SURVIVING ECONOMIC ABUSE

Access denied, futures derailed:

How abusers use digital financial products as a weapon of economic abuse against young women – and how to prevent it



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1. Executive summary and recommendations

Executive summary

Economic abuse is a form of domestic abuse that involves a perpetrator restricting, exploiting and sabotaging a person's money and their resources,[1] including housing, education and employment. While economic abuse is often associated with adult relationships, this research demonstrates that it is already affecting significant numbers of girls and young women and, in many cases, becoming established before adulthood, with devastating impacts.

Supported by The Which? Fund, funded by the Consumers' Association, we used mixed methods to explore young women's experiences of economic abuse from a current or former intimate partner. Through a nationally representative survey of 1,992 teenage girls and young women aged 16-24 (delivered by Ipsos UK), interviews with young victim-survivors, and discussions with domestic abuse and financial services professionals, this research provides one of the most detailed examinations to date of teenage girls' and young women's experiences of economic abuse in the UK.

Young people increasingly manage their money through digital financial products and services, making it particularly important to understand how perpetrators are exploiting these tools to cause harm. Our research therefore explores both the wider nature and impact of economic abuse among teenage girls and young women and, specifically, how digital financial products and services are being weaponised by perpetrators.

Our findings reveal that perpetrators are exploiting digital financial products and services to control access to money, monitor spending and facilitate economic exploitation and coerced debt, and that this behaviour is widespread. They also demonstrate the profound impact economic abuse is having on young women's financial wellbeing, education, employment, future opportunities and ability to reach economic independence. The findings highlight the critical role financial institutions can play in designing products and services that reduce opportunities for abuse, recognising and responding to economic abuse, and supporting young victim-survivors.

They also show the important role that education, family members and friends can play in prevention and early intervention, as well as the vital role of specialist organisations like Surviving Economic Abuse.

Economic abuse is widespread among young women and often begins before adulthood

More than a third (36%) of teenage girls and young women aged 16-24 reported experiencing economic abuse from a current or former partner in the previous 12 months, equivalent to approximately 1.3 million young women across the UK.

Perhaps most concerningly, almost one in three (31%) teenage girls aged 16-18 had experienced economic abuse, showing these behaviours are becoming established during adolescence. This is equivalent to over 370,000 girls aged 16-18.

1.3m young women and teenage girls experienced economic abuse in the last year

Over half (56%) of these economic abuse victim-survivors reported that the abuse began within the first six months of a relationship, including more than one in 10 (11%) who experienced it within the first month. This challenges assumptions that economic abuse only develops in long-term relationships or once couples become financially intertwined like when they have bought a home or got married.

Disabled teenage girls and young women, and teenage girls and young women with caring responsibilities for children face particularly high risks

Although economic abuse affects teenage girls and young women from all backgrounds, some groups face a disproportionate risk.

Nearly half (49%) of disabled teenage girls and young women reported experiencing economic abuse, compared with 31% of non-disabled teenage girls and young women. Similarly, half (50%) of teenage girls and young women with caring responsibilities for children experienced economic abuse, compared with 31% of those without caring responsibilities for children.

Across multiple forms of abuse and impact measures, teenage girls and young women who are disabled or have caring responsibilities for children experienced some of the highest rates of harm, suggesting that perpetrators are exploiting existing inequalities and vulnerabilities.

Digital financial products are being weaponised by perpetrators

As teenage girls and young women increasingly manage their lives and economic resources online, perpetrators are exploiting digital financial products and services to exert control.

One in five (19%) teenage girls and young women experienced economic abuse through the misuse of a digital financial product – equivalent to 700,000 young women and teenage girls. This included controlling access to mobile payment accounts, preventing access to passwords and account information, monitoring spending and misusing online financial tools.

Some groups faced particularly high levels of abuse through digital financial products. For example, disabled teenage girls and young women were twice as likely as non-disabled teenage girls and young women to report a partner controlling, or trying to control, access to their mobile payment accounts (20% compared with 10%). Teenage girls and young women with caring responsibilities for children experienced this at similarly high rates (21% compared with 9% of those without caring responsibilities).

Victim-survivors and professionals we spoke to also described the role that Buy Now Pay Later products and other forms of credit taken out online or digitally can play in facilitating coerced debt and financial harm. Young women described perpetrators exploiting features of online banking and digital products to monitor spending, control access to money and take out credit without their knowledge.

1 in 5 young women and teenage girls reported economic abuse through a digital financial product

These findings demonstrate that economic abuse must be considered within the design and delivery of financial products and services that can be accessed digitally, and ensuring products intended to give customers greater control cannot themselves be easily exploited by perpetrators.

Economic exploitation is common and has lasting consequences

Economic exploitation is one form of economic abuse, which involves a perpetrator using the victim-survivor's economic resources for their own benefit. Almost a third (30%) of teenage girls and young women experienced economic exploitation from a partner in the previous 12 months.

Teenage girls and young women reported having money stolen (16%), being pressured to lend money that was never repaid (19%), being coerced into buying items for a partner (18%) and having debts or contracts taken out in their name (7% and 8%).

The consequences can be long-lasting. More than four in 10 (43%) victim-survivors experienced different forms of financial difficulty as a result of the abuse, while almost four in 10 (38%) had to borrow money to cover essential costs.

Digital financial products can intersect with this exploitation. 17% of young women reported having to borrow money through digital lenders, including Buy Now Pay Later or online payday lenders, to cover essential items or bills as a result of economic abuse.

The teenage girls and young women we spoke to described carrying debt, damaged financial confidence and reduced financial security long after the relationship had ended.

Economic abuse is limiting teenage girls and young women's futures

The research also explored the wider nature and impacts of economic abuse. Economic abuse is not simply harming teenage girls and young women's finances in the present. It is undermining their future opportunities and economic independence.

Girls and young women described perpetrators interfering with education, training and employment opportunities. One in seven (14%) teenage girls and young women reported that a partner had prevented or hampered them from studying or training. In addition, more than a quarter (27%) said the abuse had prevented them from working, studying or training when they wanted to. This is equivalent to around 350,000 girls and young women who were prevented from working, studying or training when they wanted to.[2]

These findings demonstrate how economic abuse can affect future earnings, employment prospects and economic security long after a relationship has ended.

Financial education has an important role to play in building young people's economic independence and helping them recognise economic abuse. As young people increasingly manage money through digital financial products, education should help them understand safe and equitable financial behaviours in relationships, including recognising warning signs such as a partner demanding their password, monitoring their spending or pressuring them to take on debt.

Awareness is improving, but significant gaps remain

While most (67%) teenage girls and young women had heard of economic abuse and many recognised abusive behaviours when presented with them (for example, 79% said they would consider it to be economic abuse if a friend's partner or ex-partner took out loans or contracts in their friend's name, either without their consent or because their friend was scared to refuse), important gaps remain.

Recognition was relatively high for some forms of abuse involving digital financial products: for example, 79% said they would consider it economic abuse if a friend's partner or ex-partner demanded access to their banking app or mobile payment accounts. However, as young people increasingly manage their finances digitally, it is important they can recognise the full range of ways these products can be used to control or exploit them.

While some digitally enabled forms of economic abuse were relatively well recognised, awareness was less consistent when it came to other ways perpetrators can restrict, exploit or sabotage a young person's economic resources. In particular, educational sabotage (where a perpetrator interferes with education, training or career opportunities) and economic exploitation (where they use the victim-survivor's economic resources for their own benefit) were less likely to be recognised as economic abuse. For example, 65% of teenage girls and young women recognised that a partner or ex-partner borrowing money and not paying it back, or not paying it back in full, was economic abuse. Similarly, 68% of participants recognised that a partner or ex-partner controlling, or trying to control, decisions about career or education was economic abuse. This is compared to 79% of teenage girls and young women who recognised that a partner or ex-partner demanding access to banking apps or mobile payment accounts was economic abuse.

4 in 10
victim-survivors aged 16-24 experienced financial difficulty as a result of the abuse

Victim-survivors themselves were also often less likely than those without lived experience to identify certain behaviours as abusive. For example, 23% of those who had experienced economic abuse said they would not consider it to be economic abuse if a friend's partner or ex-partner controlled, or tried to control, their friend's decisions about their career or education, compared to 17% who had not experienced economic abuse. This suggests these behaviours can become normalised by the abuser within relationships.

This highlights the need for earlier education and awareness-raising about economic abuse, including how it can be perpetrated through digital financial products, so that teenage girls and young women can recognise warning signs before abuse becomes entrenched.

Family, friends and education settings play a vital role, as do digital resources

Most victim-survivors reported having sought support (82%), with family members and friends among the most common sources of help (for example, 41% of victim-survivors spoke to a friend and 32% spoke to a parent or guardian).

The research also found that schools, colleges, youth services and other community settings play a key role in both preventing and responding to economic abuse. Education emerged as both as something abusers could use to enact harm (14% of teenage girls

41%
of victim-survivors aged 16-24 spoke to a friend for support

and young women reported that a partner or ex-partner had prevented or hampered them from studying or training) and a site of protection: while perpetrators were sabotaging young women's education, educational settings were also helping young women recognise abuse and access support, with just under one in 10 victim-survivors (8%) seeking support from someone at their place of education.

Digital spaces were also an important route to awareness and support. More than half (55%) of teenage girls and young women who had heard of economic abuse had heard about it through a digital source, including social media, internet searches and AI chatbots. Almost a third (31%) of young victim-survivors used digital sources to seek information, help or advice about economic abuse.

Recommendations

Our findings point to the need for urgent action from government, educators, financial services, domestic abuse organisations and wider society.

We call for:

- **Support:** Every young person experiencing economic abuse should have access to safe, accessible and trusted routes to get the support they need. Local authorities, domestic abuse services, debt advice organisations and financial services must work together to make this happen, including through the digital channels young people already use to find information and support. This means equipping frontline professionals to recognise economic abuse and working with specialist organisations to ensure safeguarding, risk assessments and support services reflect young people's experiences and needs.
- **Disrupt:** We must design economic abuse out of financial products and services. Financial services firms must identify and close the loopholes that perpetrators exploit across online banking, mobile payments, Buy Now, Pay Later and other digital financial products and services. Products and customer journeys should be designed to both prevent economic abuse and help young victim-survivors to safely recognise what is happening and access support. This must include co-designing products and services with young people affected by economic abuse, working alongside specialist organisations such as SEA to embed safety and inclusive design into the development process.
- **Prevent:** For the Government to prioritise the prevention of economic abuse among young people through the implementation of its Violence Against Women and Girls (VAWG) Strategy, with targeted action to address its disproportionate impact on marginalised young people. This must include strengthening education on economic abuse and equitable approaches to managing money in relationships, including the safe use of digital financial products and how they can be misused by perpetrators, through the Relationship, Sex and Health Education (RSHE) and financial education curriculums. Mandatory RSHE must also be extended to under-18s in further education colleges, ensuring young people are not left without vital knowledge as they begin managing money in relationships and accessing digital financial products, including credit from the age of 18.

