



SURVIVING

ECONOMIC

A B U S E

Hidden risks, fatal consequences: Economic abuse in Domestic Homicide Reviews

March 2026

About Surviving Economic Abuse

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We work to save lives and stop economic abuse forever.

Our work is grounded in the lived experiences of victim-survivors, informed by our evidence base, and shaped through close collaboration and partnerships with the financial services sector, government and frontline domestic abuse organisations. We offer specialist training as well as confidential consultancy support to help firms develop products, services, and systems that support victim-survivors and disrupt perpetrators.

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Content warning

This report includes detailed accounts of deaths linked to domestic abuse, including economic abuse, homicide, and suicide. Please read with care. This includes details of the abuse throughout, and case studies which include details of victims' experiences and their deaths.

Please visit our website [here](#) for resources which you may find useful. Further information about other specialist domestic abuse support can be found [here](#).

For mental health needs support, including feelings of self-harm or suicide, please visit the [Samaritans website](#) or call their helpline on 116 123.

Acknowledgements

We are grateful to Advocacy After Fatal Domestic Abuse (AAFDA) and the Domestic Abuse Commissioner for their time in reviewing and sharing feedback on this report. We are particularly appreciative of their continued leadership in ensuring that Domestic Homicide Reviews (DHRs) are not only conducted, but learned from.

We would also like to extend our thanks to the members of the Domestic Homicide Review Quality Assurance Panel, past and present. Their commitment to scrutiny, learning and continuous improvement plays a vital role in strengthening the DHR process nationally. The time, experience and professional judgement they bring to this work helps to ensure that reviews are robust, transparent and focused on preventing future deaths. We also recognise the DHR chairs and authors, practitioners, researchers and advocates whose work underpins the Domestic Homicide Review system.

We would also like to recognise the families who, in the midst of unimaginable loss, contribute to these processes in the hope of preventing future deaths. Their courage and persistence sit at the heart of any meaningful attempt to improve responses to domestic abuse.

We dedicate this report to the lives lost to domestic abuse, including economic abuse.

Each statistic represents a person whose life mattered, and whose absence is profoundly felt by those who loved them. Our commitment to this work is grounded in the belief that learning from these deaths must lead to systemic change, so that fewer families have to endure such loss in the future.

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Foreword

We have long known that perpetrators use economic abuse to trap victims in dangerous situations and to continue their campaign of control long after separation. This ground-breaking research makes clear that economic abuse is not peripheral in domestic abuse-related deaths, it is a significant risk factor for homicide and suicide.

Our new report reveals for the first time that at least one economic abuse victim is dying every three weeks. Behind each statistic is a life cut short and missed opportunities to prevent the loss of a loved one.

Despite the fact economic abuse featured in over half of Domestic Homicide Reviews, it is too often overlooked in risk assessments, inconsistently identified within reviews themselves, and misunderstood by agencies that could have intervened. In one case, a perpetrator even used legal processes to initiate contact on the very day he murdered the victim.

With the Government setting out its ambition through its Violence Against Women and Girls (VAWG) Strategy to halve VAWG within a decade, this evidence must serve as a wake-up call. That ambition cannot be realised unless economic abuse is recognised as a serious and potentially fatal form of domestic abuse, embedded within risk management frameworks, and prioritised consistently across all agencies.

I want to thank Dr Kathryn Royal, our Senior Research Officer, for her rigorous research and for representing Surviving Economic Abuse on the Home Office Quality Assurance Panel for Domestic Homicide Reviews from 2019 to 2025. Her expertise and dedication have been instrumental to this work. I also want to dedicate this report to the victims whose lives were tragically stolen, their families who carry that loss every day, and the survivors who continue to fight alongside us for safety, justice and lasting change.

This report must be a turning point. If we are to prevent further deaths, economic abuse must be recognised, understood and acted upon, across every agency, every review and every response.

Together, we can save lives and stop economic abuse forever.

Sam Smethers
CEO of Surviving Economic Abuse (SEA)



Foreword

I was delighted to be asked by Surviving Economic Abuse (SEA) to write the foreword to this important and striking report which unveils significant gaps in professionals' knowledge of economic abuse and its impacts, as revealed via Domestic Homicide Reviews (DHRs).

I have long admired the groundbreaking work of SEA, as pioneered by Dr Nicola Sharp-Jeffs OBE, who did so much to teach the rest of us on the huge impacts of this form of abuse.

As someone bereaved by double domestic murder, and as a previously formal assessor of these reviews, I remember reading reviews which began to recognise economic abuse. More than twenty years ago, my sister Julia suffered this form of abuse too, but we didn't have a name for it then and shared understanding was minimal.

I am drawn to the recommendation for Home Office guidance on how non-traditional stakeholders, including the financial services sector, can engage with DHRs. The statutory guidance emphasises that reviews should take place within the community of the victim and it is here that we see some demoralising acts of agencies inadvertently facilitating economic abuse as the report reveals. In one case, the bank took rectifying action but classed the matter, ignorantly, as a civil issue. Ignorance allows abuse to flourish.

I applaud the use of the expressive words "restriction, exploitation and sabotage" to describe economic abuse as they bring an appropriate status to its huge and ruinous effects.

Interspersed with examples of horrific abuse in real cases, the report skillfully describes a form of abuse not sufficiently understood or recognised by too many professionals. It should serve as an excellent reference from which public protection professionals and community members can wise up on how to counter this abuse. It can also help professionals to ensure DHRs include recognition of this abuse and lead to better practice.

I wonder what my late sister and nephew and other victims of fatal domestic abuse would think of this report.

Frank Mullane MBE

CEO of Advocacy After Fatal Domestic Abuse (AAFDA)



Executive summary

Through our work with victim-survivors, we have long known that domestic abusers have used economic abuse to trap them in dangerous situations and continue their seemingly never-ending campaign of abuse post-separation, heightening their risk of homicide and suicide.

Despite what victim-survivors and their families have told us, economic abuse is still overlooked and misunderstood. For the first time, we have analysed over 400 Domestic Homicide Reviews (DHRs) to understand how economic abuse featured in the cases of victims whose death was related to domestic abuse, finding that one person died every 19 days in cases involving economic abuse and intimate partner violence over a 12-year period from 2012-2024.

This evidence base will be vital to increasing our identification of economic abuse as a risk factor of homicide and suicide and ensure we act with urgency to prevent further lives from being lost.

Every

19

days a victim of economic abuse loses her life

From 2019 to 2025, Surviving Economic Abuse's (SEA) Senior Research Officer, Dr Kathryn Royal, represented SEA on the Home Office Quality Assurance Panel for DHRs, providing insight and feedback on economic abuse. DHRs take place when someone over the age of 16 has died, or is suspected to have died, following abuse, violence or neglect from a current or former intimate partner, someone they were related to, or a member of the same household.

We used a mixed-methods approach involving descriptive statistical analysis of reviews in England and Wales, and thematic analysis of 15 reviews where economic abuse was identified and where the death took place in the context of intimate partner violence. This research is the first dedicated to shining a light on economic abuse in DHRs.

While this research was being developed, the Home Office announced that DHRs would be renamed as Domestic Abuse Related Death Reviews (DARDRs). This is yet to take effect. To remain consistent with the terminology that was used throughout our research period, we have used 'DHRs' throughout. Similarly, this announcement also included that reviews would no longer be required in cases where the victim and perpetrator lived together, but were not personally connected.

Our key findings include:

- 51% of DHRs involved economic abuse in the context of intimate partner violence, though this is likely an underestimation. The vast majority of victims were female, and most perpetrators were male.
- Abusers used a range of behaviours across economic restriction, exploitation and sabotage in order to enact economic abuse.
- There were repeated missed opportunities by agencies such as the police, GPs, those involved in Multi-Agency Risk Assessment Conferences, the Child Maintenance Service and financial service firms to recognise and respond to economic abuse. In some cases, agencies such as county courts, facilitated the perpetrator's economic abuse.
- Economic abuse featured as part of coercive control and post-separation harm across many reviews, but was frequently overlooked within risk assessments, limiting opportunities for timely intervention and safety planning.
- Even where the perpetrator's economically abusive tactics were evident in the review, less than half of those DHRs identified that the victim had experienced economic abuse.
- Where there were recommendations made around economic abuse, these demonstrated a strong need for awareness raising and training for professionals. This included at a national level.

