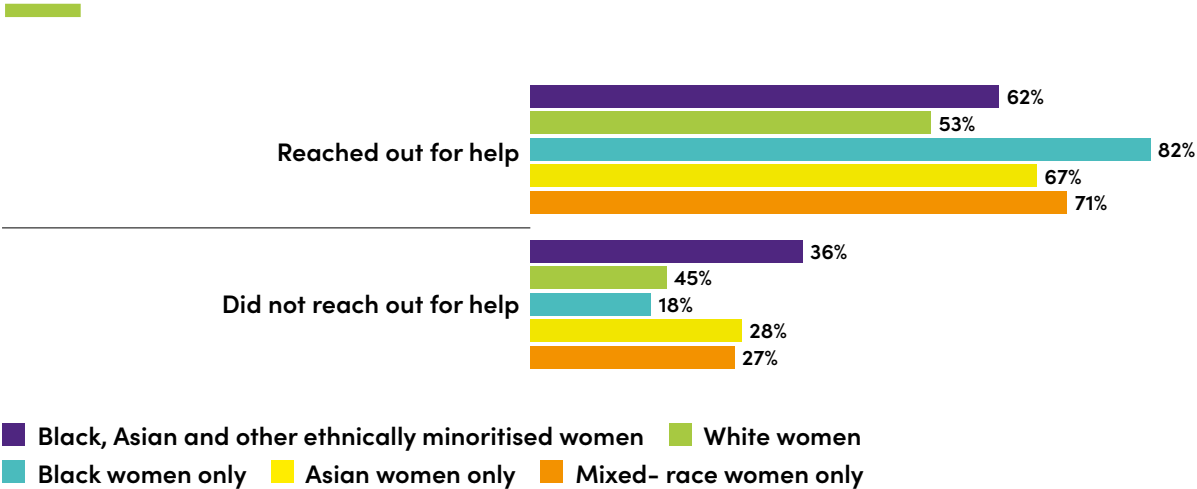
Although not a statistically significant finding, it is concerning that seven in 10 (69%) older victim-survivors over 65 did not seek any help for the economic abuse.

Help-seeking by women from different groups - age



Although not a statistically significant finding, our research indicates that Black, Asian and other ethnically minoritised victim-survivors may be more likely to seek support than White victim-survivors (64% vs. 54%). Rates are higher, and statistically significant, among Black (82%) and mixed-race (71%) victim-survivors. There are several possible reasons for these higher rates. Some Black, Asian and other ethnically minoritised women may have stronger links to community support networks or greater awareness of culturally specific specialist services. Our survey found that Black, Asian and other ethnically minoritised victim-survivors were twice as likely to reach out to community organisations or specialist services for support compared to White women (19% vs. 9%).

Help-seeking by women from different groups - ethnicity



Another possible explanation is that, in some cases, the perpetrator's economic abuse may intersect with other forms of racial oppression, which may make the abuse more severe or recognisable, thereby increasing the likelihood of seeking help. Further research is needed to understand these patterns in more depth. However, the findings highlight the importance of properly resourcing specialist 'by-and-for' services as well as encouraging mainstream services to work in partnership with them to meet diverse needs.

## Awareness of Surviving Economic Abuse

As part of the survey, victim-survivors were asked whether they had heard of 10 national or specialist charities, including Surviving Economic Abuse (SEA). Just 12% said they had heard of SEA, while 84% had not. Among victim-survivors, our findings indicate awareness may be nearly three times higher, with 33% having heard of SEA.<sup>43</sup> This finding was statistically significant for victim-survivors of restrictive behaviours (43%) and exploitative behaviours (35%).

This level of recognition is understandable given that SEA is a small and relatively young, specialist charity. By comparison, larger, longer-established organisations, such as Citizens Advice (92%), Women's Aid (74%), Refuge (70%), and Victim Support (69%), had significantly higher recognition. Women's awareness of SEA was similar to other specialist services, like Southall Black Sisters (12%) and Sisters of Frida (9%). Notably, 27% had heard of Money Advice Plus (MAP), our frontline partner who runs the Financial Support Line for Victims of Domestic Abuse.