Economic abuse is already shaping the lives, opportunities and futures of teenage girls and young women across the UK. It is affecting education, employment, economic independence and wellbeing during a critical stage of life, often before victim-survivors or those around them recognise what is happening.

Preventing economic abuse among young people requires action across education, financial services, government and communities. By equipping all teenagers and young people to recognise abuse, supporting trusted adults to spot the warning signs, and designing financial products, services and digital customer journeys to reduce opportunities for abuse and provide safe routes to support, we can prevent economically abusive behaviours from becoming normalised and stop their harmful effects from destroying girls and young women's lives, sometimes before they have even reached adulthood.

A Note on Methodology

Figures are from research carried out by Ipsos UK on behalf of Surviving Economic Abuse and The Which? Fund. On behalf of Surviving Economic Abuse, Ipsos UK surveyed a quota sample of 1,992 women aged 16-24 in the UK on the iSay panel online. This included a sample size of 625 teenage girls aged 16-18, 662 women aged 19-21, and 705 women aged 22-24. The samples achieved are representative of the populations with quotas on age, region, and ethnicity. The data has been weighted to the known population on these same metrics. Fieldwork was conducted between 13th – 30th March 2026.

2. 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 Domestic Abuse Act 2021, 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-survivor's economic resources,[1] which include money and finances, as well as access to work, housing and other essentials. As it does not require physical proximity, abusers can continue, escalate and/or begin abuse following the end of a relationship.

Our previous nationally representative research *Counting the Cost* (2024) found that young women are at a disproportionate risk of economic abuse, with 38% of women aged 18-24 reporting experiences of economic abuse in a 12-month period. [3] In addition, our 2025 nationally representative survey also found that people aged 18-25 were less likely to spot economic abuse than other age groups.[4] As such, this is an urgent area which needed further attention, so that we can prevent abusers from causing harm so early in victim-survivors' lives. This research has been supported by The Which? Fund, funded by the Consumers' Association, and we are grateful for their support.

The evidence around young people's use of financial products demonstrates that there is a higher use of digital and online products when compared to the population as a whole. For example, the Financial Conduct Authority's Financial Lives survey found that 92% of 18-24 year olds used a mobile app for banking activities in a 12 month period, compared to 68% of all UK adults, and that this age group was the least likely to have used telephone banking.[5] Similarly, whilst over half of UK adults are now using mobile payments, this rises to 88% of 16-24-year-olds.[6] This means that young victim-survivors of economic abuse are facing unique forms of abuse and challenges to rebuild following it, which we urgently need to better understand.

The evidence base on the experiences of teenagers and young people and domestic abuse is currently limited, but growing. For example, ONS data shows that a significantly higher proportion of 16–19-year-olds were victims of domestic abuse when compared to those aged 25 years and over.[7] Work such as the Adolescent Domestic Abuse (ADA) research by the VISION Consortium has found that there is little recent academic research from the UK on adolescent experiences of abuse, and that existing global literature often focuses on physical or sexual violence, with less attention on coercive control and non-physical forms of abuse.[8]

There is limited research on young people's experiences of economic abuse from an intimate partner. As well as our previous nationally representative survey finding, there is a small amount of international evidence on economic abuse experiences of young people. For example, in Australia, research found that 7% of young adults aged 18-29 had experienced economic abuse, with young women reporting economic abuse at twice the

rate as young men.[9] The research also found that young people are at a greater risk of becoming 'economically entangled' with a partner. This research, as well as work in the US, has identified that young people do not consider economic abuse as a form of domestic abuse.[10] Similarly, in the UK, work by Women's Aid found that a significant minority of young people have normalised unhealthy attitudes around relationships and that they struggled to identify controlling and coercive behaviour. For example, 33% of young men and 19% of young women aged 18-25 thought it was okay to insist on looking at your partner's banking statements.[11]

Economic abuse can be experienced by anyone. As a charity focused on the ways economic abuse affects women and girls, this research explores the experiences of teenage girls and young women, recognising the disproportionate impact of domestic abuse on women.

What did we want to find out?

Given the evidence outlined above, we recognised that it was imperative to better understand teenage girls and young women's experiences of economic abuse from an intimate partner. Our research set out to explore the following:

- What the most common forms of economic abuse are for teenagers (16-18) and young adults (18-24) over the last 12 months, and how these differ by age, ethnicity and disability
- How digital financial products are being weaponised by abusers to perpetrate economic abuse, and whether certain groups are disproportionately affected
- The understanding and recognition young people have around economic abuse, and how this varies across different groups
- What actions financial institutions can take to support victim-survivors and prevent economic abuse

3. Methods

We undertook a mixed-methods approach for this research, utilising a nationally representative survey of young women, interviews with young women victim-survivors and discussions with both domestic abuse professionals and financial services professionals.

To ensure the ethical safety of our work, we approached Women's Aid Federation of England (Women's Aid). Using their Research Integrity Framework, an ethical review of the work was conducted. We are grateful to Women's Aid for their support on this.

To support the research, we partnered with two frontline domestic abuse services: Living Without Abuse based in Leicester, Leicestershire and Rutland, and My Sister's Place, based in Middlesbrough. Manchester Women's Aid, Shama Women's Centre and the VOICES at the Domestic Abuse Commissioner (DAC) platform also supported us with recruitment of young victim-survivors.

Nationally representative survey

Partnering with Ipsos UK, we designed a nationally representative survey to explore the experiences of teenage girls and young adult women aged 16-24 in the UK. A total of 1,992 teenage girls and young women (625 teenage girls aged 16-18, 662 women aged 19-21, and 705 women aged 22-24) answered questions about their experiences of economic abuse from a current or former intimate partner in the last 12 months. The samples achieved are representative of the populations with quotas on age, region, and ethnicity. The data has been weighted to the known population on these same metrics. The survey was conducted between 13-20 March 2026.

Building upon our previous nationally representative surveys, this survey included specific questions linked to the experiences of young people, based on the research literature and what SEA had heard anecdotally. For the first time, the survey also included questions asking victim-survivors about the perpetrator of the abuse, such as their age at the time of the relationship. We also included questions around attitudes to money and relationships more broadly.

Interviews with young victim-survivors

With support from our frontline partners, as well as through SEA's social media and the VOICES at the DAC platform, we interviewed five young women (aged between 18-24) who had experienced economic abuse from an intimate partner. Interviews were semi-structured and explored victim-survivor's experiences of economic abuse from an intimate partner, their experiences of seeking support from frontline specialist services and financial services, and what changes they felt were needed to better support young women experiencing economic abuse. Interviews were conducted by Dr Kathryn Royal, SEA's

Senior Research Officer. Following the interview, these conversations were turned into case studies, which were then shared with the victim-survivor for their feedback and approval after any required amendments. In line with SEA's Survivor Engagement Recognition Policy, victim-survivors were remunerated for their time and expertise.

Recruitment for the interviews proved far more challenging than anticipated. Despite good efforts, our two frontline partners were unable to recruit the target number of victim-survivors. We then reached out to our wider networks for support. Through these methods, we were able to interview an additional three young victim-survivors of economic abuse. Following consultation with Women's Aid and their approval of our revised plans, we then recruited via SEA's social media accounts, using an online survey which acted as a screening survey to ensure those completing the survey met the criteria for the research (including being female, within the correct age bracket, having experienced economic abuse, and being willing to share relevant information should a safeguarding concern arise). This led to a further two interviews. In total, we interviewed five young women who had experienced economic abuse, which is comparable to other work on such sensitive issues.[12]

Discussions with professionals

To ensure we could understand the challenges and enablers that professionals face in responding to young women's experiences of economic abuse, we also conducted discussions with five professionals in the financial services sector and five professionals in the domestic abuse sector. Both sessions asked professionals about their experiences of supporting young victim-survivors of economic abuse, what particular challenges they faced, young people's experiences of economic abuse and what changes were needed to help them better support young victim-survivors.

Limitations

There are a number of limitations to our research. Firstly, our recruitment of a small number of young victim-survivors was conducted through frontline support services, from those who actively followed SEA on social media or who were members of the DAC VOICES platform. We cannot know, therefore, if this is representative of all young victim-survivors. Whilst our nationally representative surveys confirm that young women experience high levels of economic abuse, the difficulties we experienced in recruiting via frontline services highlight that, for a myriad of reasons, many young people are not reaching specialist support and that services are often not consistently screening for economic abuse.

In addition, our research only explored the experiences of victim-survivors over the age of 16. We are aware of calls across the sector to expand the definition of domestic abuse so that it recognises the experience of victim-survivors under the age of 16, and this was also raised by the domestic abuse professionals we spoke to during this work. Those calling for this change have also highlighted that this would also enable Domestic Homicide Reviews to be undertaken into the deaths of victims under the age of 16.[13] We support the calls for this to be considered.

4. Findings

i. Economic abuse is widespread amongst teenage girls and young women, with some facing heightened risk

Economic abuse is experienced by many teenage girls and young women, often beginning before adulthood.

Economic abuse affects a substantial proportion of young women in the UK, suggesting that it a common feature of many early relationships.

More than a third (36%) of teenage girls and young women aged 16-24 reported experiencing economic abuse from a current or ex-partner in the previous 12 months. This is equivalent to 1.3 million girls and young women across the UK.[14]

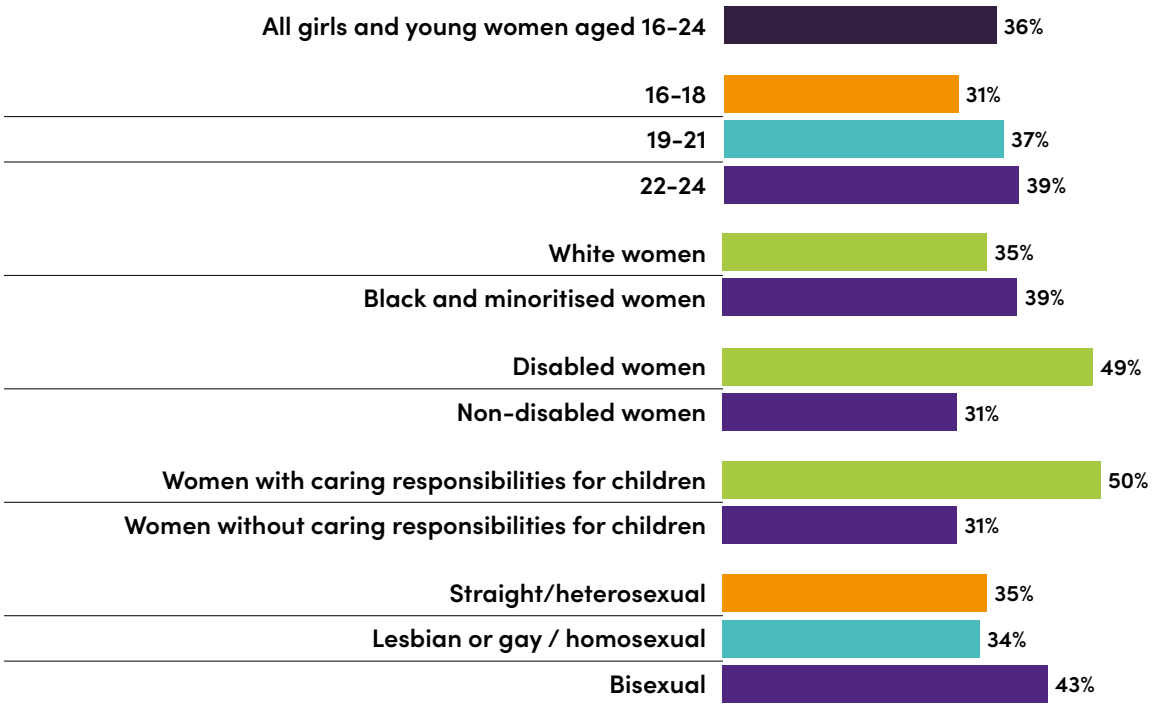
36%
of of young women and teenage girls experienced economic abuse in the last year

The scale of this finding shows that economic abuse is a significant issue affecting teenage girls and young women during a critical period of their lives, when many are establishing their financial independence, entering education or employment, and making decisions that shape their future opportunities.