Over
50%
of DHRs featured
evidence of economic
abuse by a current or
ex-partner

Given the scale of economic abuse and the links between economic control and domestic abuse-related deaths, it is vital that economic abuse is identified in DHRs and that we learn from the loss of these victims' lives.

There are a number of pressing recommendations that emerge from the findings:

- Economic abuse must be explicitly integrated into the government's forthcoming new guidance on best practice for domestic abuse risk management and multi-agency working, as outlined in the new VAWG Strategy.
- Community Safety Partnerships (CSPs) and local panels should access specialist training on economic abuse and DHRs.
- Frontline police officers should receive training on integrating economic abuse within the assessment and management of Violence Against Women and Girls (VAWG) risk, through the College of Policing and supported by the National Centre for Violence Against Women and Girls and Public Protection (NCVPP).

- The Home Office should formally endorse and mandate the use of SEA's specialist guidance on economic abuse and DHRs. This guidance should be required reading for all DHR Chairs and integrated within DHR Terms of Reference, evidence-gathering processes and report production.
- DHR panels must be able to reflect victims' experiences of economic abuse from an intersectional perspective, including racially minoritised, disabled and migrant women.
- The Home Office should provide guidance on how non-traditional stakeholders, including the financial services sector, can engage with DHRs.
- Greater consistency is needed within DHRs to ensure that demographic information is clearly recorded.
- The Home Office should update the reporting form that CSPs are required to complete alongside submitting a DHR to include economic abuse as an aggravating factor.

Introduction

Economic abuse is a devastating form of domestic abuse, which perpetrators often use alongside other forms of abuse and in the context of coercive control.

With the passing of the 2021 Domestic Abuse Act, economic abuse is recognised and defined in law, and post-separation abuse is criminalised. Economic abuse is when a perpetrator restricts, exploits, and/or sabotages the victim's economic resources, which include money and finances, as well as the things that money can buy. As it does not require physical proximity, abusers can continue, escalate and begin abuse following the end of a relationship.

SEA's research with Ipsos UK found that **over four million women in the UK** experienced economic abuse from a current or former intimate partner over a 12-month period. [1] The same research found that 56% of those who experienced economic abuse also experienced other forms of domestic abuse, including that 27% said that their current or former partner had made threats to hurt or kill them, and 28% who said that the perpetrator also used physical force on them. The impacts of economic abuse are significant: 23% of those who experienced economic abuse shared that, as a result of this form of abuse, they were prevented from leaving the relationship. [1]

This research is based on SEA's experience of sitting on the Home Office Quality Assurance Panel (QA Panel) for Domestic Homicide Reviews in England and Wales. This work was initially conducted by SEA's founder, Dr Nicola Sharp-Jeffs OBE, and then transitioned to Dr Kathryn Royal, Senior Research Officer, who sat on the panel from January 2019 to July 2025.

We are grateful to the Home Office for allowing us to share our knowledge on economic abuse in this role, and to the other QA Panel members, from both statutory and non-statutory agencies, for sharing their expertise with us. We hope that, through this role, we have supported reviews to more fully recognise and speak to victims' experiences, as well as identify changes to prevent future deaths.

We are pleased that Dr Nicola Sharp-Jeffs' expertise on economic abuse continues to play a key role with her appointment to the QA Board following the recent [public appointment process](#).

At the time of conducting this research and writing, the updated statutory guidance for conducting DHRs, which the Home Office consulted on in 2024, is awaiting publication. Any references to the statutory guidance, unless stated otherwise, are therefore based on the previous guidance, published in 2016.

Similarly, whilst the Home Office had announced plans to rename DHRs to Domestic Abuse-Related Death Reviews, at the time of writing this is not yet in effect. This announcement also included updating the domestic abuse definition to match the one introduced by the Domestic Abuse Act 2021. This change to the statutory guidance will therefore explicitly include economic abuse and also change the circumstances in which reviews are conducted, removing the need for a review in situations where the victim and perpetrator were cohabiting but were not ‘personally connected’. We have used ‘DHRs’ to reflect the language of when the reviews in our sample were completed.

What are Domestic Homicide Reviews?

In England and Wales [2], Domestic Homicide Reviews are a statutory process that is conducted following the death of a person over the age of 16 due to violence, abuse or neglect. [3] This includes cases of homicide, suicide or other causes of death, including neglect.

Though a statutory requirement, reviews are conducted locally, with responsibility held by Community Safety Partnerships (CSP). CSPs appoint an independent Chair and a local panel is convened, made up of statutory services (e.g. GP, schools or the police) and local specialist organisations, like frontline domestic abuse and by-and-for services (though the involvement of these has been found to vary [4]) who either had contact with the victim, perpetrator or their families, or who bring relevant expertise.

The Chair and this local panel receive information from agencies on the contact they had with those involved in the case, and reviews what was known about the circumstances of the victim’s death and the response of agencies. This should involve the testimony of those who knew the victim or perpetrator, including family or friends (and, in some reviews, the perpetrator), though there is evidence that this is mixed in practice. [5]

The Chair then compiles a report, including lessons to be learned. Finished reviews are submitted to the Home Office’s QA Board for review and to approve publication. For a more detailed overview of the DHR process, see the Domestic Abuse Commissioner’s report. [6]

Challenges in conducting and researching DHRs

In our literature review on what was known about DHRs in England and Wales, we identified several challenges around conducting DHRs. These included:

- a lack of transparency and consistency for commissioning DHRs (particularly in suicide cases)
- lack of national oversight of recommendations
- inconsistent quality of Chairs
- issues with information sharing or recording
- a lack of intersectional understanding
- inconsistent use of specialist or by-and-for services to provide expertise
- inconsistent quality of analysis
- victim-blaming
- family and friends having negative experiences of participating in DHRs, or not being involved by the panel
- the length of time taken (with an average of three years [6]).

Though there have been some improvements (for example, the Home Office has made training mandatory for Chairs, and the Domestic Abuse Commissioner has piloted a national oversight mechanism [6]), there are numerous outstanding issues which will require further work and funding to address.

As well as this, it has also been argued that the use of DHRs for research can be problematic. This is because DHRs have not been conducted for this purpose, and the decision-making process is not always transparent. [7] Extracting 'even basic information such as demographic data' from DHRs can be difficult, and the varying quality of DHRs also impacts this. [8] DHRs can nonetheless provide 'rich learning about individual cases, as well as systems'. [9]

Economic abuse in DHRs

There is little existing research on economic abuse within DHRs. What is known, however, suggests that economic abuse is a significant issue for victims of domestic homicide. The addition of 'financial abuse' in the Home Office data collection form submitted alongside reviews shows that economic abuse is common. For example, Home Office analysis found that financial abuse was the second most common aggravating factor in DHRs, second only to coercive control. It accounted for 22% of aggravating factors in 2020-2021 [10] (the first year that financial abuse was included), 26% in 2021-2022 [11] and 29% in the most recent analysis covering the time period 2022-2023. [12] In 2022-2023, it was noted that financial abuse occurs in 55% of the reviews where coercive control was recorded. [12] For victims who died by suicide in 2022-2023, 26% reviews recorded financial abuse as an aggravating factor. [12]

Though few, some research in our literature review did share examples of how abusers restricted, exploited or sabotaged victims' economic resources, including:

- Preventing access to utilities [13, 14]
- Restricting the victim's or household finances, closely monitoring spending or making the victim account for all spending [14]
- Using aggression, physical abuse or threats of self-harm to obtain money, including for substance misuse or gambling [14, 15]
- Making victims sleep on the floor or outside [4]
- Controlling access to belongings, such as preventing a victim from taking her property or jewellery, or taking her keys and car, or medication [4, 14]
- Taking bank cards [4]
- Taking or destroying identity documents, such as a passport [4]
- Not paying debts owed to the victim's family [4]
- Making a victim ask for money to buy personal items [4]
- Committing the homicide in a context of the perpetrator's "fear of financial loss and economic hardship" following separation [14]

There were also instances recorded in the literature where economic abuse was not spotted by agencies, [16] or where the victim had disclosed experiences of economic abuse before their death and this was overlooked. [17] In addition, whilst economic abuse was not always included in research, some research did explore 'financial issues'. For example, research into DHRs involving deaths by suicide found that financial and housing precarity was prominent in 65% of cases. [13]

Methods

This research used a mixed-methods approach to draw out learning from DHRs conducted in England and Wales. SEA's Senior Research Officer (with occasional support from other team members) represented SEA on the Home Office Quality Assurance Panel from early 2019 to summer 2025. Throughout this time, details of reviews (such as the geographical area the death occurred in, demographic information about the victim and perpetrator, location, method of the death and whether there was evidence of economic abuse in the review) were recorded in a spreadsheet.