Women who had heard of SEA were far more likely to understand economic abuse. 70% of those aware of SEA said they knew 'a lot' or 'a little' about economic abuse, compared to just 37% of those who had not heard of the organisation.

### Accessing specialist support: Money Advice Plus's Financial Support Line

18% of UK women were aware of Money Advice Plus's (MAP) Financial Support Line for Victims of Domestic Abuse (FSL), rising to 39% among economic abuse victim-survivors<sup>44</sup>— a strong indication that the service is reaching those most in need. Willingness to contact the line was also closely linked to awareness:

- 52% of all UK women said they would consider using the FSL if experiencing economic abuse.
- This rose to 74% among those who knew of SEA and 72% among those aware of MAP.
- Among those who had heard of economic abuse, 59% said they would use the service, compared to just 43% of those who had not.

## 5: Conclusion and recommendations

With 4.1 million women in the UK experiencing economic abuse from a current or ex-partner in the last 12 months, it is clear this form of domestic abuse is a national emergency that the whole of society must step up to tackle.

Our findings reinforce that perpetrators control the money and economic resources of victim-survivors, often using multiple tactics, to limit their choices, cause devastating harm, and trap them in dangerous situations. Furthermore, perpetrators continue to coerce and control victim-survivors, even when they have managed to flee. This ongoing control, through financial ties, the family courts or child support payments, makes it impossible for survivors to safely rebuild their lives.

This report makes clear that economic abuse is not only common but is disproportionately perpetrated against and causes harm to younger and older women, disabled women, women on lower incomes, women with children, and Black, Asian and other ethnically minoritised women. It further reveals how perpetrators' abuse is enabled and compounded by existing systemic inequalities that victim-survivors face, for example, inadequacies within welfare support or the inhumane challenges within the immigration system. This underscores the urgent need to tackle the deep-rooted discrimination within our systems as part of the response to economic abuse.

For many abusers, economic abuse is just one of many tactics they use to coerce and control the victim-survivor, making it even more difficult and dangerous for victim-survivors to access information and support to escape and rebuild their lives. Even if a victim-survivor can flee, women report devastating immediate and long-term impacts, including homelessness, unmanageable debt, isolation and poor mental health. Many victim-survivors do not seek help, often because they do not recognise their experience as economic abuse or believe that support is unavailable or unsafe.

The findings reinforce that:

- **Economic abuse is at the heart of violence against women and girls.** It is a form of domestic abuse used by abusers to create economic dependence and/or instability, exert control, and prevent victim-survivors' escaping and rebuilding their lives.
- **To break this cycle of economic abuse we need a whole society response.** Across government, financial services, public services, social security, the justice system, and education, we must drive systems change to disrupt and prevent abusers and, instead, offer early life-saving support to victim-survivors.
- **Awareness matters.** Women who recognise economic abuse and know where to turn for help are more likely to seek support and access safety. We must ensure information is accessible and available to all women from a young age and reflects the lived experiences and needs of the most marginalised victim-survivors, including older, disabled and Black, Asian, and other ethnically minoritised women.

The Government has an ambitious mission to halve violence against women and girls in the next decade and promote financial inclusion for the most vulnerable, including economic abuse victim-survivors. This report clearly demonstrates that the Government must put economic abuse at the heart of these strategies to achieve its missions. Below we set out recommendations for how the Government can achieve this by breaking the cycle of economic abuse through supporting victim-survivors, disrupting perpetrators and preventing economic abuse.

As we embark on a new three-year strategy, we will continue to raise awareness of economic abuse and transform responses to it, focusing on victim-survivors from the most marginalised groups. Through our strategy developed alongside survivors, we will drive systemic change across the financial and public services as well as in the legal system to support victim-survivors, disrupt abusers, and prevent economic abuse. This will include focusing on addressing abusers' tactics that victim-survivors and this research show cause the most severe and long-lasting harm. For example, coerced debt, child support abuse and ongoing control through divorce and financial remedy proceedings in the family courts.

We will also focus on further understanding the impact of economic abuse by quantifying the direct and indirect cost of economic abuse including the health and mental health impacts. By understanding the harm caused by perpetrators of economic abuse we can also recognise the value of ensuring victim-survivors and their children achieve economic justice, safety and freedom. Ultimately, evidencing why we need a whole system response to stop economic abuse in its tracks.