What is particularly concerning is how early these experiences begin. Almost one in three (31%) girls aged 16-18 reported experiencing economic abuse, indicating that patterns of control over money, education and economic resources are being established before they reach adulthood. This is equivalent to around 370,000 girls aged 16-18.[15]

The prevalence of economic abuse also increased with age. Almost four in 10 (39%) women aged 22-24 had experienced economic abuse in the last 12 months. This may suggest that the longer a relationship lasts, or the more financially intertwined partners become, the more opportunities there are for abusive partners to exert control.

Who experienced economic abuse?



Economic abuse disproportionately affects teenage girls and young women facing existing inequalities

Although economic abuse affects girls and young women from all backgrounds, the findings suggest that some face a substantially heightened risk.

Shockingly, we found that almost half (49%) of disabled teenage girls and young women had experienced economic abuse in the last 12 months from their current or ex-partner, compared to 31% of non-disabled teenage girls and young women.

A similar pattern emerged among teenage girls and young women with caring responsibilities for children under 18. Half (50%) had experienced economic abuse, compared with 31% of those without caring responsibilities for children.

Nearly half of disabled young women and teenage girls experienced economic abuse in the last year

Mirroring broader trends in domestic abuse prevalence,[16] rates were particularly high among bisexual teenage girls and young women, with over four in 10 (43%) experiencing economic abuse in the previous 12 months, compared to just over a third of straight girls and young women (35%) and of lesbian or gay girls and young women (34%).

These differences were statistically significant and align with wider evidence showing that abusers often exploit existing vulnerabilities, inequalities, or aspects of victim-survivors' identity as part of economic abuse. For disabled teenage girls and young women, we know from evidence and speaking to victim-survivors that this may involve manipulating access to support, benefits or essential resources. For teenage girls and young women caring for children, we know from speaking to victim-survivors that perpetrators may

exploit economic pressures associated with parenting or use children's needs as a means of control. Further research is needed to understand what is driving the particularly high prevalence of economic abuse among bisexual young women, but this could involve victim-survivors reduced access to protective support or the perpetrator using the threat of disclosure of the victim-survivors' sexuality to control her.

Rates were also somewhat higher among Black, Asian or other ethnically minoritised women teenage girls and young women (39%) than White teenage girls and young women (35%), although the most pronounced differences were associated with disability and caring responsibilities for children. Rates of experiencing economic abuse were higher still among teenage girls and young women who were from Asian backgrounds (41%), or those from 'other' ethnic groups (48%). However, these findings are not statistically significant so should be treated with caution. In contrast, the gap between rates of economic abuse experienced by Black, Asian or other ethnically minoritised teenage girls and young women when compared to White women is smaller than in our previous research, which found more pronounced differences in economic abuse by ethnicity among women overall. This raises an interesting question about whether ethnicity shapes risk differently for younger women and warrants further exploration.

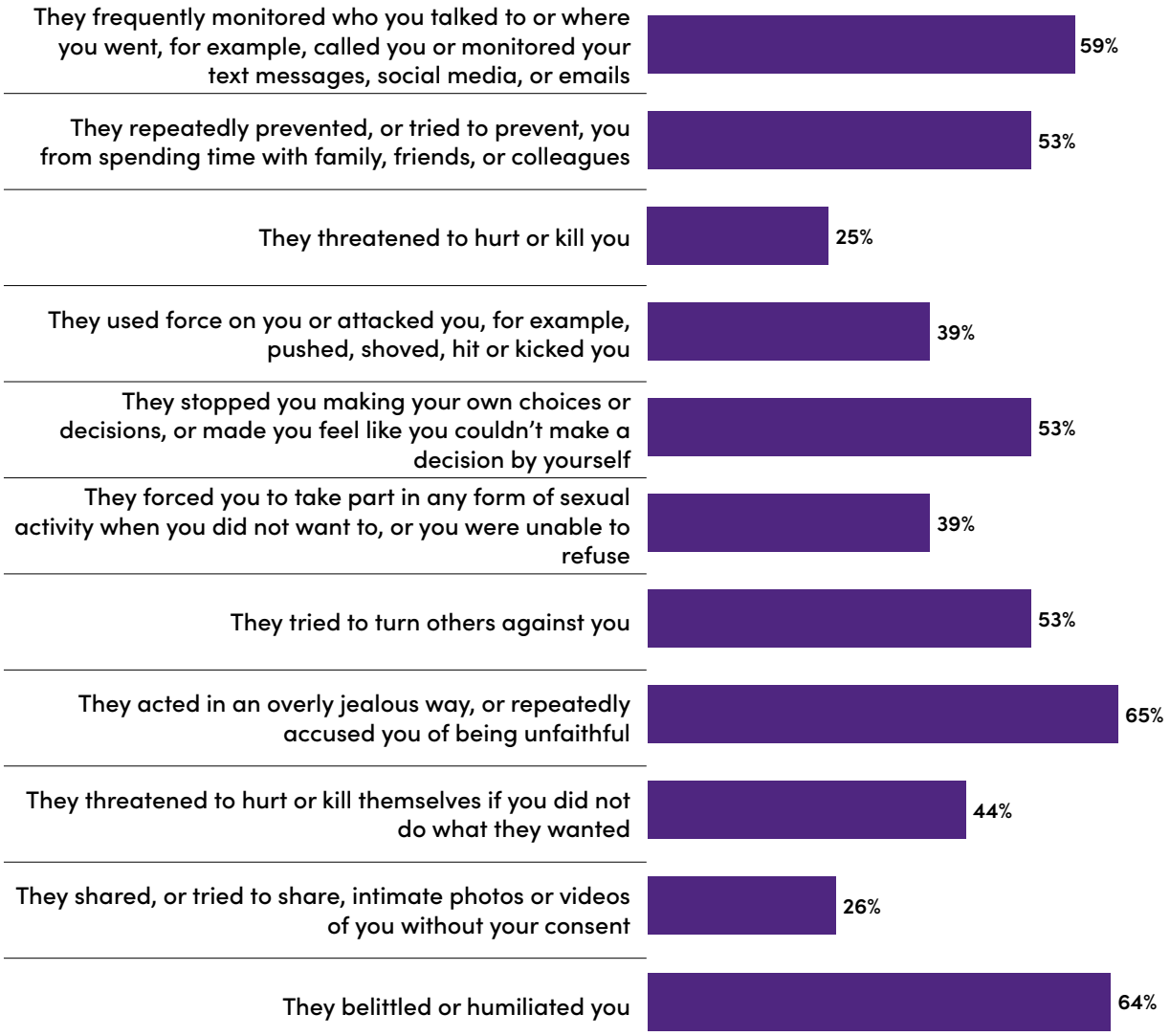
Taken together, these findings suggest that economic abuse is often shaped by wider inequalities and disadvantages. Existing vulnerabilities may increase both the risk of abuse and the barriers to escaping it.

We also know that economic abuse does not occur in isolation: **80% of teenage girls and young women who experienced another form of domestic abuse also experienced economic abuse**. These interwoven forms of abuse can have long-lasting effects on girls' and young women's lives and futures opportunities.

Our research highlights the serious risks facing teenage girls and young women. A quarter (25%) of teenage girls and young women who had experienced economic abuse had also experienced their current or former partner threatening to hurt or to kill them, and one in four (39%) had experienced physical violence (for example being hit, kicked or pushed). The high prevalence of tactics experienced by economic abuse victim-survivors included monitoring (59%) and isolation (53%), revealing how perpetrators use a range of tactics to coerce and control. SEA's research into economic abuse and Domestic Homicide Reviews found that economic abuse is a risk factor for domestic homicide.[17]

Teenage girls and young women who experienced economic abuse

Have you yourself experienced any of the following behaviours from a partner or ex-partner in the last 12 months?



This demonstrates the importance of ensuring professionals supporting victim-survivors of domestic abuse are equipped to recognise and respond to economic abuse, and that support considers victim-survivors' economic safety.

Economic abuse often begins early in relationships

For the first time, we asked victim-survivors about those who carried out the economic abuse they experienced.

Most teenage girls and young women experience economic abuse from one perpetrator, but some faced abuse from multiple partners

In the previous 12 months, nearly two-thirds (64%) of teenage girls and young women who experienced economic abuse shared that the abuse was from one perpetrator. However, a significant minority reported experiencing economic abuse from more than one partner during this period.

Almost three in 10 (29%) disabled teenage girls and young women reported economic abuse being from two partners, compared with 19% of non-disabled teenage girls and young women.

Young women aged 22-24 were also more likely to report economic abuse having been from two partners (28%) than those aged 19-21 (17%) or 16-18 (19%).

These differences were statistically significant and suggest that some young women are more likely to experience economic abuse from multiple partners. However, we do not know how many partners the respondents had had during the 12-month period. The differences could therefore partly reflect differences in the number of relationships experienced, rather than a greater likelihood of experiencing abuse across multiple relationships. Further research is needed to understand what is driving these patterns.

How many partners/ex-partners have you had in the past year that displayed one or more of these behaviours?

	1	2	3	4+
Overall	64%	22%	4%	2%
16-18	64%	19%	4%	2%
19-21	69%	17%	4%	4%
22-24	58%	28%	4%	1%
White women	63%	21%	4%	2%
Black, Asian or other ethnically minoritised women	65%	24%	3%	1%
Disabled women	58%	29%	3%	2%
Non-disabled women	68%	19%	4%	1%
Women with caring responsibilities for children	59%	27%	4%	3%
Women without caring responsibilities for children	66%	19%	4%	2%
Straight/heterosexual	64%	22%	4%	2%
Lesbian or gay / homosexual	50%	31%	5%	0%
Bisexual	72%	19%	2%	1%

For many teenage girls and young women, economic abuse began within the first six months of a relationship

One of the clearest findings from the research is how early abusive partners start using economic abuse within a relationship.

More than half (56%) of victim-survivors said the abuse began within the first six months of the relationship, including more than one in 10 (11%) who experienced it within the first month and more than a quarter (26%) who experienced it between four and six months into the relationship.