This spreadsheet formed the basis of the quantitative analysis. Following consultation with the Home Office, it was agreed that all reviews could be included in this sample, including those that had not been published, as no identifying information would be included in the quantitative analysis findings. This resulted in a final total sample of 454 DHRs for analysis. Descriptive statistical analysis of these 454 reviews was conducted using Excel. Analysis was also conducted on a sub-sample of 231 reviews where there was economic abuse identified (either by the review or by the researcher) in the context of intimate partner violence. SEA's Evaluation Specialist, Keith Gibson, provided additional support on statistical testing.

Qualitative analysis was carried out on fifteen DHRs that, at the time of the research, were publicly available, either through the Home Office's online [DHR Library](#), or on local Community Safety Partnership websites. All 15 reviews involved examples of economic abuse by an intimate partner. A mixed sampling approach was used, with five reviews sampled purposefully to include cases where there was significant economic abuse. A further ten reviews were sampled randomly. All reviews were imported into Nvivo. A starting coding framework was developed, and analysis was conducted, with further codes being added during analysis. Summaries of these 15 cases are included throughout the findings. [18]

As with any research, there are limitations. As discussed, DHRs are not designed to be used for research. There were significant variations in reviews, including around the recording of demographic information. We were also limited to the information included in reports and it is likely that at least some victims who were not identified as experiencing economic abuse in our research will have, in fact, experienced it. Similarly, the sample will also be impacted by decision-making around whether a victim's death meets criteria for a DHR.

For example, the Centre for Women's Justice and Imkaan's report into the deaths of Black and minoritised women found that there are comparatively few DHRs into deaths by suicide for Black and minoritised women. [4] Therefore, research on DHRs is limited to whose death is selected to be reviewed, and whose death is not.

Finally, the 15 reviews thematically analysed is relatively small when compared to the overall number of DHRs. This sample size was largely dictated by practical reasons and the time limitations we had in conducting the research. We therefore do not know if these reviews are representative of domestic abuse-related deaths more broadly.

Findings

Who were the victims in DHRs?

In the full sample of 454 reviews, over three-quarters (80%) of the reviews were cases where the victim and perpetrator were either current or ex-partners (intimate partner), and 17% involved cases where the victim and perpetrator were related to each other (familial, including victims being killed by their children, grandchildren, sibling or parent). A small number of reviews also involved other relationships, such as someone the victim was living with. The majority of reviews involved a death by homicide, whilst 22% of cases involved the victim dying by suicide.

There was a total of 471 victims in the 454 reviews, as three per cent of reviews involved the death of more than one victim (2% involved the death of two victims, and 1% involved the death of three victims). These cases involved the death of another victim, with 1.5% of reviews involving the death of an intimate partner and another family member, such as the child of the victim and perpetrator, or a victim's family member. 0.6% of reviews involved the death of an intimate partner and someone else, such as the victim's new partner (or someone the perpetrator believed to be their new partner) and 0.2% involved the death of more than one intimate partner of the perpetrator. 0.7% involved cases where all the victims were family members of the perpetrator.

The demographic information below is given with the note that there were inconsistencies across how this data was recorded across reviews, which also contributed to difficulties in extracting data (as previously noted by Chantler et al. [8]).

Findings are focused on the 231 reviews which involved economic abuse from an intimate partner, though relevant findings from the total sample of 454 reviews are referred to.

For some demographics, we have also compared the cases involving economic abuse from an intimate partner with the rest of the cases (rather than the full sample).

Economic abuse and intimate partner violence

51% of reviews in the sample involved economic abuse in the context of intimate partner violence. Across the time period these deaths took place in, this is equivalent to a victim of economic abuse dying every 19 days. The findings below discuss what was known about the sex, gender identity, age, ethnicity, disability of victims within reviews where economic abuse from an intimate partner was identified. [19]

Sex

90% of reviews involving economic abuse in the context of intimate partner violence had at least one female victim and 13% had at least one male victim. Most of the male victims were intimate partners but one case involved the murder of a male child alongside their mother and sister. There was a higher proportion of female victims in the economic abuse sample compared to the total sample.

In 90% of cases involving economic abuse in the context of intimate partner violence, at least one perpetrator was a male. 10% of cases involved only a female perpetrator. This was comparable to the total sample.

97% of cases involving economic abuse in the context of intimate partner violence were abuse within a heterosexual relationship, and 3% were abuse within a same-sex relationship.

These findings support what we already know about domestic, including economic, abuse and domestic homicides – that it disproportionately impacts women and that the majority of perpetrators are men.

Gender identity

In one review in the sample including economic abuse from an intimate partner, the victim was a transwoman killed by her male partner.

The rest of the full sample also included a case where there were two perpetrators, one of whom was a transwoman. Similarly in the rest of the full sample, a perpetrator was recorded as male but was noted as questioning their gender identity.

Age

Victims of economic abuse from an intimate partner were found to be younger than victims in all other cases. This was statistically significant, with victims of economic abuse from an intimate partner having a mean age of 40.5, compared to victims in all other cases having a mean age of 52.1.

This mirrors previous nationally representative research by SEA which also found that younger women (aged 18–24) were disproportionately likely to report experiencing economic abuse, but that women across all ages experienced economic abuse. [1]

It is worth stating here that DHRs are only required in cases where the victim is over the age of 16 (other forms of Child Safeguarding/Child Death review are used in these cases). The youngest primary victim of a DHR was aged 18, and the oldest was 91. When taking into account children killed by the perpetrator alongside killing their current or ex-partner, the youngest victim was four years old.

Ethnicity

Where it was known across the economic abuse and intimate partner violence cases, 84% of victims were white and 16% were ethnically minoritised. 10% of victims were Asian, 4% were Black and 2% were from multiple ethnic groups.

These findings were largely consistent with wider DHR sample and with the population in England and Wales as a whole. [20] However, given previous research has found that Black and minoritised women were more than twice as likely to experience economic abuse than White women it is possible that economic abuse is being under reported in the Domestic Homicide Reviews of Black and minoritised victims. [1] Work by the Centre for Women's Justice and Imkaan suggests that the deaths of Black and minoritised women who die by suicide in the context of domestic abuse remain 'invisible' in post-death investigations. [4] Our findings suggest further work may also be needed to ensure that the role of economic abuse within the deaths of Black and minoritised victims is reviewed.

Disability

16% of victims in the economic abuse sample were recorded as having a disability or long-term health condition. This was slightly lower in the economic abuse sample when compared to all reviews (20%). As this contrasts with SEA's previous findings which found that disabled women are disproportionately impacted by economic abuse, the reasons for this are unknown but point to a need for more research on disabled women's experiences of economic abuse. Victims in our sample also reported lower rates of disability when compared to England and Wales as a whole. [21] This is worthy of further exploration.

Cases of suicide

A higher proportion of reviews where the victim had experienced economic abuse from an intimate partner involved suicide, compared to all other cases. This difference was found to be statistically significant, highlighting an important association that warrants further attention and research, particularly in understanding of risks for victim-survivors of economic abuse. Our nationally representative survey found that 36% of women who had experienced economic abuse from a current or former partner in a 12-month period had experienced mental health impacts as a result, including depression, anxiety, panic attacks and suicidal thoughts. [1] This is equivalent to 1.5 million women in the UK. These findings together demonstrate the severity of mental health impacts when a perpetrator enacts economic abuse.

Further findings on suicide as a cause of death can be found in a forthcoming publication. [20]

Qualitative sample

For the 15 reviews that involved economic abuse from an intimate partner, these cases involved:

- Eleven reviewed homicides, and three reviewed deaths by suicide. In one review, the victim was severely assaulted by the perpetrator, but this was not concluded to be the cause of death.
- All victims were women, and all but one of the perpetrators were male.
- Ten of the adult victims were white British, two were Asian British and one woman and her children were Black British. The ethnicity of the victim was not clear in one review, and in another review, the victim was stated to be Polish.
- One case also involved the death of the victim and the perpetrator's two young children. In 10 of the reviews, the victim was the parent of children under the age of 18. A further three victims had adult children.
- Deaths occurred between February 2015 and March 2022. This is likely due to the length of time taken for reviews to be completed, as well as the random sampling process.