To end economic abuse, we need a bold and joined-up national response – one that supports survivors, disrupts abusers, and prevents harm for future generations. We set out recommendations for Government, the financial services sector, frontline organisations and for Surviving Economic Abuse.

### **Recommendation for the Home Office and Treasury:**

1. For the Home Secretary and the Chancellor of the Exchequer to convene an economic abuse taskforce bringing together experts across the financial services, legal and domestic abuse sectors to tackle issues like joint mortgage abuse, coerced debt and credit restoration.

### **Recommendations for the Home Office:**

1. For the Home Secretary to put tackling economic abuse at the heart of the Government's Violence Against Women and Girls (VAWG) strategy and prioritise and invest in delivering interventions to halve economic abuse in a decade.
2. For the Home Secretary to provide the Flexible Fund on a multi-year basis with at least £2 million funding a year to ensure victim-survivors have the means to safely escape and rebuild.
3. For the Home Secretary and Chancellor of the Exchequer to encourage financial services firms to provide Flee/Flexible Funds as standard practice for their employees and customers and promote this support offer.
4. For the Home Secretary to include domestic, including economic, abuse as a 'legitimate barrier' to leaving the UK within the guidance that underpins the 2014 Immigration Act, to enable migrant victim-survivors to open an independent bank account while they regularise their immigration status.

5. For the Home Secretary to extend the combined Migrant Victims of Domestic Abuse Concession (MVDAC) and Domestic Violence Indefinite Leave to Remain (DVILR) model to all victim-survivors, regardless of their immigration status. This should also include extending the three-month MVDAC provision to six months. This is called for by Southall Black Sisters and supported by the wider VAWG sector.
6. For the Home Secretary to abolish the discriminatory no recourse to public funds policy for migrant victim-survivors so all survivors can access support on a needs-basis, regardless of their immigration status. This is called for by Southall Black Sisters and supported by the wider VAWG sector.
7. For the Home Secretary to introduce a firewall between statutory services and immigration enforcement for migrant victim-survivors. This is called for the Step Up Migrant Women's campaign, led by the Latin American Women's Rights Service, and supported by the wider VAWG sector.
8. For the Home Secretary to fund and/or deliver a national public awareness campaign, in collaboration with specialist economic abuse organisations, focused on recognising and responding to economic abuse for victim-survivors, family and friends. This must include a specific strand targeting Black, Asian and ethnically minoritised and disabled women with information tailored to their experiences of economic abuse and signposting to specialist support services.
9. For the Home Secretary to ensure that economic abuse is considered during domestic abuse-related death reviews with input from economic abuse specialists and that learnings from these reviews are implemented and shared with other local areas.
10. For the Home Secretary to invest in and work with experts to conduct social norm change research on economic abuse and deliver behaviour change campaigns at scale to replace harmful norms with new ones to stop economic abuse from being perpetrated in the first place.

### Recommendations for the Treasury:

1. For the Chancellor of the Exchequer to work with experts to ensure that the Government's Financial Inclusion Strategy includes ambitious measures to tackle economic abuse victim-survivors' financial exclusion.
2. For the Chancellor of the Exchequer to invest at least £502 million per year in specialist domestic abuse services in England, including ring-fenced funding for 'by and for' services.
3. For the Chancellor of the Exchequer to champion consistently good industry-wide financial services response to economic abuse, for example, by hosting bi-annual roundtables with senior stakeholders from the financial services and domestic abuse sectors.
4. For the Chancellor of the Exchequer to support the piloting and adoption of the Economic Abuse Evidence Form, across public sector debt management functions. This is a 'tell us once' tool for communicating that a victim-survivor has experienced coerced debt, devised by Money Advice Plus and piloted with SEA.

### Recommendations for FCA:

1. For the FCA to continue monitoring how the Consumer Duty is being implemented and its impact on good outcomes for victim-survivors, with specific regard to the Equality Act 2010.