Teenage girls and young women aged 16-18 were particularly likely to experience economic abuse at a very early stage in a relationship. Almost one in five (17%) reported that the abuse began within the first month, compared with 8% of women aged 22-24. This difference was statistically significant.

More than half of victim-survivors aged 16-24 said the abuse began within the first six months of the relationship

These findings show that economic abuse can begin at any stage in a relationship, including before couples have been together for a long time or have become financially intertwined, such as through having joint financial responsibilities like rent or utilities. Instead, perpetrators may begin establishing patterns of economic control at a very early stage, including through behaviours that may initially be mistaken for signs of care, affection, concern or commitment.

Economic abuse can be combined with other behaviours, such as 'love bombing', that is the use of excessive affection or gifts to quickly build trust and establish emotional control. Melissa,[18] a young victim-survivor we spoke to, told us that she was in a relationship with the abuser for around two months, and that he love bombed her early on, including by constantly messaging her and buying her flowers. She felt that this was part of his attempt to make her spend money on him.

For teenage girls and young women in particular, these behaviours can be difficult to recognise as abusive. This can allow patterns of economic control to become established and normalised within weeks of a relationship beginning.

Economic abuse did not only begin in early relationships. Young women aged 22-24 were significantly more likely than those aged 16-18 to report that the abuse began over one year, or more than two years, into a relationship (17% of 22-24-year-olds reported the abuse began more than a year into the relationship, compared to 7% of 16-24-year-olds, whilst 8% of 22-24-year-olds said it began more than two years into the relationship, compared to 4% of 16-18-year-olds). The age of these victim-survivors, combined with the length of the relationship, may mean they are more likely to be economically entangled with the abuser (such as having moved in together), creating additional barriers to leaving and rebuilding their lives.

Taken together, these findings show that economic abuse can emerge at any stage of a relationship, but for many teenage girls and young women it begins early, with patterns of economic control developing within weeks or months. For others, abuse develops later in longer-term relationships, potentially when financial lives have become more intertwined. In both cases, economic abuse can create significant barriers to economic independence and leaving the relationship.

When did the economic abuse first start in the relationship?

How long were you or have you been in an intimate relationship with them?				
	Overall	16-18	19-21	22-24
Less than 1 month	4%	5%	3%	3%
1-3 months	10%	11%	12%	8%
4-6 months	18%	22%	18%	15%
7-12 months	19%	20%	22%	17%
More than 1 year, but less than 2 years	21%	20%	23%	19%
2 years or longer	23%	12%	19%	33%

Approximately how long into the relationship did you first experience the behaviours you mentioned above?	Overall	16-18	19-21	22-24
Less than 1 month	11%	17%	11%	8%
1-3 months	19%	18%	21%	18%
4-6 months	26%	24%	30%	24%
7-12 months	18%	20%	17%	17%
More than 1 year, but less than 2 years	13%	7%	12%	17%
2 years or longer	6%	4%	5%	8%

These findings highlight the importance of prevention and early intervention so that economically abusive behaviours are recognised and challenged before they become normalised. Economic abuse must be effectively embedded into Relationships, Sex and Health Education (RSHE) lesson plans, the Financial Education curriculum and wider safeguarding practice.

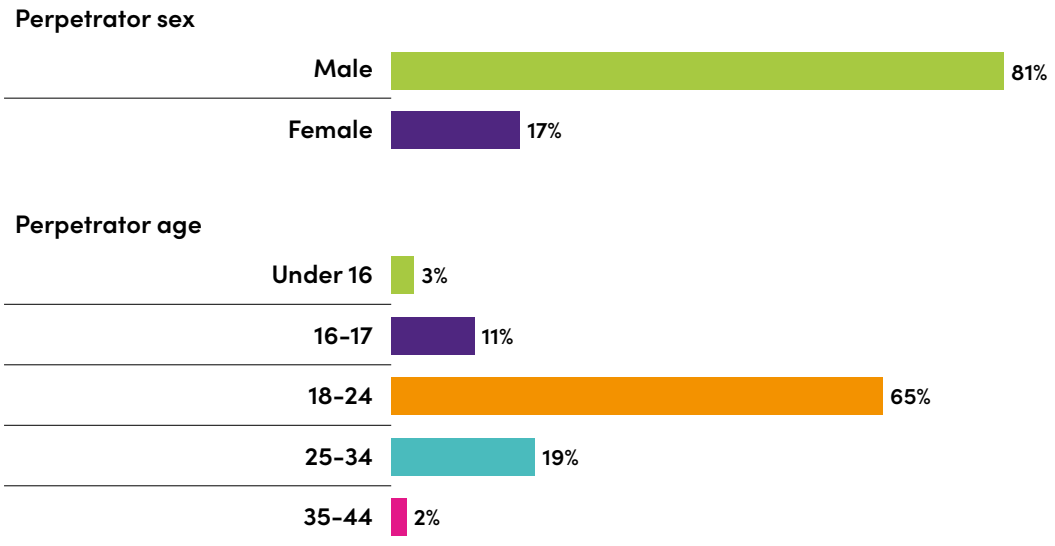
It is also vital to raise awareness of the early warning signs of economic abuse among young people, parents, carers and professionals so harmful behaviours can be challenged before they escalate. This awareness-raising could mean that victim-survivors can be supported to leave an abuser before they escalate the economic abuse even further.

Who teenage girls and young women told us the abuser was

Over four-fifths (81%) of victim-survivors reported that the perpetrator was male.

A notable minority (17%) therefore reported a female perpetrator. Women can and do perpetrate domestic abuse, including economic abuse, against other women, including in same-sex relationships; however, the proportion identified in this research appears significantly higher than might be expected based on the limited available evidence on perpetrator sex and young women's relationships. These findings should therefore be interpreted with caution. Further research is needed to understand what may be driving this pattern, including the characteristics and context of relationships in which economic abuse is occurring, and whether it is replicated in other samples of young women.

Who was the perpetrator of the economic abuse for young women?



Perpetrators were predominantly young, with almost four in five (79%) aged under 25. However, this does not necessarily mean victim-survivors and perpetrators were the same age. Among the youngest victim-survivors aged 16–18, almost two-thirds (63%) reported that the perpetrator was aged 18–24, compared with 24% who reported a perpetrator aged 16–17. This suggests that relationships with older young people may be particularly important in understanding economic abuse experienced by the youngest women in the study.

Older perpetrators were also relatively common among women aged 22–24. Over a third (36%) reported a perpetrator aged 25–34.

These findings warrant further investigation, particularly given the potential for differences in age to intersect with differences in power and access to economic resources.[19]

ii. Digital products: a tool for abuse and a route to support

Our research shows that digital financial products are being used by perpetrators to enact economic harm, but that digital spaces are also vital routes to support.

In the previous 12 months, teenage girls and young women had used a variety of digital financial products. This included:

- Over eight in 10 (82%) who had used an online banking account or app linked to their current account. In contrast, fewer than one in five (19%) had used in person or telephone banking services linked to their credit account.
- Over half (57%) who had used mobile payment services
- One in five (19%) who had used lending or credit from a provider outside of their bank, such as a Buy Now Pay Later option or payday loan

There is an emerging evidence base showing how perpetrators can misuse digital financial products to enact economic abuse and cause significant harm to victim-survivors.[20] This misuse of digital financial products can enable the perpetrator to exploit victim-survivors' money, carry out surveillance on victim-survivors, and prevent victim-survivors from accessing their own financial accounts. These forms of abuse have led to work which examines how financial services systems can be adapted to 'design out' economic abuse from their systems but our research highlights an urgent need to expand this work.[21]

Abusers are misusing digital products to harm teenage girls and young women

Economic abuse using digital products is a common experience for teenage girls and young women.

One in five (19%) teenage girls and young women experienced economic abuse from their current or ex-partner through the misuse of a digital financial product. This included the misuse of mobile payment accounts or online banking. As digital financial products become increasingly embedded in everyday life, perpetrators are finding new ways to use them to exert control and cause harm. This is the equivalent of nearly 700,000 teenage girls and young women.[22]

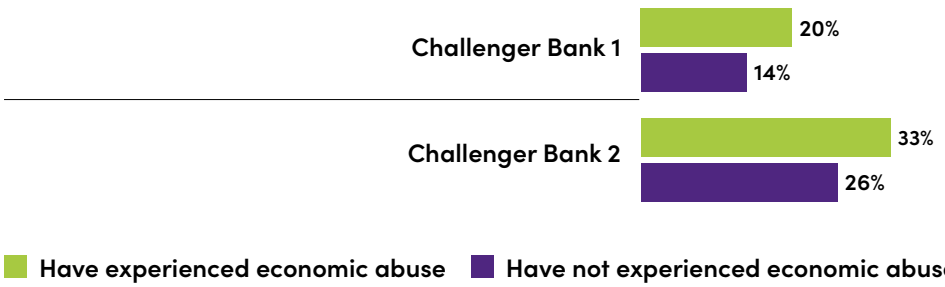
Nearly 700,000 young women and teenage girls experienced economic abuse through a digital financial product

Online banking and mobile payment accounts are growing in use, particularly amongst young people.[5] When perpetrators restrict access to these services, they are restricting victim-survivors' ability to access and spend their own money at a time when young women should be building their economic independence. This can also impact young victim-survivors' financial confidence and self-sufficiency, both of which are key life skills.

Over one in 10 (12%) teenage girls and young women told us that their current or ex-partner had controlled, or tried to, their access to her own mobile payment accounts in the last 12 months. For girls and young women with a disability, this was twice as likely compared to those without a disability (20%, compared to 10%). Similarly, teenage girls and young women with caring responsibilities for children reported this happening at twice the rate of those without children (21%, compared to 9%).

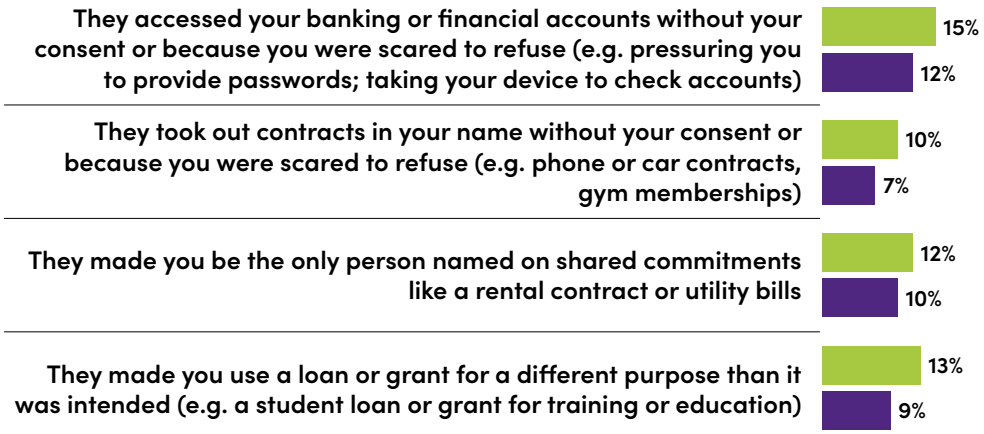
Teenage girls and young women also told us which banks they used for their current accounts. Among the banks included in the survey, two major challenger banks[23] were statistically more likely to be used by young women who had experienced economic abuse, than by those who had not experienced this. While this does not tell us why this difference exists, it raises an important question for further research about whether there are particular features of challenger banks, their customer base, or the ways perpetrators use and misuse their services and products that are relevant to economic abuse.