As stated previously, these qualitative findings are not statistically generalisable, and we cannot assume they reflect the wider experiences of victims of economic abuse whose death was linked to domestic abuse. However, we believe their experiences provide vital insights which can inform responses to economic abuse.

Economic abuse behaviours

Our research uncovered a range of economic abuse carried out by perpetrators. Using the descriptions of the economic abuse from an intimate partner in the quantitative sample, we categorised behaviours into economic restriction, exploitation and sabotage. As some reviews included more than one type of economically abusive behaviour, the percentages below do not total to 100%.

When looking only at cases where economic abuse was identified and involved intimate partner abuse:

- Behaviours categorised as economic exploitation were identified in 59% of cases.
- Behaviours categorised as economic sabotage were identified in 52% of cases.
- Behaviours categorised as economic restriction were identified in 49% of cases.

However, it is important to keep in mind that these findings are limited by what behaviours were identified and included in reviews. Given that one in four UK people do not recognise economic abuse behaviours as abusive, it is likely that some of the perpetrator's economically abusive behaviours were not always included. [22]

Economic restriction

Abusers can restrict victims' access to their economic resources (such as money or banking products or their belongings). For example, this might involve controlling how money is spent, checking receipts, controlling the use of property (like a mobile phone or car) or hiding important financial information.

Restricting access to bank accounts

Perpetrators restricted victims' access to bank accounts, including their sole and joint accounts. For example, Louise was prevented from having her own account throughout their 10-year relationship.

Louise

“Louise, my daughter was the funniest, kindest girl... She stood strong on her beliefs. I was so proud of her.”

Louise was a 32-year-old woman who died by suicide in March 2020. She had experienced abuse from her female partner. This partner controlled her money and Louise had no control of her own money. Her benefits were paid into her partner's account and she had to ask for anything she needed. Louise's partner would send messages to Louise's friends asking them for money.

When Louise confronted her partner about money, her partner would physically abuse her, and she isolated Louise from her friends. Her partner also forced Louise to engage in sexual activity with men for money. Her partner would kick her out of their home (or threaten to) as the tenancy was in her name only.

In March 2020, Louise reported she was feeling better, that she was financially independent with her own bank account. She contacted services about refuge spaces while her partner was away, but none were suitable. It was agreed that services would contact Louise about possible spaces before her partner returned.

Louise died before this happened.

Restricting access to resources

Reviews shared examples of perpetrators restricting the victim's access to their economic resources. This included being 'thrown out' of the family home, having mobile phone or utilities cut off, taking key identity documents, and controlling access to food. In the review into the deaths of Andrea, and her two children Jordan and Sammy, the perpetrator was noted to have strictly controlled their access to resources.

Andrea

"Andrea was loyal and loving to family and friends."

Andrea was a 43-year-old Black British woman. She was an actress and a BSL interpreter. She and her two children, Jordan (aged 8) and Sammy (aged 4) were killed in December 2015 by Andrea's partner, who was also the children's father.

Before their deaths, when Andrea's family bought things for the children, the perpetrator took them away or returned them, and he isolated Andrea from her family. He decided what clothes Andrea and the children could wear and strictly controlled the family's diet, which further isolated them from Andrea's family. He was financially dependent on Andrea but restricted her ability to work. Friends reported that the perpetrator did not care for Andrea as her health worsened, and that Andrea had said he was jealous, obsessive and critical of her.

Shortly before her death, Andrea had been diagnosed with a debilitating terminal illness and had discussed with her family that she and the children would move in with her mother, who would look after the children following Andrea's death.

This was the last time her family saw Andrea, Jordan and Sammy.

Their bodies were later discovered buried in the garden of the family home. The perpetrator texted Andrea's family from her phone after her death and took money from her bank account. He fled the country, but was extradited to the UK, where he pleaded guilty to three counts of murder and was given a whole life sentence.

Controlling finances

Some perpetrators controlled the victim's finances. In the case of A, the perpetrator 'took full control of all her finances, keeping tight control of her salary, savings, and any money she received'.

A

“A was described as ‘bright, confident, happy, vivacious and outgoing’. She was also creative – she could master anything she put her mind to – piano, sewing, knitting.”

A was a 41-year-old British Asian woman, who was killed by her husband in December 2018, the same month that she had left the family home. She had a young child.

The perpetrator monitored her phone and her emails. He controlled the household finances, making A give him every receipt, as well as controlling what she could wear. Though she had two postgraduate degrees, she worked in a department store and had disclosed to her child's pre-school that her wages went into her husband's account. He isolated her from her family, with A's family visiting her at her workplace. A was also worried he would take their child back to his home country. Before her death, she had transferred money out of the joint account "as security".

Her husband had contacted the police in an attempt to find out if A had spoken to them. He presented himself as the victim, and was noted to speak a lot about money and that he seemed to consider A's jewellery as shared property. A told the police that she was very frightened of her husband. She had told services that he had punched her and shaken their child.

The perpetrator stabbed A the day after she returned to the family home.

He was convicted of murder and sentenced to a minimum of 16 years and 8 months in prison.

In A's case, the perpetrator also considered her jewellery as shared property, and said to police that she should not have been allowed to take this when she left, suggesting a further exploitative element to his behaviour.

Multiple reviews saw the victim having to account for purchases (e.g. by providing receipts), or ask for money or resources from the perpetrator, including to access their own money.

This included to meet basic needs, with one victim disclosing that she had to justify buying tampons. Another perpetrator tracked the victim's car mileage and spending on petrol. In some reviews, this restriction contrasted with the perpetrator spending freely.

Making the victim dependent

In multiple reviews, the perpetrator made the victim financially dependent on them, taking away their ability to be economically independent and to access safety, such as by limiting their ability to work. This includes in the case of Katarzyna, who experienced economic abuse from multiple partners. Katarzyna was a migrant to the UK and, whilst her immigration status was not known for definite, she had been unable to claim benefits at one point in the review. She said she was financially dependent on the perpetrator and unable to leave as a result. SEA has consistently, alongside sector partners, called for the scrapping of No Recourse to Public Funds for migrant survivors fleeing abuse. [23]

Katarzyna

Katarzyna's suicide note indicated the profound impact of the abuse she was experiencing and the extent to which it had affected her sense of safety and hope.

Katarzyna was a 49-year-old Polish woman who died by suicide in December 2021. She left a note indicating she had done so because of her boyfriend's abuse towards her. Her boyfriend was also a Polish national, and they had both been living in the UK for some time.

Katarzyna had previously experienced abuse from her husband, who she had been financially dependent on and who had prevented her from working due to the injuries he caused, and a previous partner. Katarzyna later formed a relationship with her boyfriend at the time of her death.

He was verbally and physically abusive towards her, including grabbing her by the throat. She had also told police that they argued about money and that her boyfriend had caused issues with their landlord as he had been stealing electricity.

While her boyfriend was initially arrested on suspicion of murder, it was concluded that Katarzyna died by suicide.

Restricting information

In two reviews, it was noted that the perpetrator restricted the victims' access to information. One victim had to ask the perpetrator for access to her emails. Another perpetrator redirected the victim's post to his new address post-separation.

Economic exploitation

Abusers can misuse victim's economic resources for their own economic benefit. This can involve stealing their money or belongings, refusing to contribute to joint costs (meaning the victim must cover these), or building up debt in the victim's name.

Coerced debt

Multiple perpetrators coerced victims into debt in the sample. The review into Diana's death found that the perpetrator had significant debts and that there were large rent arrears, which the review attributed to his 'misogynistic attitude' whereby 'he did what he wanted'.

Diana

“Our daughter grew up to be a beautiful person. She was strong, caring and loyal beyond her years. She was so very loving and caring, willing to help anyone who needed her.”

Diana was a 33-year-old woman who was murdered by her husband in November 2018. They had two children together.

Her family said that the perpetrator isolated Diana. The review states that the couple were known to have debts, including payday loans and telephone contracts. However, debts in Diana's name amounted to 'a few hundred pounds', while the perpetrator had several thousands of pounds of debt, which 'were fundamental to the family's living arrangements', including Council Tax debts. The perpetrator tried to pressure her into making a compensation claim against her employer after suffering a minor injury at work, seemingly to pay off the debts.

On the day that the perpetrator killed Diana, their landlord had chased them for £3000 worth of rent arrears. The perpetrator fled after he murdered Diana and when he was located, he had her phone and purse. He had tried to use Diana's bank card to obtain money. He pleaded guilty to Diana's murder and was sentenced to life in prison with a minimum of twelve and a half years.