### Recommendations for the Ministry of Housing, Communities and Local Government:

1. For the Secretary of State for Housing, Communities and Local Government to introduce a statutory duty to commission community-based services, including specialist economic advocacy support services, with ring-fenced funding for 'by and for' services that support marginalised victim-survivors.

### Recommendations for the Department of Work and Pensions:

1. For the Secretary of State for Work and Pensions to introduce promised legislation to improve the Child Maintenance Service within the 2025/26 parliamentary year and include protections against abusers finding loopholes to avoid disclosing assets and evading non-compliance fees within the draft legislation.
2. For the Secretary of State for Work and Pensions to improve the capacity of the Child Maintenance Service to respond to child support non-payment and non-disclosure of earnings, through adequately resourcing specialist domestic abuse teams.
3. For the Secretary of State for Work and Pensions to improve support for victim-survivors using the CMS by providing regular specialist domestic, including economic, abuse training for all relevant staff, and develop robust domestic abuse policies and procedures to support a consistent response.
4. For the Secretary of State for Work and Pensions to ensure the CMS is accessible to all victim-survivors by reviewing the accessibility of the service and co-designing new communications and systems, alongside marginalised victim-survivors who are most affected by child support abuse, to increase engagement and improve support.
5. For the Secretary of State for Work and Pensions to work with HMRC to investigate and evidence non-disclosure of earnings to ensure children get the child support they are entitled to.
6. For the Secretary of State for Work and Pensions to remove fees for both receiving and paying parents using the Collect and Pay services with the exemption of the soon to be introduced non-compliance fee which should be expanded to all non-paying parents.
7. For the Secretary of State for Work and Pensions to reform the Universal Credit system by separating all Universal Credit joint claims by default, so each adult receives a payment rather than the household, scrapping the five-week wait and making all benefit advances for survivors payable as grants, not loans.
8. For the Secretary of State for Work and Pensions to introduce and invest in a government-led programme for supporting victim-survivors to (re)enter the workforce after domestic abuse as called for by the Employers Domestic Abuse Covenant.

9. For the Secretary of State for Work and Pensions to introduce domestic abuse policies, processes and specialist training for DWP staff and pilot the Economic Abuse Evidence Form. This information-sharing tool, devised by Money Advice Plus, would enable the early identification of DWP debts related to economic abuse and offer effective support to victim-survivors, so they are not caused further harm through debt recovery processes.

### **Recommendations for the Ministry of Justice:**

1. For the Lord Chancellor to introduce cohabitation reforms which reflect the needs of victim-survivors of domestic abuse, protecting them from further harm by the abuser and supporting them to achieve fair outcomes on separation.
2. For the Lord Chancellor to introduce financial remedy reforms to ensure that economic abuse is given due weight in the division of assets. This must include considering economic abuse as both conduct and need in determining cases and improving financial disclosure enforcement in the family courts.
3. For the Lord Chancellor to scrap the legal aid means test for victim-survivors of domestic abuse so they can access legal advice and support when going through the family courts.
4. For the Lord Chancellor to continue to work with specialist experts like SEA, to ensure victim-survivors and the specialist services that support them, have clear guidance and resources to evidence economic abuse for accessing legal aid in divorce and financial remedy proceedings.
5. For the Lord Chancellor to urgently implemented the accepted reforms set out within the government's response to the Legal Aid Means Test Review in May 2023, including the awaited mandatory disregard for inaccessible or trapped capital and accompanying guidance.
6. For the Lord Chancellor to introduce reforms that will improve the supply of legal aid solicitors who are willing and able to take on financial remedy cases.

### **Recommendations for the Department for Business and Trade:**

1. For the Secretary of State for Business and Trade to amend the Employment Rights Bill to include an entitlement of up to 10 days of paid leave a year for employees who are experiencing domestic abuse so victim-survivors can take steps to leave an abuser and rebuild their life while maintaining their employment and lifesaving income.

### **Recommendations for the Department of Education:**

1. Following the inclusion of economic abuse in the new Relationship and Sex Education guidance, for the Secretary of State for Education to provide funding to enable schools to develop the curriculum on economic abuse in collaboration with specialist economic abuse experts.
2. For the Secretary of State for Education to introduce Financial Education for primary and secondary school-age children (key stages 1-4) that includes economic abuse and teaching about equitably managing joint finances. This must also include funding to develop this curriculum in collaboration with specialist economic abuse experts.