With which bank or building society do you have a current account?



Looking across different forms of economic abuse, there were also some statistically significant differences between users of challenger and traditional banks. Young women using challenger banks were more likely to report a partner accessing their bank or financial accounts without consent or because they were afraid to refuse (15% compared with 12%), and having contracts taken out in their name (10% compared with 7%). They were also more likely to report being made solely responsible for shared financial commitments such as rent or utility bills (12% compared with 10%) or being made to use a loan or grant for a purpose other than that for which it was intended (13% compared with 9%).

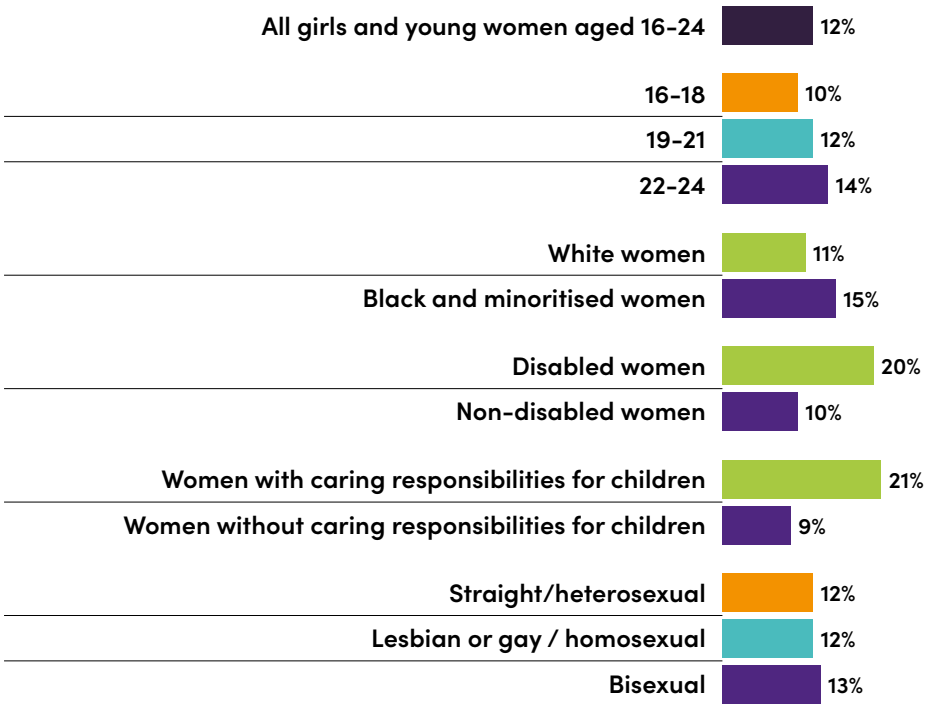
Economic abuse behaviours experienced by young women and teenage girls who bank with challenger verses traditional banks



These differences are relatively small and should be interpreted with caution, but they are statistically significant and point to areas worthy of further investigation.

These findings suggest that perpetrators are not only restricting teenage girls and young women's economic independence, but also their ability to provide for themselves and their children, causing lasting harm to both.

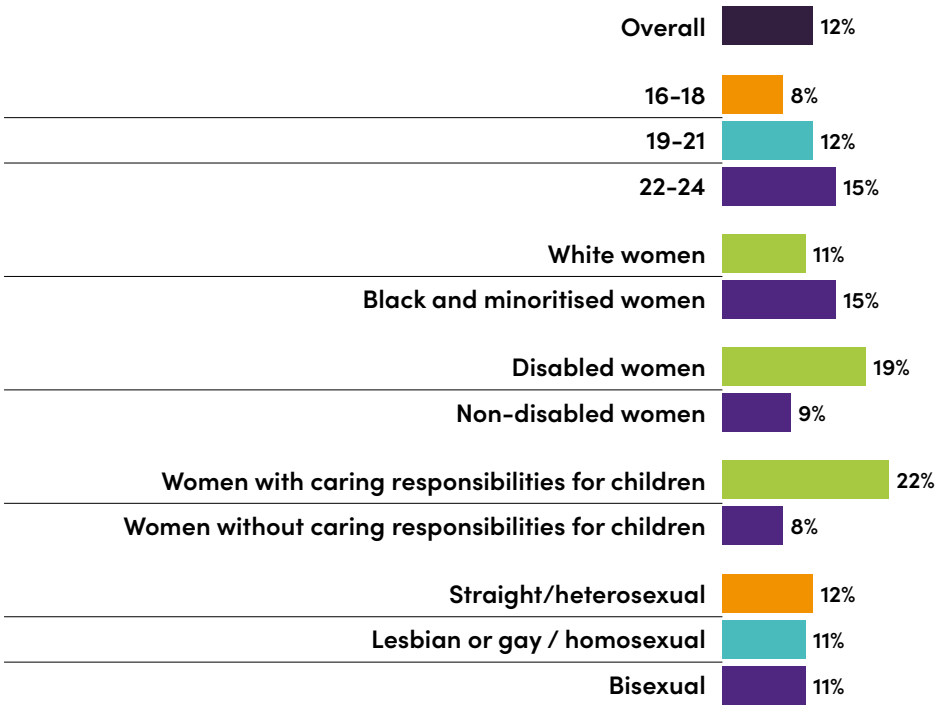
They controlled, or tried to control, access to your mobile payment accounts



Over one in 10 teenage girls and young women (12%) also told us that their current or ex-partner prevented them from having log-in information for key accounts, such as to their online banking or utility accounts. Again, teenage girls and young women with a disability and girls and young women with caring responsibilities for children were more than twice as likely to experience this when compared to those without a disability or caring responsibility (see table below), suggesting that perpetrators are exploiting these additional vulnerabilities as part of their economic control.

Access to key online accounts is an essential part of managing day-to-day financial responsibilities. Young women and teenage girls cannot be in control of their own finances if they cannot access their own banking or utilities. When perpetrators restrict this access, victim-survivors can be left unaware of the economic harm perpetrators may be causing. This could include money being taken from their accounts, debts being built up through overdrafts or utility bill arrears, or important financial information being hidden from them.

They prevented you from having log-in information (e.g. passwords, usernames to your key accounts, such as online banking, utilities, emails)



The young women we spoke to described multiple ways that abusers misused online and digital financial products to cause them harm, sometimes exploiting digital features that were designed to give customers more control over their own finances.

For example, Sadia told us about how the bank card her husband provided her with would sometimes not work when she tried to use it. She later found out this was because he had paused the card via the account's banking app, which he had access to on his phone.

Victoria also told us how her husband would monitor her spending and get notifications whenever she used money in the joint account – the only account she was allowed to have.

Similarly, Andrea also shared how easy it was for her partner to take out multiple Buy Now Pay Later loans in her name without her knowledge. She felt that online financial services made it easier for him to do this and how, because they lived together, he had access to all the information he needed to open accounts and take out the loans in her name.

Melissa also told us about how the perpetrator was very good with technology, and how he was able to access her phone, including her banking app. Her experience is shared below.

Melissa is a white British woman in her early twenties. She was in a relationship with the perpetrator for around two months.

He was really good with digital technology – he calls himself Inspector Gadget. He went on my phone whilst I was asleep and I think he might have shared the content with his phone. I have my banking app on my phone and I've had to change my banking passwords and ask for a new card. I don't think he's been able to misuse mobile payments when he went on my phone, but I can't say for sure – he's definitely that type of person.

After the relationship ended, he kept showing up where I was. I think he put a tracker in my car, because even when I hid my car, he knew where it was. He kept ringing me over and over. The police told me to block him, but I needed to know what his mood was and what he was doing. When I did block him on everything, he used different numbers to text me, and he texted my mum horrible things about me and my sibling too. When he was arrested, he didn't bring his phone, so the police didn't have access to these.

I had to move into temporary accommodation because he was stalking and harassing me. I feel like I've been forced out of my mum's home and had to do this earlier than I wanted to. I've had to buy a new phone and a new car, because I've been worried about him having access to mine.

These experiences show how digital financial products can be weaponised by perpetrators as a tool for economic abuse. The damage can be long-lasting, including reduced economic resources, loss of financial confidence, coerced debt, damaged credit files and reduced economic independence.

Professional insights on digital financial products and economic abuse

Both financial service professionals and domestic abuse professionals told us that, amongst the younger people they supported, their preference was for digital and online products. However, financial services staff told us that it could be hard to establish the full picture across a young customer's use of digital banking products, as they might use multiple accounts or providers – making it harder to spot the signs of economic abuse.

Financial services professionals told us that they know perpetrators of economic abuse can misuse tools that are designed to support customers, including those experiencing economic abuse. For example, they spoke about how access to digital financial products can 'easily be manipulated', or how 'it's just so easy' to load someone else's card onto a digital wallet – something one professional told us can be normal amongst young people.

Domestic abuse professionals had similar concerns, saying they often see young people sharing passwords to accounts - not realising that this could give others access to apps like digital wallets.

They also shared concerns when it came to victim-survivors rebuilding their lives following economic abuse, saying that Buy Now Pay Later products could be easily accessed by victim-survivors at a time of heightened vulnerability. This raises concerns around how accessible these forms of credit may be and the possible impacts on victim-survivors, such as further debt which has a high interest rate, and/or a damaged credit score from repayments that victim-survivors cannot meet. There is further risk that this is happening when victim-survivors are trying to rebuild following economic abuse.