Family members and friends were also used as a method to coerce the victim into debt. One review heard that those close to the victim would receive messages asking for money, but they strongly suspected that these came from the perpetrator. Another victim asked family for money, which was described as ‘completely out of character’.

The reviews also showed how perpetrators used legal proceedings. One victim disclosed to Adult Social Care that she was going through divorce proceedings and that she may lose the home as there were ‘possible debts’ against the property. Similarly, one perpetrator used a county court judgment and enforcement action against one victim for debts he claimed she owed him.

Another victim disclosed post-separation that the perpetrator had copies of her passport and driving license. Furthermore, she had also contacted Action Fraud and taken out insurance to protect herself, in case her personal details were used for loans or parking fines.

Exploiting the victim's money or resources

Several cases in the 15 reviews analysed qualitatively included examples of the perpetrator successfully exploiting, or attempting to exploit, the victim's money. For example, one perpetrator tried to convince the victim to cash in a small pension from her previous employment. In two cases, the victims' money was paid into the perpetrator's bank account.

In one review, the perpetrator had ‘pester[ed]’ the victim for child benefit money so he could buy a new car. Another review noted that the perpetrator had taken £15,000 from a joint endowment, seemingly without the victim's consent. In the case of Ethel, the perpetrator did not work or claim benefits but took money from her and the children.

Ethel

“Ethel’s family want her remembered as a loving mother and auntie, a good friend who worked hard and cared about the people she looked after; she was a beautiful person.”

Ethel was a 39-year-old White British woman who was murdered by her husband in October 2017. They had three children together. Her husband never worked or claimed benefits, relying on Ethel for money, nor did he contribute to running the household. He took money from Ethel and the children. He used Ethel's income on gambling and for buying alcohol, and insisted that he and the children wear expensive clothing. He was controlling and physically abusive to Ethel, including pinning her against a wall by her throat.

In the summer of 2017, Ethel began a relationship with a colleague, which her husband discovered. He began monitoring her movements (including through a tracking device in the car), messages, phone bill and her spending on fuel. He was threatening to both Ethel and her new partner.

Two weeks before he killed Ethel, he obtained a job. He did not have a bank account, so he paid his wages into Ethel's account and tried to gain access to it online. It is thought that the perpetrator killed Ethel when she told him she wanted to end the marriage. He was found guilty of murder and sentenced to life in prison with a minimum of 18 and a half years.

In another review, the victim (who had been under 16 when the then-20-year-old perpetrator began a relationship with her) received an inheritance when she turned 18. This was 'spent entirely' on the perpetrator. Caroline also had a similar experience.

Caroline

“Caroline was described by her sister as a loving and bubbly person who adored her children and would do anything for them.”

Caroline was a 24-year-old woman who was murdered by her partner in February 2018. She had experienced abuse as a child and from a previous partner as an adult. She also experienced the removal of her children.

The perpetrator was said by Caroline's family to be unpredictable, manipulative and violent. The trial heard that he humiliated and threatened Caroline, physically abused her, isolated her from her friends and stopped her from attending the job centre.

In one instance, he kept her prisoner in her home for four days, physically and verbally abusing her and urinating on her clothes.

In late 2017, Caroline received a compensation payment of several thousand pounds, which her family said the perpetrator exploited for drugs. During a Domestic Abuse Stalking and Honour-based Abuse (DASH) risk assessment, Caroline had told the police that she was scared the perpetrator might kill her, and she had tried to separate from him.

The perpetrator was found guilty of Caroline's murder and sentenced to life in prison with a minimum of 21 years.

In two cases, the perpetrator took, or attempted to take, money from the victim's bank account after killing her. In addition to being exploitative, this also created false hope that the victims were alive.

Perpetrators also sold victims' belongings. For example, one review noted that the perpetrator had, during the relationship, sold her 'personal moveable and immovable assets and swallowed all the proceeds for his own benefit', as well as controlling her finances.

Exploiting life insurance

The issue of life insurance featured in the review into the murder of Jessica. Her family described the policy amounts of £2 million as 'excessive'. SEA's briefing on life insurance explored how life insurance can be used by perpetrators to enact economic abuse, including by holding policies on a victim post-separation. [24]

Jessica

“Jessica was a rarity; she was beautiful on the outside, and even more so on the inside. She had a truly selfless soul and afforded everyone she met with a kindness and generosity that was second to none.”

Jessica was a 34-year-old British Asian woman who was killed by her husband in May 2018. They owned and worked in a pharmacy together. They were undergoing private fertility treatment, but Jessica was not aware that her husband was taking medication to sabotage this. He was controlling and physically and verbally abusive to Jessica, including putting his hands on her neck and isolating her from her family. Jessica also said her mother-in-law was abusive to her.

Her husband was gay and Jessica either knew or strongly suspected this. He formed a relationship with a man in Australia. If Jessica's husband has not been convicted of murder, he would have received £2 million in various life insurance policies he held on her. It is thought he intended to use this money to move to Australia to be with his new partner and her family told the review they thought he planned to use one of Jessica's fertilised embryos for him and the man to raise a child together.

Jessica's husband denied murdering her, attempting to present it as a burglary gone wrong. He was found guilty of murder and sentenced to life in prison with a minimum of 30 years.

Refusing to contribute

In multiple reviews, it was noted that the perpetrator did not contribute financially towards joint expenses and was reliant on the victim. One perpetrator was known to refuse to claim benefits. Some reviews also noted that the perpetrator did not contribute to the running of the household or the raising of children, leaving the victim burdened with the full costs. In the case of Tara, the perpetrator did not contribute to the costs of raising the children while they were separated.

Tara

“Her life was beginning again, and she got great satisfaction from helping others, often helping other mothers with both advice and practical assistance.”

Tara was a 29-year-old White British woman who died in October 2016. She had three children with her abusive partner. She was severely assaulted by her partner before her death, but a post-mortem concluded the cause of death as cocaine toxicity. The review states that both a Coroner and a Family Court judge suggested this cocaine use was due to the perpetrator.

Tara had been 15 and her partner was 20 when they first became a couple, and Tara soon became pregnant. When she was 18, Tara received an inheritance, which was entirely spent on the perpetrator. The relationship was on/off for a long period of time, and the perpetrator did not provide financial support for the children while they were separated.

He was physically abusive to her, including putting his hands around her throat and assaulting her while she was pregnant. He was described as controlling, and Tara told police she was frightened of him. While they were separated, Tara had begun studying to be a midwife, but she stopped when the relationship resumed.

As the post-mortem concluded that the injuries Tara suffered were not the cause of her death, her partner was found guilty of intentionally causing grievous bodily harm and sentenced to 15 years in prison.

For one victim, the perpetrator's actions of stealing electricity then led to issues with her landlord, putting her home at risk.

There were also multiple cases where the victim disclosed feeling financially responsible for the perpetrator, and that this was a barrier to them leaving.

Sexual exploitation

In one case, a review reported that the victim was forced by her female partner to engage in sexual activity with men for money, and one of these men had raped her. Another review noted that, alongside harassing the victim and threatening her for money, the perpetrator posted intimate images of her online.

Economic sabotage

Abusers can create extra costs for victims or prevent them from maintaining their economic resources. This can include by damaging or destroying belongings, paying child maintenance unreliably or not in full, or interfering with their ability to work or study.

Withholding child maintenance payments

Child maintenance was used as a tool to economically sabotage victims through the withholding of child maintenance payments by perpetrators in two reviews, including in Sophia's.

Sophia

“Sophia[’s] final words to me were 45 minutes before she died, ‘I’ll call you when I get home.’”

Sophia was a 33-year-old White British woman who was killed by her ex-partner in May 2017. He was also the father of the youngest of her two children. Their relationship had ended over a year before her murder. She worked for the NHS.

During the relationship, her ex-partner was abusive, including physically and verbally, and he had prevented her from working by not caring for their child. She had tried to separate from him more than once. He stalked and harassed her. After she had fled, Sophia was granted a non-molestation order.

Post-separation, her ex-partner threatened her into dropping her original application for child maintenance. He also refused to pay for their child's wrap-around care, despite an agreement to do so instead of paying child maintenance. Sophia had disclosed the abuse to the CMS, including saying the perpetrator had threatened her with violence when she rang to withdraw her first application, and that she thought he wanted her to lose her job.

She had restarted her application in May 2017, and shortly after, the perpetrator murdered Sophia in front of her child after confronting her about child maintenance. The perpetrator pleaded guilty to Sophia's murder and was sentenced to life in prison with a minimum of 21 years.