## Recommendations for financial services firms:

1. For firms to understand their customers by conducting intersectional analysis of victim-survivors' needs and implement this learning into their product design, service delivery, and colleague training. This should include implementing inclusive design principles and including survivors' lived experience in product and service design and future reviews.
2. For firms to collaborate with Surviving Economic Abuse, UK Finance and credit reference agencies to establish an industry-wide approach to coerced debt and restoring victim-survivors' credit files so they reflect their creditworthiness and not the abuser's behaviour.
3. For firms to consult with specialist organisations and victim-survivors, including those from a minoritised background, to ensure their products and services are survivor-centred, safe, and inclusive. This should include identifying and closing down opportunities for abusers to misuse products, for example, where possible by taking a safe and consistent approach to the separation of joint products.
4. For firms to ensure their consumer support offer meets the needs of all victim-survivors, including those with intersecting needs. This could include adopting the Economic Abuse Evidence Form so victim-survivors only have to tell their story once and offering translation and independent interpretation services to meet customers' needs in their target market.
5. For firms to encourage customers experiencing economic abuse to contact their bank for support, in particular those from marginalised groups. This could include running customer awareness campaigns targeting under-served audiences, publicising their support offer on SEA's Banking Support Directory, and introducing notification messages around economic abuse through "positive friction" at key points in the customer journey.
6. For firms to support continuous learning by building colleagues' skills and capabilities so they can recognise economic abuse and how to respond to victim-survivors, including those from marginalised backgrounds. This should include providing economic abuse training delivered by specialists to colleagues and promoting better coordination by ensuring all colleagues know what support the firm can offer to customers and how to signpost to specialist domestic abuse services.

## Recommendations for credit reference agencies:

1. For credit reference agencies to collaborate with Surviving Economic Abuse, UK Finance and financial services firms to establish an industry-wide approach to restoring victim survivors' credit scores so they reflect their creditworthiness and not the abuser's behaviour.

### **Recommendations for local authorities and frontline voluntary sector services:**

1. For local authorities to work with SEA to develop the Economic Abuse Advocacy Model, a model of co-ordinated and holistic local support for economic abuse victim-survivors.
2. For local authorities to include economic abuse in their violence against women and girls' strategies, data monitoring, local needs assessments and commissioning service specifications.
3. For local authorities and voluntary sector services to ensure frontline staff receive specialist economic abuse training so they can spot the signs and effectively support customers experiencing economic abuse in all their diversity.

### **Recommendations for Surviving Economic Abuse:**

1. For SEA to continue raising awareness of economic abuse, working alongside strategic partners to amplify its reach, as well as targeting communications at marginalised groups who are most severely impacted.
2. For SEA to conduct further research into the experiences of marginalised victim-survivors, in particular Black, Asian and other ethnically minoritised women, to enhance understanding of the disproportionate impact of perpetrator's economic abuse.
3. For SEA to work with victim-survivors from marginalised groups and the 'by-and-for' services that support them to develop policy solutions to support their specific needs and prevent perpetrators targeting economic abuse against them.