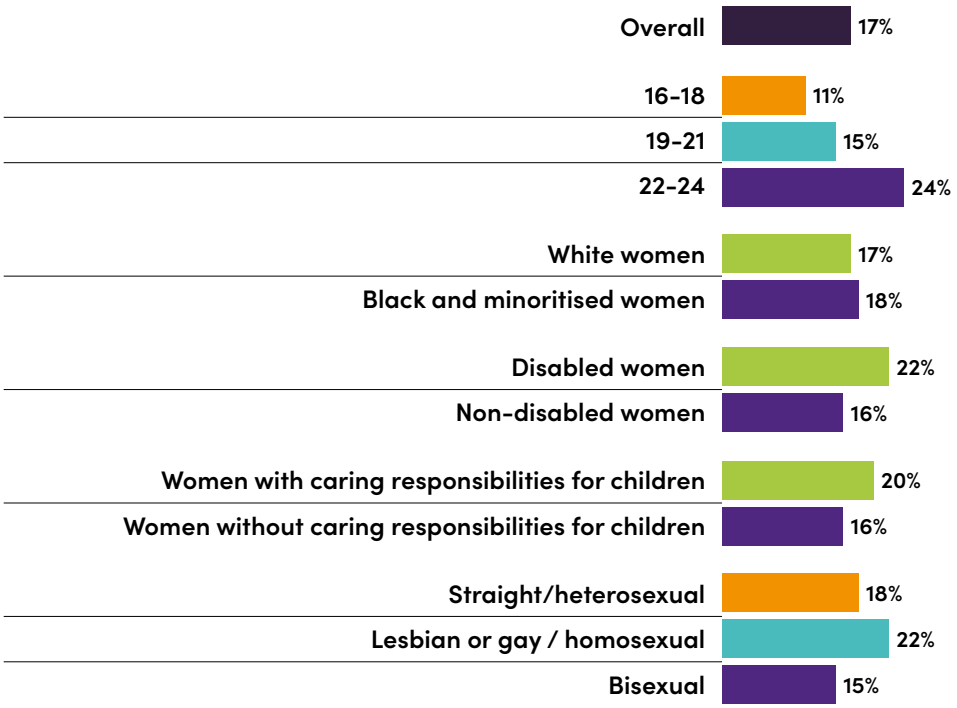
Buy Now Pay Later and online payday lending as a consequence of economic abuse

Young victim-survivors are being forced into debt to meet their essential needs.

Over one in six (17%) young women told us that they had to borrow money from digital lenders, such as Buy Now Pay Later, or online payday lenders to be able to cover the costs of essential items or bills as a result of economic abuse.

This rose to almost a quarter (24%) of women aged 22-24, suggesting that young women in this age group are particularly likely to be struggling with meeting their basic needs as a result of the perpetrator's economic abuse. This may also reflect increased financial responsibilities within this age group, leaving some young women with little option but to take out high-interest loans to cover essential costs. Failing to make repayments on these loans can also damage a victim-survivor's credit score, creating further barriers to economic stability.

How has your experience affected you? You had to borrow money to cover essential items or bills, such as through Buy Now Pay Later lenders or payday lenders



That so many young victim-survivors are being forced into further debt as a means to cope with the impacts of economic abuse is deeply concerning. These debts, especially those with high interest rates, or the potential damage to a credit score, will follow victim-survivors long after the initial loan and will impact their ability to leave an abuser and rebuild after economic abuse.

It is therefore vital that the Government and financial services sector work together to raise awareness of economic abuse affecting young people and to ensure that new financial products and services, including Buy Now, Pay Later, are designed to reduce opportunities for economic abuse, support safe pathways to financial independence and continue to offer a route to support for victim-survivors.

Digital resources as a lifeline for support

Digital sources of support are vital for teenage girls and young women. Over half (55%) of teenage girls and young women who had heard of economic abuse had heard of it through a digital source.

For those who had heard of economic abuse, teenage girls and young women told us that they had heard of it through a range of online sources, such as social media (40%), the internet in general (25%) and AI chatbots (5%).

Digital sources were particularly important for some groups of girls and young women. Almost two-thirds (62%) of teenage girls

55%
of young women and teenage girls who had heard of economic abuse came across it through a digital source

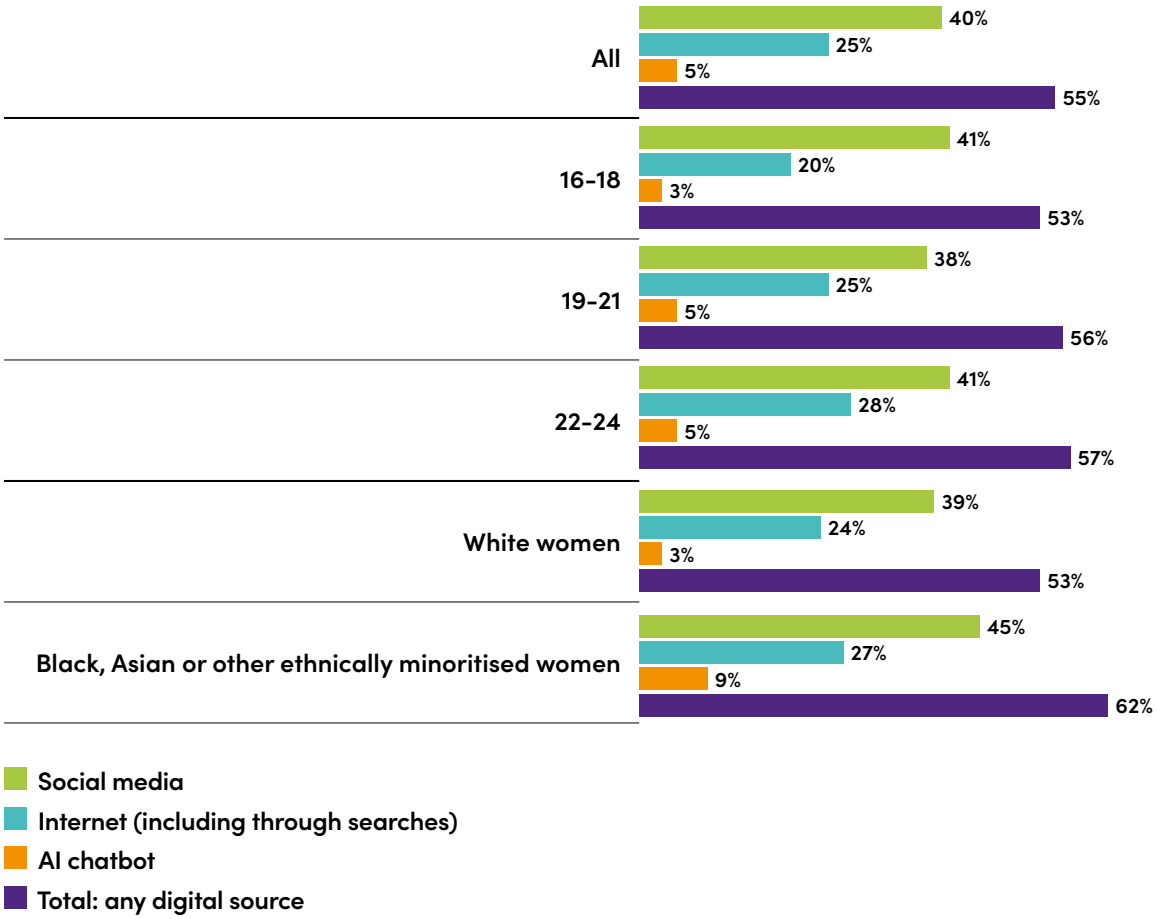
and young women from Black, Asian or other ethnically minoritised backgrounds said that they had heard of economic abuse from any digital source. This was statistically significant when compared to White teenage girls and young women (53%).

Social media was the most common place that girls and young women had heard of economic abuse, with four in 10 saying that this is where they heard of it. This was consistent across different groups of teenage girls and young women, highlighting how social media can be a vital source of awareness-raising around economic abuse.

The internet, including online searches, was also an important place for teenage girls and young women to hear of economic abuse, with a quarter (25%) saying this is how they learned of the term. This rose to almost three in 10 (28%) of women aged 22-24 (compared to 20% of 16-18-year-olds), suggesting that this route was particularly important, warranting further research into the reasons for this.

Whilst less common, one in 20 (5%) teenage girls and young women had heard of economic abuse from an AI chatbot. This was particularly common among those from Black, Asian or other ethnically minoritised backgrounds. Three times as many Black, Asian or other ethnically minoritised teenage girls and young women (9%) had heard of economic abuse from an AI chatbot compared to White teenage girls and young women (3%), a finding which was statistically significant.

Where did you hear the term economic abuse?



Digital platforms are playing a key role in raising awareness of economic abuse amongst teenage girls and young women, something that organisations who support victim-survivors (such as domestic abuse organisations or financial services) must be aware of.

Digital resources are a key support tool for teenage girls and young women.

Almost a third (31%) of young victim-survivors told us that they had used digital products to seek information, help or advice on economic abuse.

That over two in five (42%) Black, Asian or other ethnically minoritised women told us that they were using digital means to seek help suggests that these routes are particularly important for teenage girls and young women from Black, Asian or other ethnically minoritised backgrounds. This is compared to 27% of White women.

1 in 8

young women and teenage girls are using AI chatbots for information, help or advice on economic abuse

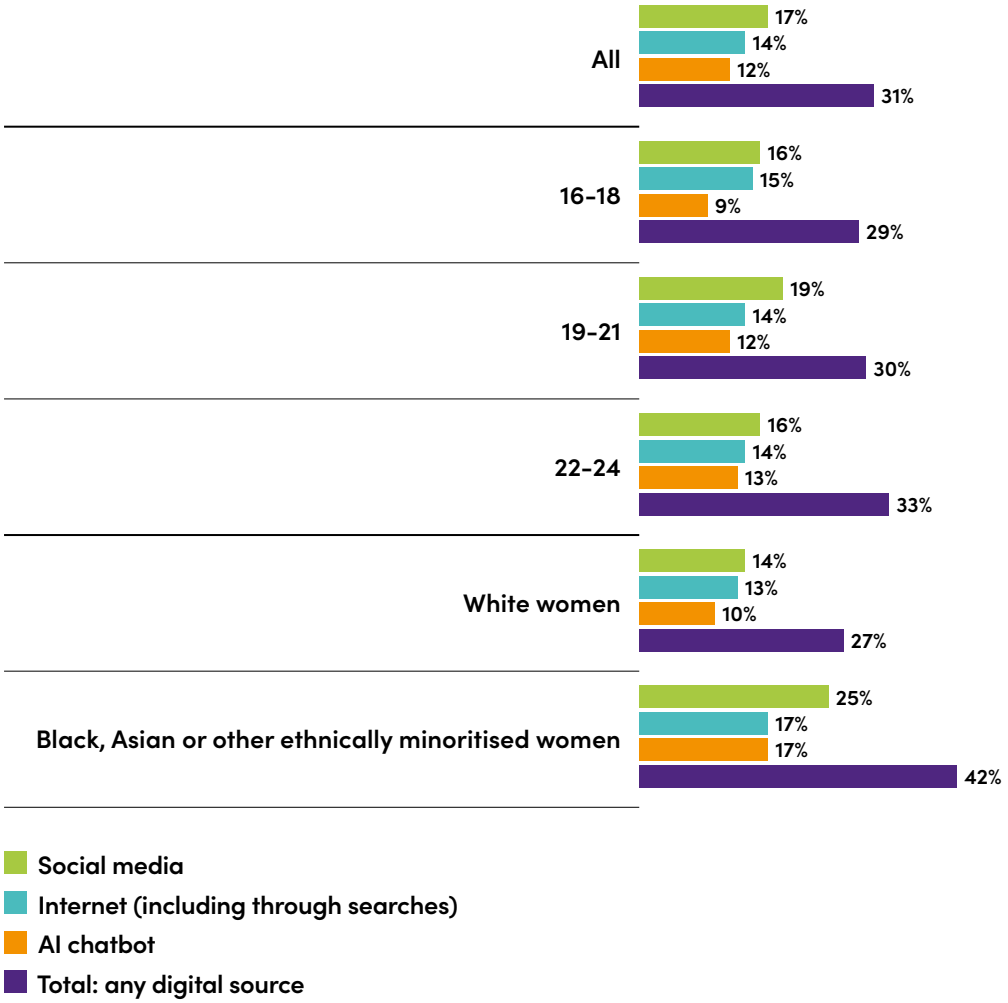
Social media was key for Black, Asian or other ethnically minoritised women, with a quarter (25%) getting information, help or advice from this source, compared to just over one in eight (14%) White women, and one in six (17%) young women overall.