Sophia's friend told the review that 'he knew that by not giving her money that he would make her life difficult'.

Damaging or destroying belongings

Numerous reviews included examples of the perpetrator destroying or damaging the victim's belongings. In some instances, this overlapped with humiliating the victim (e.g. by urinating on her clothing), physical abuse (e.g. damaging furniture during an assault) or post-separation intimidation (e.g. causing damage to the victim's car, which could not be definitively linked to the perpetrator).

Freezing bank accounts

One perpetrator was able to freeze the victim's bank account multiple times post-separation by falsely reporting fraudulent behaviour to her bank, causing her financial hardship.

Sabotaging house sales and mortgages

In several reviews, the sale of the family home appears to have been viewed by the perpetrator as a challenge to their control or signifying the victim's growing independence and the end of the relationship. This includes the case of Beth.

Beth

“Her sense of fun and enjoyment, her humour are the things we miss, she was the person I loved spending time with most.”

Beth was a White British woman in her mid-40s who was murdered by her ex-partner in October 2018. She was a mother to five children and represented herself in family court regarding custody of the children she shared with the perpetrator. During their relationship, the perpetrator was known to have cut off Beth's phone or to have used it to track her location. The review notes that he was controlling 'most aspects of Beth's life including her finances, her friendships and her place of residence.'

She was not named on the mortgage for the family home. They had separated in 2014, and Beth had left the family home, but she moved back in in May 2018 (though they were not in a relationship).

Weeks before her death, Beth got a new job, which would allow her to obtain a sufficient mortgage to buy the perpetrator out of the home. After friends and family did not hear from her, the perpetrator eventually reported her as missing.

Despite police searches, Beth's body has never been found. The perpetrator was found guilty of her murder and sentenced to 27 years in prison.

One victim was killed by the perpetrator following an argument about the sale of the house. When they had bought the home, the perpetrator had not initially put the victim's name on the mortgage. The victim's son told the review that his mother had wanted the house to sell for the best possible price so that she could afford another home by herself, while the perpetrator wanted a quick sale. One perpetrator was also noted to have sabotaged the value of the house by not allowing spending to 'fix up' the home.

Abusing legal proceedings

Perpetrators were able to misuse and abuse legal processes in order to enact economic abuse. The use of legal action against the victim was a significant feature of the review into Rose's death, where the perpetrator used county court processes to create debt for the victim.

Rose

“The family described Rose as a person [who] was always out and about, who loved walking outdoors and camping.”

Rose was a 33-year-old White British woman who was murdered by her ex-partner in April 2022. Rose had two children. Their relationship began when Rose took one of her ex-partner's children on holiday with her and her children, and he had been generous with the amount of money he had sent her for the costs of the holiday. Rose often gave him cash, which he then repaid into her account.

Their relationship ended in 2021. He made a list of everything he bought during the relationship and wanted her to pay him back, threatening her if she did not begin paying him. She suspected he caused damage to her car. He made a civil court claim against Rose for £4,419 - the amount he had repaid into her account during their relationship, claiming these were loans.

He falsified emails to show Rose agreeing to pay him back. The court granted the order. Their relationship resumed, and he appears to have initiated the enforcement action when Rose ended their relationship again.

He kidnapped Rose and killed her. He was convicted of murder and sentenced to life in prison with a minimum term of 32 years.

In another review, it was noted that the perpetrator did not disclose his entire financial assets during divorce proceedings.

Manipulations and lies

In one review, it was noted that the perpetrator regularly lied to the victim about various plans, which then adversely impacted her and her children economically. For example, he lied to the victim about a long-distance move, leading her to apply for new school places for her children, book a removal company, and give notice to her landlord. Shortly before the victim believed the move was due to take place, he said it had fallen through. Similarly, the same perpetrator promised presents for the children but did not deliver on these promises, forcing the victim to 'scrimp and save' to provide them instead.

Preventing the victim from learning to drive

In two reviews, it was noted that the perpetrator had prevented or discouraged the victim from learning to drive or taking their driving test. As one review noted, this isolated her and kept her dependent on the perpetrator.

Sabotaging work or education

Numerous reviews involved the perpetrator sabotaging the victim's employment or education. This included the perpetrator forcing the victim to quit her job, limiting her ability to work, demeaning her employment, abusing or harassing the victim while she was at work, being unreliable with childcare to undermine the victim's ability to maintain employment, and preventing the victim from attending the Job Centre. There were also examples of difficulties arising from joint business ventures, the victim giving up her studies, and the victim resigning from her job shortly after meeting the perpetrator. Other cases involved the sabotage of children's education, showing that children are direct victims of economic abuse with long-term impacts on their development and life chances.

Trish

“Trish was an amazing woman. She was an amazing mother, daughter and friend. She truly lit up the lives of those who knew her and would leave a lasting impression on those she met.”

Trish was a 56-year-old White British woman who was murdered by her ex-husband in November 2017. They separated several months before her death, and she remained in the home. Trish had one adult son. Trish ran a successful nail business from home.

After their relationship began, he quickly moved into Trish’s home, as well as selling her car and buying her a car that was too big. The perpetrator persuaded Trish to move to a remote area, severely reducing her client base. The perpetrator did not initially put Trish's name on the mortgage for the new house. He remortgaged the house to buy an expensive car and tried to convince Trish to cash in a pension she had from her previous employment. He stopped Trish from offering acrylic nails as part of her business, further reducing her customer base, and would listen to her conversations with clients.

Following their separation, Trish said she was financially dependent on the perpetrator, that she was worried about her finances and that a solicitor had told her it would be unlawful to change the locks on the home, even though she had disclosed the abuse. The perpetrator did not disclose his pay slips during the divorce proceedings, and cancelled payments for household bills, knowing that Trish could not afford to pay them.

The perpetrator killed Trish following an argument over the sale of the house. He was found guilty of her murder, receiving a sentence of 17 years in prison.

Responses to economic abuse by agencies

Within the 15 reviews that were qualitatively analysed, it was rare that the victim's experiences of economic abuse were recognised or considered by the agencies that came into contact with the victim before her death. This included statutory agencies, such as the police or a GP, as well as third sector and private sector organisations.

Missed opportunities to identify and explore economic abuse

Many agencies failed to recognise the economic abuse and the associated risk to the victim. For example, when one victim disclosed a range of abusive behaviours to the police, including that the perpetrator monitored her spending, this was not risk-assessed by the officer. The police assessed that the victim was not experiencing coercive control, partially based on the premise that she 'had access to finance' and missing that the victim's access to money was restricted and being monitored by the perpetrator. This DHR is critical of the police's lack of belief in the victim. This highlights the need for key learning around how risk assessments examine economic abuse alongside other forms of abuse and recognise it as a significant indicator of harm.

Another victim disclosed escalating abuse, that she was fearful the perpetrator might kill her and that she was financially dependent on him. Despite initially being assessed as high-risk, this was then downgraded to medium by the police. In the DHR into Tracy's death, she disclosed financial abuse to the police, but no offences were recorded.

Tracy

“[Tracy] described herself as ‘strong, loud and bubbly’ despite the difficulties she had experienced.”

Tracy was a 58-year-old White British woman who died by suicide in March 2022. She had several health conditions and was also a carer for her eldest child. Her death was linked to the abuse she had experienced from her ex-husband, and there were ongoing divorce proceedings, which the review described as 'long' and 'acrimonious'.

Tracy and her ex-husband had two children together who lived with Tracy. The family spent some time living in the United Arab Emirates. While living there, he refused to take Tracy to the hospital when he injured her and withheld her passport and insurance documents. The couple had joint businesses, which continued following their separation.

During a DASH risk assessment, Tracy told police she had been strangled by her ex-husband. Tracy believed her ex-husband was hiding money during the divorce proceedings, and he had closed their joint account to stop her from accessing the money. Tracy disclosed abuse to her GP and told the community mental health service that her quality of life had decreased following the separation, that she had no money to support her family, and that she had struggled to arrange legal representation.

In the case of Sophia, there were multiple failures by the Child Maintenance Service (CMS). She had disclosed the abuse, including that the perpetrator had threatened her unless she withdrew her application for child maintenance. The call-taker did not provide Sophia with any information or support around domestic abuse. A friend told the review that when Sophia reinitiated the application shortly before her death, she had 'warned them to be careful handling her claim' because the perpetrator was 'aggressive' and would be unhappy. The DHR concludes that the CMS response was 'inadequate', with 'systematic issues' around how domestic abuse is addressed by the CMS.