## Endnotes

- 1 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).
- 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 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).
- 4 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.
- 5 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).
- 6 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: Demographics for women aged 18 or over by ethnicity, UK, July 2023 to June 2024 – Office for National Statistics
- 7 According to the ONS's Crime Survey, over one in four women in England and Wales have experienced domestic abuse from a current or former partner since the age of 16 compared to nearly one in six men. When looking at economic abuse alone the gap widens, one in eight women in England and Wales have experienced economic abuse from a current or former partner since the age of 16 compared to one in 13 men. Office for National Statistics (2024): Crime Survey for England and Wales: year ending March 2024. <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/redevelopmentofdomesticabusestatisticsdatafromsplisampletrialenglandandwales>
- 8 Domestic Abuse Act (2021): <https://www.legislation.gov.uk/ukpga/2021/17/part/1>
- 9 (sub-clause 4b, section 76; 2015)
- 10 Ibid. and Home Office (2023): Controlling or Coercive Behaviour: Statutory Guidance Framework. [https://assets.publishing.service.gov.uk/media/642d3f9e7de82b001231364d/Controlling\\_or\\_Coercive\\_Behaviour\\_Statutory\\_Guidance\\_-\\_final.pdf](https://assets.publishing.service.gov.uk/media/642d3f9e7de82b001231364d/Controlling_or_Coercive_Behaviour_Statutory_Guidance_-_final.pdf)
- 11 Adams, A. E., Beeble, M. L., & Gregory, K. A. (2019). *Conceptualizing the economic costs of coercive control among women with partner violence experiences*. *Psychology of Violence*, 9(2), 207–217.
- 12 Postmus, J., Plummer, S. and Stylianou, A.M., (2016), 'Measuring Economic Abuse in the Lives of Survivors: Revising the Scale of Economic Abuse', *Violence Against Women*, 22(6): 692–703; Adams, A.E., Greeson, M.R., Littwin, A.K. and Javorka, M., (2019), 'The revised Scale of Economic Abuse (SEA2): development and initial psychometric testing of an updated measure of economic abuse in intimate relationships', *Psychology of Violence*, 10(3): 268–278; Sharp-Jeffs, N. (2022). *Understanding and responding to economic abuse*. Emerald Publishing.
- 13 Sharp-Jeffs, N. (2022). *Understanding and responding to economic abuse*. Emerald Publishing
- 14 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).
- 15 Women's Budget Group. (2025, January 16). *Embedding gender equality across government*. [https://www.wbg.org.uk/wp-content/uploads/2025/01/Embedding-Gender-Equality-Across-Government\\_WBG2025.pdf](https://www.wbg.org.uk/wp-content/uploads/2025/01/Embedding-Gender-Equality-Across-Government_WBG2025.pdf); Sharp-Jeffs, N. (2022). *Understanding and responding to economic abuse*. Emerald Publishing
- 16 Sharp-Jeffs, N., (2015), *Money Matters: research into the nature and extent of financial abuse within intimate relationships in the UK*, London: Refuge and Co-operative Bank.
- 17 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).
- 18 Sharp-Jeffs, N. (2022). *Understanding and responding to economic abuse*. Emerald Publishing
- 19 Walby, S. (1990). *Theorizing patriarchy*. Basil Blackwell.
- 20 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).
- 21 Sharp-Jeffs, Nicola (2015) *Money Matters : Research into the extent and nature of financial abuse within intimate relationships in the UK*. Project Report. London Metropolitan University, London.
- 22 (Home Office, 2023, Figure 6, Point 38).
- 23 Surviving Economic Abuse (2025): Survivors' Needs: How financial services firms can support customers experiencing