We also found that one in eight (12%) teenage girls and young women were asking AI chatbots for information, help or advice on economic abuse. Research has found that teenagers are seeking support from AI chatbots for a range of issues and that almost two-thirds of teens and young adults who used an AI chatbot for advice on their mental health had not disclosed it to another source.[24] However, concerns have been raised about the validity of the information shared by such chatbots (for example, in providing health information)[25] and even how they may be reinforcing and normalising forms of violence against women and girls.[26] Young victim-survivors seeking information from these sources may be at risk of misinformation or having their experiences of abuse dismissed or normalised.

All three of these digital sources (social media, internet and AI chatbots) were statistically more likely to be used by Black, Asian or other ethnically minoritised teenage girls and young women when compared to White teenage girls and young women. This may point to a lack of resources from other routes which Black, Asian or other ethnically minoritised women feel speak to them and to their experiences of economic abuse.

Though it is positive that victim-survivors can readily access information on economic abuse, it is vital that the information victim-survivors find online is accurate, trauma-informed and has an intersectional understanding of economic abuse. Accessing misinformation puts victim-survivors at serious risk of harm.

Did you seek information, help or advice from any of the people or organisations listed below for the behaviours you experienced?



Digital products as a source of information and support for economic abuse was highlighted by Andrea, one of the young women we interviewed. She shared that it was only by seeing a video on social media that she was able to recognise her own experiences of economic abuse.

Andrea

I feel disappointed in myself for ignoring the signs because I trusted him. I only realised it wasn't okay after the damage was done – I saw a video online of someone talking about their experiences of economic abuse, and it felt like my story, and the comments were full of people talking about it too. Something just clicked. It took me a while to end the relationship properly, we went back and forth because he kept trying to convince me to stay, that he was sorry and that he wouldn't spend my money anymore. But he also told me that he was just trying to help me and make sure I didn't misspend money.

Professional insights – digital and online as opportunities for reaching young people

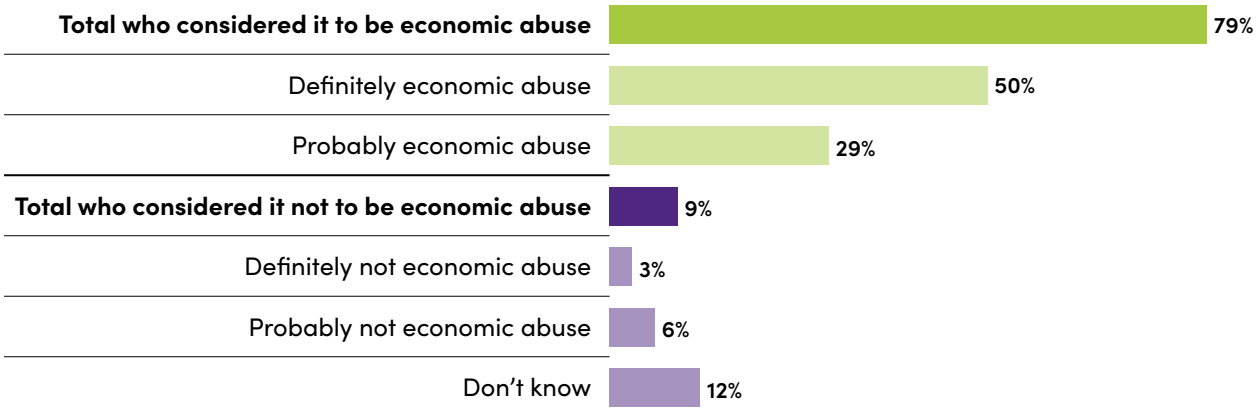
Amongst both domestic abuse and financial services professionals, the urgent need to raise awareness of economic abuse and to educate young people early about what economic abuse was a key concern. Financial services professionals also reflected on the opportunity for using social media influencers as a way to engage young people on issues like economic abuse or financial education.

Most teenage girls and young women recognise digital economic abuse, but concerning gaps remain

When teenage girls and young women were asked if they would consider it to be economic abuse if their friend's partner demanded access to her banking app or mobile payment accounts, almost eight in 10 (79%) said this was economic abuse.

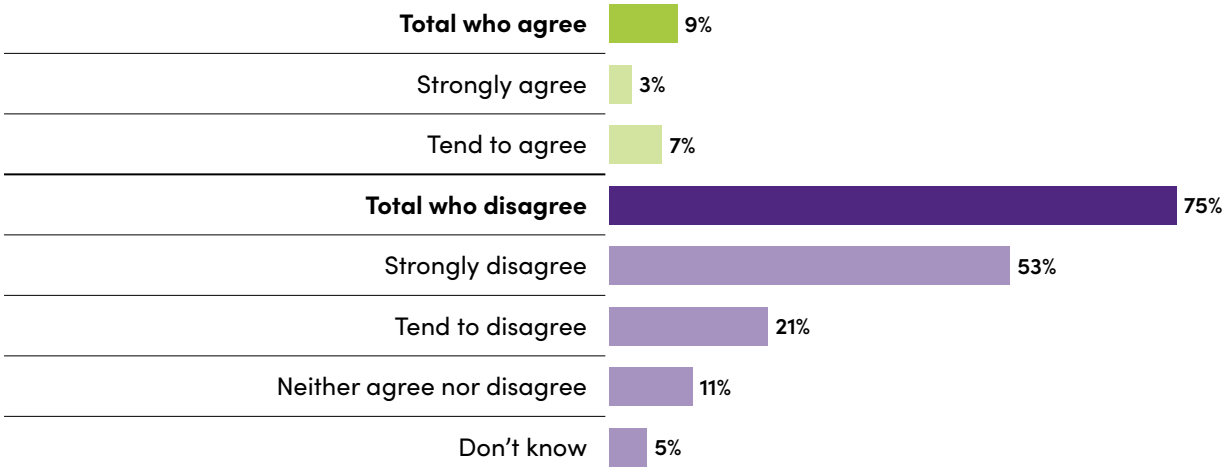
However, just under one in 10 (9%) did not recognise this as being economic abuse. Just over one in 10 also did not know if they recognised this behaviour as economic abuse, which is also concerning. These findings suggest that, whilst most teenage girls and young women understand this form of economic abuse, further work is needed to ensure that all girls and young women understand it is not okay for a partner to demand access to their financial accounts, which can compromise their safety and economic independence.

The partner/ ex-partner demanded access to your friend's banking app or mobile payment accounts



When we asked about broader relationship beliefs, rather than if a friend was experiencing a certain behaviour, teenage girls and young women also showed that they did not think it was acceptable for a partner to insist on having access to their financial information, with three-quarters (75%) saying they did not think this behaviour was okay. However, it remains concerning that almost one in 10 (9%) teenage girls and young women thought this behaviour was okay, whilst one in 20 (5%) did not know if they thought this behaviour was okay, suggesting that these girls and young women are also at risk of not recognising economic abuse.

To what extent do you agree or disagree with the following statements?: It is okay for a partner to insist on having access to your banking or mobile payment apps or to looking at your bank statements



Girls and young women who had experienced economic abuse were significantly more likely to accept this behaviour. Among victim-survivors of economic abuse 16% agreed that it was okay for a partner to insist on access to their banking or mobile payment apps, or to look at bank statements, compared to just 6% of those who had not experienced economic abuse.

Sharing finances and financial information with a partner is not inherently abusive and, for many, can be an important part of trust in a committed relationship. However, a partner insisting on access to banking or payment apps or bank statements is not ok. The findings that a significant minority of young women to think that this is acceptable, is highly concerning. Strengthening financial education so that it equips young people to recognise economic abuse and safely and equitably manage joint finances in relationships is essential.

iii. The economic exploitation of teenage girls and young women

Abusive partners are using a range of economically exploitative behaviours against teenage girls and young women, damaging their economic independence during the relationship, which has long-lasting negative impacts.

Economic exploitation can involve a range of behaviours that allow a perpetrator to use the victim-survivor's economic resources for their own benefit. This can include not contributing to shared costs, taking money or resources or putting debts in their name (coerced debt). Our previous nationally representative survey of UK adult women found that those who experienced a form of coerced debt were more likely to report a harmful impact of the economic abuse.[3]

Perpetrators are economically exploiting teenage girls and young women in an alarming number of ways

Teenage girls and young women are experiencing economic exploitation from their partners, starting at a young age and with devastating and long-lasting impacts.

30%
of young women and teenage girls experienced economic exploitation from their partner

Almost a third (30%) of teenage girls and young women had experienced at least one form of economic exploitation from their partner in the previous 12 months. Almost a quarter (24%) reported experiencing at least two forms of economic exploitation. This is a significant number of girls and young women whose futures are being negatively impacted by the behaviours of their partners.

We know that exploitative behaviours like coerced debt can have long-lasting and serious consequences for victim-survivors. A damaged credit score can stop victim-survivors from having a safety net when rebuilding their lives following economic abuse, for example by stopping them from being able to access housing. Similarly, debts such as utility or rent arrears can prevent victim-survivors from accessing essentials. Other forms of exploitation, like lending the perpetrator money which they do not repay or being coerced into spending money on them, reduce the money victim-survivors have available to them. This can have serious consequences for their ability to leave an abusive partner and to rebuild their lives.

Certain groups are more at risk of economic exploitation.