More broadly, an independent review of the CMS's handling of domestic abuse has identified significant concerns and made a series of recommendations to improve safety and practice. [25] Although these recommendations were accepted by government, implementation is not yet complete. Until fully enacted, there remains a risk that victim-survivors experiencing economic abuse may continue to encounter unsafe or inadequate responses within the CMS.

In another review, the victim disclosed to a social worker that she had been locked out and thrown out of her home by the perpetrator, and that he had disconnected her mobile phone. The social worker did not recognise this as abusive.

One victim was told by her solicitor that it would be unlawful to change the locks to the former family home, despite disclosing the abuse and feeling fearful. The solicitor advised the victim not to report the abuse to the police because if the perpetrator lost his job due to a police investigation, it would impact how much money the victim could receive in the divorce proceedings. The solicitor did not signpost the victim to specialist domestic abuse support. In another review, the victim engaged a solicitor to support her in obtaining a non-molestation order against the perpetrator; however, the solicitor told her they were unable to help her with this after the perpetrator threatened them.

There were also missed opportunities to engage with other services, including agencies involved in Multi-Agency Risk Assessment Conferences (MARACs) and specialist domestic abuse support, when economic abuse is either disclosed or suspected.

For example, in a review where the perpetrator used civil processes against the victim for a falsified debt, the victim disclosed this to an Independent Domestic Violence Advisor (IDVA) at the start of the court process. However, this does not appear to have been raised at MARAC, and the review notes that economic abuse was not considered when the victim's case was referred to MARAC, even though criminal damage was included. In another review, the victim had significant contact with her GP, and her records noted that she was 'experiencing financial abuse', but she was not referred or signposted to domestic abuse support.

Missed opportunities were also identified around agencies not showing professional curiosity in exploring signs of economic abuse when in contact with victims. For example, one victim had contact with her local authority about rent arrears, Council Tax arrears and benefit issues. The review states that these contacts could have acted as 'an opportunity' to explore the cause of the challenges the victim was experiencing.

These findings demonstrate the missed opportunities to identify and respond to economic abuse across statutory and private agencies. Whilst agencies may focus on what they perceive to be the immediate risks, our findings show that economic abuse can be an indicator of the risk victims are facing. Economic abuse was not recognised, was not explored or was not seen as high-risk by agencies. By not understanding the full picture of harm and risk that victims are facing, agencies cannot fully support victims. This means that victims will remain at risk of harm.

Missed opportunities for shared learning were also identified during the review process. Following the victim being murdered by the perpetrator, the review into Tania's death noted that, despite repeated attempts, they were unable to engage the mortgage provider to learn more about the circumstances in the lead-up to her death.

Tania

"I loved her with all my heart and miss her every day, she was my mum and a best friend."

Tania was 57-year-old woman who was murdered by her ex-partner in February 2015. They had two adult children together. They had been separated for many years but lived together. Tania and her ex-partner had a joint mortgage. Tania was the main earner in the household as her ex-partner did not work and received disability benefits. Tania had previously left her ex-husband and had bought a flat while continuing to contribute to the joint mortgage.

Post-separation, the perpetrator stalked Tania, and she sold the flat, moving back into the family home. Tania said she wanted to leave the perpetrator but could not afford to do so as she paid the entire joint mortgage. They continued to live together for many years, following the perpetrator's strict routine, until Tania told the perpetrator she wanted to move out and sell the home in 2015. Tania had approached legal professionals but could not afford to engage them. The review states there was a dispute over the joint mortgage, but they could not obtain further information from the mortgage provider.

Tania's ex-partner killed her shortly after Tania said she wanted to leave. He was found guilty of murder and sentenced to life in prison with a minimum of 16 years.

A financial service provider contacted by another review did provide information. However, the review noted that this was 'very limited', suggesting that further detail would have helped the review and provided more insight for shared learning. Difficulties were also reported in reviews attempting to engage the DWP and CMS.

Agencies facilitating economic abuse

In some reviews, agencies inadvertently facilitated the victim's experiences of economic abuse. The most significant example of agencies facilitating the abuse is in the case of Rose, outlined earlier in the report. Here, the perpetrator was able to obtain a County Court debt order against Rose using fabricated emails as "evidence", which the court did not identify as falsified.

Despite Rose disclosing the perpetrator's abuse towards her during the court process and that she was receiving support from other agencies for this, the judgment was made in the perpetrator's favour.

Following this judgment, he used the threat of enforcement action against her to coerce Rose into resuming the relationship. He then re-initiated action against her when she ended the relationship again, and finally, he used the enforcement action as a means to lure her to the location where he killed her.

This review also evidenced that the perpetrator was able to freeze Rose's bank account twice by reporting her for fraudulent behaviour to her bank. While the bank quickly resolved the issue after freezing her account, they did not recognise the perpetrator's behaviour as economic abuse, classifying it as a 'civil' issue.

The victim's family told the review that these behaviours caused the victim financial hardship and made her fearful of the perpetrator's control over her finances.

Good practice

Positively, there were also examples of good practice within the reviews. For example, one victim was supported by a local rehabilitation service, working with support for women who have offended, to obtain the ID needed to open a new independent bank account after they learned that she did not have her own account and that her benefits were being paid into the perpetrator's account.

In the same review, the victim disclosed her housing being insecure due to the perpetrator's action, and she was financially supported to attend housing support. In another review, an IDVA supported the victim in installing new locks and safety equipment at her home.

Another review noted that it was good practice that the police recognised the victim's disclosure that the perpetrator was demanding money from her post-separation as a criminal matter, rather than a civil matter. The police also recorded this behaviour as stalking/harassment and blackmail. However, the review later recognises that the police did not arrest or interview the perpetrator about this.

In another review, the victim told her employer that she thought the perpetrator wanted her to lose her job, and he was being unreliable with childcare (including not paying agreed costs). The review notes that her (public sector) employer responded sympathetically and provided practical support, recognising this as an example of the supportive role employers can play. The review, however, recommended that the CSP support employers to develop a robust domestic abuse policy to support employees experiencing domestic abuse.

Recognition of economic abuse in DHRs

The range of economic abuse behaviours discussed above demonstrates the vast range of methods that perpetrators can use to control and cause harm to victims. While our analysis includes where we identified examples of economically abusive behaviours in the review, we also analysed whether economic abuse was recognised by the panel conducting the DHR. This is important because local panels' recognition of economic abuse will impact their understanding of the victim's experiences and any resulting recommendations.

Within the 231 reviews that involved economic abuse in the context of intimate partner abuse, the panel demonstrated different levels of recognition. Some reviews showed an understanding of the nature of the economic abuse the victim experienced by using the term 'economic abuse', in line with the statutory definition of domestic abuse in the Domestic Abuse Act 2021.

Some reviews used 'financial abuse', aligning with previous definitions of domestic abuse, and others used terms such as 'financial control' or 'financial exploitation'. Some reviews were also coded as having 'partial' recognition of economic abuse; this was included in cases where the term was not used in the review (for example, a family member describing the abuse) and was not expanded on any further. Our data collection of reviews included DHRs that began before the passing of the Domestic Abuse Act 2021 (and therefore the updated statutory definition). Therefore, we have included the full spectrum of recognition by local panels when collating the number of reviews that recognised economic abuse.

In the 231 reviews that involved economic abuse in the context of intimate partner abuse, economic abuse was identified by the panel in less than half (47%) of reviews. When only including reviews that used the term economic or financial abuse (i.e. excluding those with partial recognition), this fell to 36%. Though the identification of economic abuse is likely impacted by the introduction of a statutory definition of domestic abuse during the research period, the failure to recognise economically abusive behaviours as either economic or financial abuse in the sample suggests that further work is needed to raise awareness of economic abuse and provide training to enhance understanding among local panels.

In our qualitative analysis of 15 DHRs that included economic abuse in the context of intimate partner abuse, all the reviews recognised the economic or financial abuse, though to differing extents.