- economic abuse to regain financial control and rebuild their lives. [Survivors-Needs\\_SEA\\_2025.pdf](#)
- 24 Findings are higher and statistically significant for Black women and women from mixed-raced groups.
  - 25 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).
  - 26 Refuge, 2020, [Know Economic Abuse](#). 46% of 275 BAME respondents reported at least one economic abuse behaviour compared to 38% of 3692 of white respondents.
  - 27 Anitha, S., (2019), 'Understanding Economic Abuse Through an Intersectional Lens: Financial Abuse, Control, and Exploitation of Women's Productive and Reproductive Labor', *Violence Against Women*, 25(15): 1854-1877; Breckenridge, J., Singh, S., Lyons, G., Suchting, M., (2021), *Understanding Economic and Financial Abuse Across Cultural Contexts*, Sydney: Gendered Violence Research Network; Chowbey, P., (2017), 'Women's narratives of economic abuse and financial strategies in Britain and South Asia', *Psychology of Violence*, 7(3): 459-468.
  - 28 Breckenridge, J., Singh, S., Lyons, G., Suchting, M., (2021), *Understanding Economic and Financial Abuse Across Cultural Contexts*, Sydney: Gendered Violence Research Network. K. Royal, *Surviving Economic Abuse* (2025): Survivors' Needs: How financial services firms can support customers experiencing economic abuse to regain financial control and rebuild their lives.
  - 29 *Surviving Economic Abuse* (2025): Survivors' Needs: How financial services firms can support customers experiencing economic abuse to regain financial control and rebuild their lives. [Survivors-Needs\\_SEA\\_2025.pdf](#)
  - 30 An independent report, "Windrush Lessons Learned Review", by Wendy Williams found that: "Ethnicity continues to be deployed in the public and private sector as a proxy for legal immigration status... both unconscious bias and even conscious racial prejudice remain alive and well and will further compound the physical, socio-economic, and political expulsion of racial and ethnic minority communities and individuals from the British nation." Home Office (2020) Windrush Lessons Learned Review: [https://assets.publishing.service.gov.uk/media/5e74984fd3bf7f4684279faa/6.5577\\_HO\\_Windrush\\_Lessons\\_Learned\\_Review\\_WEB\\_v2.pdf](https://assets.publishing.service.gov.uk/media/5e74984fd3bf7f4684279faa/6.5577_HO_Windrush_Lessons_Learned_Review_WEB_v2.pdf)
  - 31 *Surviving Economic Abuse* (2025): Survivors' Needs: How financial services firms can support customers experiencing economic abuse to regain financial control and rebuild their lives. [Survivors-Needs\\_SEA\\_2025.pdf](#)
  - 32 [Crime Survey for England and Wales \(CSEW\)](#) for the year ending March 2024 reported that 9.2% of disabled people were victims of domestic abuse once or more, compared to 3.9% of non-disabled people. Office for National Statistics (2024): *Crime Survey for England and Wales: year ending March 2024*. <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/redevelopmentofdomesticabusestatisticsdatafromsplitsampletrialenglandandwales>
  - 33 Future surveys could also explore a wider range of behaviours a perpetrator may use to control in older age (e.g. pensions, savings, care costs etc), which may reveal underreporting of abuse of older women in our survey.
  - 34 In England and Wales, it is estimated that as much as 30% of domestic abuse starts during pregnancy. Lyons, G. (2008). *Identifying, understanding and responding to domestic abuse in the perinatal period*. *BJPsych Bulletin*, 32(1), 4–8.
  - 35 The BBC commissioned a survey of 1,000 UK women aged 18–44 by Savanta ComRes, which found that 50% of women said they had experienced at least one type of reproductive coercion. BBC (2022): <https://www.bbc.co.uk/news/newsbeat-60646285>
  - 36 Women's Aid found that one in seven women with three or more children supported by the No Woman Turned Away project were turned away from refuge accommodation, highlighting the additional barriers that women with large families can face to safely fleeing the abuser. Women's Aid. (2025) *Nowhere To Turn, 2025: Findings from the ninth year of the No Woman Turned Away project*. Bristol: Women's Aid. <https://www.womensaid.org.uk/wp-content/uploads/2025/06/NWTA-2025.pdf>
  - 37 This finding was not statistically significant.
  - 38 Findings for women with four or more children must be treated with extreme caution due to the very small sample size for this group.
  - 39 *Surviving Economic Abuse* (2025): Survivors' Needs: How financial services firms can support customers experiencing economic abuse to regain financial control and rebuild their lives. [Survivors-Needs\\_SEA\\_2025.pdf](#)
  - 40 These findings are not statistically significant but may be indicative of the role of awareness in supporting recognition of abuse.
  - 41 Ibid.
  - 42 Police finding not statistically significant.
  - 43 This finding was not statistically significant for the NET economic abuse behaviours, but was for both NET restrict and exploit behaviours.
  - 44 This is not a statistically significant finding for NET economic abuse behaviours, but is a statistically significant finding for restrict and exploit behaviours.



**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](mailto:info@survivingeconomicabuse.org)**

Follow us on Twitter:

**[@SEAresource](https://twitter.com/SEAresource)**

Learn more about economic abuse and access useful resources at:

**[www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)**

Join our 'Experts by Experience' Group:

**[www.survivingeconomicabuse.org/survivors-ref-group](http://www.survivingeconomicabuse.org/survivors-ref-group)**

Join our international network:

**[www.survivingeconomicabuse.org/home/international-network](http://www.survivingeconomicabuse.org/home/international-network)**

Raise funds or donate to us:

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