DHRs' recommendations on economic abuse

In our qualitative analysis of 15 DHRs, only four reviews included explicit recommendations linked to economic abuse, across both local and national levels. These recommendations covered:

- **Training:** Some reviews recommended that training on economic abuse is needed for agencies across the local area, including social work. Some also specified the need for training for national agencies as well as for specific professionals, such as CMS staff.
- **Local awareness raising on economic abuse** and ensuring agencies are aware that perpetrators' economic control may present a high-risk to victims.
- **National awareness raising on economic abuse** in reference to one case where the perpetrator manipulated the civil courts and debt enforcement.
- **Share learning with key stakeholders** with specific reference to sharing learning with Surviving Economic Abuse on perpetrators' misuse of civil debt processes.
- **Embedding economic abuse into local strategies**, with one review specifying to ensure that the local strategy 'focuses sufficiently on coercive and controlling behaviour, including economic abuse'.

- **Risk assessments should include assessing economic abuse risks.** Specific recommendations include for Community Safety Partnerships to enhance risk assessment tools, like the DASH and the Domestic Abuse Risk Assessment (DARA), and the guidance that accompanies them. Furthermore, this review elaborated that economic abuse and the ‘many forms’ it takes should be included in guidance for professionals making MARAC referrals.
- **National recommendation for HM Courts and Tribunals to increase awareness of economic abuse among staff working in civil money claims,** and to consider what steps are needed to prevent the use of fraudulent emails to obtain a county court judgment.
- **National recommendation for the Enforcement Conduct Board and High Court Enforcement Officers Association** to share learning on how a perpetrator was able to manipulate debt enforcement processes as a tool for abuse and ‘ultimately facilitate’ them in the murder of the victim, and what action they will take to prevent this from happening again.
- **National recommendation for a financial services firm** to share learning on how perpetrators can misuse the process to freeze bank accounts and to consider what action can be taken to better protect victims.
- **National recommendations for the DWP and CMS** to review public-facing literature to include specific reference to economic abuse and how perpetrators deploy it post-separation. Furthermore, there was a recommendation for the CMS to provide economic abuse training to its staff.

Before the passing of the Domestic Abuse Act 2021, one review also noted a need for a nationally agreed definition of economic, including financial, abuse.

A further two reviews made recommendations that were linked to the victims’ experiences of economic abuse, but did not explicitly make the connection to economic abuse. For example, one review made a recommendation around the need for estate agents to be aware of domestic abuse and provide information to victims where needed. There has since been wider work on privately owned housing through its inclusion in the Domestic Abuse Housing Alliance’s pilot and launch of the Whole Housing Toolkit (which provided domestic abuse initiatives and practices across a range of accommodation settings and housing tenure types). [26] Evidence of how perpetrators weaponise joint mortgage contracts with joint and several liability [27] as a tool for economic abuse in privately owned housing has also led to the government to commit to exploring solutions to this form of abuse. [28]

In the other review, the panel recommended that further national guidance was needed to engage private companies in DHRs, due to challenges in obtaining information from a non-statutory organisation. No further specifics were given in the recommendation.

However, the review makes clear that the organisation that did not engage with the review was a mortgage provider, therefore linking the issue to economic abuse. Guidance accompanying the Domestic Abuse Act 2021 recognises financial service providers as a key actor in responding to economic abuse.

These two situations demonstrate a missed opportunity to explicitly make recommendations around economic abuse. In addition to these missed opportunities, other reviews made recommendations around the need for further training for agencies or awareness raising of domestic abuse. However, they did not explicitly state that economic abuse should be included.

Similarly, another review demonstrated how perpetrators may continue economic abuse following the victim's death. One family stated that they were seeking an order for the perpetrator's assets, which included the victim's earnings and savings, to be seized and allocated for the upbringing of the victim's child following her death. The review could have considered including a recommendation to support this.

Conclusion

This is the first study to focus exclusively on economic abuse within Domestic Homicide Reviews (DHRs). The findings demonstrate that, though it may not be a physical form of abuse, the impacts of an abuser's economic abuse can trap victims in dangerous situations and be an indication of escalating risk from a perpetrator.

One person died every 19 days in cases involving economic abuse and intimate partner violence over a 12-year period from 2012-2024. Our findings also demonstrate how perpetrators enact economic abuse within the context of coercive controlling behaviour. Our research found that economic abuse from an intimate partner was present in over half of reviews and some victims experiencing economic abuse were failed by the agencies that should have been there to help them. By missing the signs of economic abuse or not understanding the risk of this abuse, they did not respond as they could have done. It is therefore vital that agencies can identify economic abuse and support victims to help prevent the loss of further lives. This includes victims who may be at risk of homicide, as well as those whose deaths are by suicide.

This research found that within DHRs, cases involving women who had experienced economic abuse from an intimate partner were significantly more likely to involve suicide than other cases in the sample. The nature of post-separation economic abuse (where it may start, continue or escalate after a victim has fled) can leave victims feeling hopeless.

Our nationally representative research found that 36% of women who had experienced economic abuse had experienced mental health impacts as a result, including depression, anxiety, panic attacks and suicidal thoughts – equivalent to 1.5 million women in the UK – within 12 months. [1] This underscores the scale of adverse mental health impacts of economic abuse, which are only exacerbated when the perpetrator continues to weaponise financial and legal ties to continue their control long after separation.

Our research also found that there are issues in how economic abuse is recognised within risk assessments. This could be improved through the recognition of economic abuse in risk assessments and safety planning that is responsive to victim-survivors' needs. These are vital steps that would help ensure more victims can receive the appropriate support to become physically and economically safe.

By combining quantitative and qualitative analysis, we have demonstrated the scale of the issue of economic abuse within DHRs in England and Wales. Over half of the reviews contained evidence around economic abuse from an intimate partner, but this form of abuse is not consistently being recognised by the reviewers. This is a pressing issue as it means learning opportunities are being lost.

To truly 'illuminate the past to make the future safer', [29] it is imperative that DHRs are alert to economic abuse. They must be able to recognise it within agencies' or friends and families' accounts of the abuse, and they must be able to understand the impact of it on the victim. It is only by doing so that victims' full experiences can be recognised, and that agencies can better understand and learn how to better support victims' physical and economic safety in the future.

Key recommendations on DHRs and approaches to managing economic abuse risk

We have made a number of recommendations:

- Economic abuse must be integrated into the government's forthcoming new guidance on best practice for domestic abuse risk management and multi-agency working, as outlined in the new VAWG Strategy.
- Community Safety Partnerships (CSPs), local DHR panels, and DHR Chairs should access specialist training on economic abuse within the context of DHRs.
- Frontline police officers should receive training on integrating economic abuse within the assessment and management of VAWG risk, through the College of Policing and supported by the National Centre for Violence Against Women and Girls and Public Protection (NCVPP).
- The Home Office should formally endorse and mandate the use of SEA's specialist guidance on economic abuse and DHRs. This guidance should be required reading for all DHR Chairs and integrated within DHR Terms of Reference, evidence-gathering processes and report production.
- DHR panels must be able to reflect victims' experiences of economic abuse from an intersectional perspective, including racially minoritised, disabled and migrant women.
- The Home Office should provide guidance on how non-traditional stakeholders, including the financial services sector, should engage with DHRs.
- Greater consistency is needed within DHRs to ensure that demographic information is clearly recorded.
- The Home Office should update the reporting form that CSPs are required to complete alongside submitting a DHR to include economic abuse as an aggravating factor.

Wider policy recommendations

SEA's wider policy recommendations, such as the need for sustainable funding for frontline domestic abuse services, will enhance victim-survivors' physical and economic safety, acting as a mechanism for preventing domestic homicide. This research clearly demonstrates that economic abuse is a significant feature in domestic homicides, both during the relationship and post separation. It demonstrates that abusers are weaponising financial, welfare and legal systems to perpetrate economic abuse as a part of a wider pattern of coercive and controlling behaviour. This illustrates the urgency with which steps must be taken by government and relevant stakeholders to close down these opportunities for harm and ensure victim-survivors are identified early and receive consistent support from all stakeholders, including financial services firms.

The Violence Against Women and Girls Strategy and the Financial Inclusion Strategy both address economic abuse for the first time, with specific commitments linked to forms of economic abuse identified within the DHRs analysed: coerced debt and credit destruction (across the private and public sector), joint mortgage abuse, the weaponisation of family court including financial remedy proceedings, the misuse of the child maintenance service, flee funds for survivors. There have also been calls from across the domestic abuse sector for the government to introduce a new offence of causing suicide through domestic abuse. [30] We believe the government should explore this proposed legislative change further. Previous recommendations from the Domestic Abuse Commissioner have also centred around the need for specialist domestic abuse training for Family Courts and across the criminal justice system, and specialist support for victim-survivors going through this process. If put in place, these recommendations will also further support victim-survivors' safety.

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