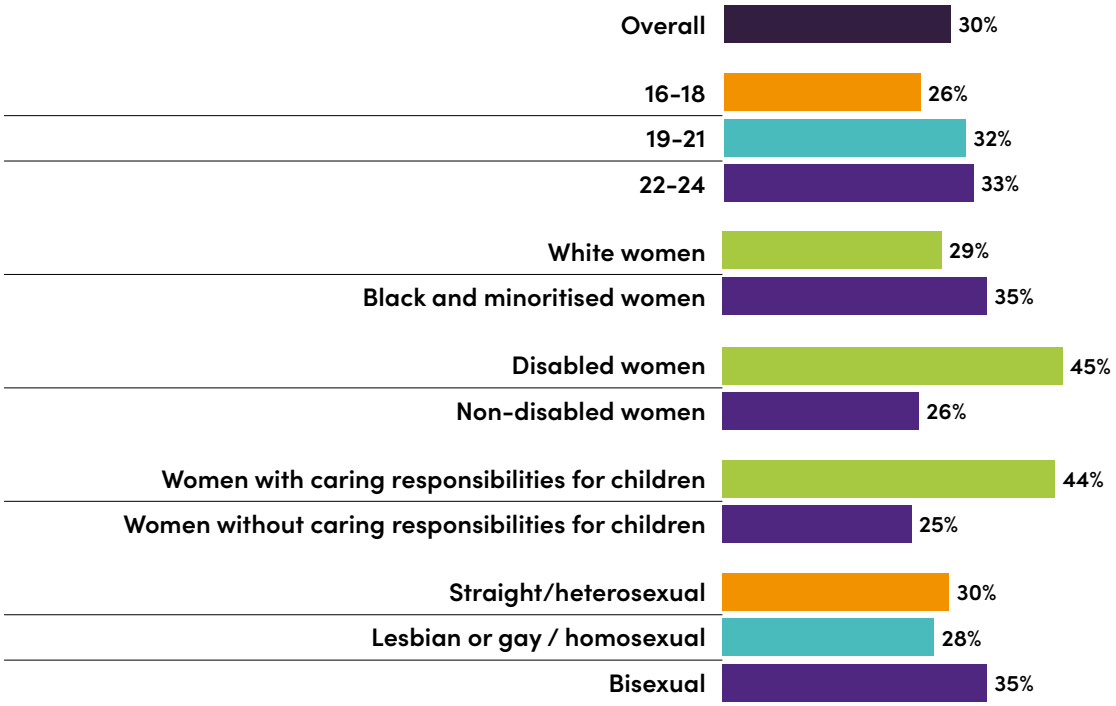
Teenage girls and young women aged 19-21 and 22-24 were more likely than those aged 16-18 to have experienced a form of exploitation from their partner. This may reflect the economic entanglement that can develop as relationships become longer-term, including shared financial responsibilities like rent or utilities. Living with a perpetrator can also give them access to the information needed to take out debts in a victim-survivor's name.

For teenage girls and young women with disabilities and those with caring responsibilities for children, these rates became even more stark. Just under half of disabled teenage girls and young women had been exploited by their partners (45%) compared to a quarter (26%) of non-disabled teenage girls and young women. Similarly, almost half (44%) of teenage girls and young women with caring responsibilities for children reported economic exploitation, compared to a quarter (25%) of those without caring responsibilities for children.

Black, Asian or other ethnically minoritised teenage girls and young women also faced higher rates of economic exploitation than White young women (35%, compared to 29%).

These findings were statistically significant reinforcing a finding throughout this research: perpetrators of economic abuse are exploiting existing inequalities and vulnerabilities to cause harm. The additional structural barriers these young victim-survivors face are also likely to make it harder for them to rebuild following economic exploitation.

Experienced at least one economically exploitative behaviour



Andrea's experience highlights the long-term impact of coerced debt and economic exploitation. She told us that it took her a long time to pay off the loans the abuser created in her name, as well as the interest that had built up. The financial burden of the abuser's actions left her struggling to meet her basic needs and risked her becoming isolated from her support networks:

Andrea is a Black woman in her early twenties. She was in a relationship with the perpetrator for around 3 years.

There were times he would spend my money without telling me. He would take and use my card when he was out with friends. I thought this was part of being in a relationship, I didn't know this was economic abuse. He was a few years older than me, so I felt like he was able to manipulate me and make me believe what he said.

I had to take out loans because he needed money. I trusted him to pay me back, but he never has. He took out Buy Now Pay Later loans in my name by making an account using my details, which he knew because we were living together. I only found out about these loans because an email came through to me about the payment being due. I felt I couldn't say much about it because I thought he'd pay me back when he had the money. In total, the loans were around £3,000, plus hundreds of pounds of interest. It's taken me a long time, but I've paid these off now, even though I had to not buy essentials like food and not spend time with my friends to be able to do it.

I was constantly stressed. One of my friends helped me out, too. My ex never paid anything towards them. I never thought about telling the lenders because the loans were in my name, and I didn't know what options I had, or if they would believe me.

He wasn't working for over a year of our relationship and, during that time, I had to pay all the bills and rent and subscription services. One time, I told him that we could just pay for Netflix this month and not pay for the others, like Prime or YouTube Premium, that we should cut down to one, but we didn't. He would try to make me work more hours. I thought I was just helping my partner during this time, but I didn't realise what was really happening until after we broke up.

Some forms of economic exploitation can continue to affect victim-survivors for many years. Being forced to take out credit or contracts, being the only person named on shared financial commitments and being forced to fraudulently access benefits can create long-term financial harm long after a relationship has ended.

Professional insights – young women's experiences of coerced debt

Lending and coerced debt was said by one financial services professional to be 'the biggest area' and 'probably what we see most frequently' when supporting victim-survivors of economic abuse. Banking professionals also reflected on how the digital nature of financial products can make certain behaviours easier for perpetrators. This included perpetrator's ability to create debt in the victim-survivor's name, such as through being able to access loans and credit online without the victim-survivor's consent or knowledge. Professionals also reflected on the difficulty they face in making sure products are accessible for customers, whilst also knowing perpetrators can misuse their systems.

Forms of economic exploitation

	Overall	16-18	19-21	22-24	White women	Black and minoritised women	Disabled women	Non-disabled women	Women with caring responsibilities for children	Women without caring responsibilities for children	Straight/heterosexual	Lesbian or gay / homosexual	Bisexual
They took out credit in your name without your consent or because you were scared to refuse (e.g. Buy Now Pay Later credit, credit cards, store cards)	7%	5%	6%	10%	7%	10%	14%	6%	16%	4%	8%	7%	6%
They took out contracts in your name without your consent or because you were scared to refuse (e.g. phone or car contracts, gym memberships)	8%	5%	8%	9%	7%	10%	14%	6%	14%	5%	8%	7%	6%
They made you be the only person named on shared commitments like a rental contract or utility bills	10%	7%	9%	13%	9%	13%	16%	7%	17%	7%	10%	8%	10%
They pressured you to give them money (including money from employment, pocket money or money you received as a gift), including cash, or by a bank transfer or mobile payment	18%	14%	18%	22%	17%	20%	27%	15%	27%	14%	18%	16%	20%
They made you buy them things you did not want to, such as gifts for them, holidays, vouchers, in-app or in-game purchases, or give them money for gambling or other reasons	18%	13%	19%	22%	18%	19%	25%	16%	29%	14%	18%	16%	20%
They stole money or other possessions from you	16%	11%	18%	18%	15%	17%	25%	13%	26%	12%	15%	13%	18%
They pressured or repeatedly asked you to give them money which they did not pay back, or did not pay back in full	19%	14%	20%	22%	18%	19%	26%	16%	29%	15%	19%	16%	20%
They forced you to fraudulently access benefit payments or money you knew you were not legally entitled to	7%	6%	8%	8%	6%	10%	12%	5%	14%	5%	8%	6%	5%

The impact of economic abuse on girls and young women's credit scores and the long-lasting consequences of this was an issue raised by financial services professionals.

Fatima shared her experiences of economic exploitation, including how her husband would make her spend her savings on frivolous items, or how he would steal her money:

Fatima is a Pakistani woman in her early twenties, who migrated to the UK. She was married to the perpetrator for around 8 months, and lived with him for two months.

I had saved money, including some money I was given as gifts, and I kept this in my suitcase. I wanted to keep this saved because I thought I would need it, being in a new country. If we were going out, my husband would pressure me to take this money with me, and then pressure me to buy him unnecessary things, like designer branded towels. He also pressured me to go out for food, which I then had to pay for, or to buy him things after work so that what I'd earned that day would be spent. If I tried to say no to him, he would create drama. One time, he pressured to take money out with me, then my sister-in-law started talking about how she needed a certain amount of money – the exact amount that he had made me bring out with me. I felt pressured to give this to her.

Sometimes, I would find that my money was missing. He had taken it. I often would just ignore this, because it wasn't worth what he would do if I confronted him about it. I wanted to move out of my in-laws' home into our own home, but my husband said I had to pay for everything to do with this. He would say: 'your money is my money, my money is your money', but, looking back, it was just my money.

Young women and teenage girls are being sexually and economically exploited by their partners.

Around one in eight (12%) teenage girls and young women told us that their current or ex-partner had threatened to share intimate images of them unless the victim-survivor gave them money. This included one in 10 (10%) of those who were aged 16-18, a shocking number who are experiencing this behaviour before adulthood.

Around one in 10 (9%) young women and teenage girls said their current or ex-partner had forced them to share intimate images of themselves for financial return.

Yet again, we saw that perpetrators were exploiting young adult women and teenage girls with disabilities or who had caring responsibilities for children. Disabled girls and young women were over twice as likely to have had a partner threaten to share explicit images of them unless they agreed to give them money, compared to those without a disability (20%, compared to 9%). They were also over 2.5 times more likely to have been forced to share explicit images of themselves for financial return (16% of disabled women, compared to 6% of non-disabled women).

1 in 8

young women and teenage girls experienced their current or ex-partner threatening to share intimate images of them unless the victim-survivor gave them money

Young adult women and teenage girls with caring responsibilities for children were similarly at higher risk when compared to those without caring responsibilities for children, again being twice as likely to have had their partner threaten to share images of them unless they gave them money (18% by contrast to 9%), or to have been forced to share explicit images in return for money (16% by contrast to 6%).

This has serious risks and consequences for victim-survivors, including potential risks to their employment or to their relationships with those around them, as well as the abusive and violating nature of being forced to share explicit photos in exchange for money. This likely has both emotional and psychological impacts which can be long-lasting.

Economically and sexually exploitative behaviours

	Overall	16-18	19-21	22-24	White women	Black and minoritised women	Disabled women	Non-disabled women	Women with caring responsibilities for children	Women without caring responsibilities for children	Straight/heterosexual	Lesbian or gay / homosexual	Bisexual
They threatened to share explicit images of you (e.g. with your friends, family or employer, etc.) unless you agreed to give them money	12%	10%	11%	14%	11%	14%	20%	9%	18%	9%	11%	8%	15%
They forced you to share explicit images of yourself with others for financial return	9%	7%	10%	10%	9%	10%	16%	6%	16%	6%	9%	8%	9%

Melissa, whose experiences featured earlier in the report, also shared her experiences around economic exploitation, and how the perpetrator combined this with sexual abuse:

Melissa

He would pressure and threaten me around money. He said that he knew someone who could stop me from being able to get my benefit payments. If we went out, he would try to get me to buy things for him, saying his bank card wasn't working. I was able to get this money back from him most of the time, but only because I asked him about it over and over again. He would try to make me feel bad or stop me from leaving during arguments by saying he had no money because he spent it on me. He's taken intimate images of me off my phone, and he threatened to sell these to make back the money he spent on me.

My family gifted me gold jewellery for my birthdays, and he threatened to take this from me so he could sell it. I would wake up and check to make sure I was still wearing it and that he hadn't taken this from me whilst I was sleeping.

Young women and teenage girls are at risk of both sexual and economic abuse from the partners that they should be able to trust the most, at an age where they are most vulnerable.

The long-lasting effects of economic exploitation

Economic abusers are plunging young women and teenage girls into financial difficulty, limiting their ability to rebuild at a young age.

Over four in 10 (43%) teenage girls and young women said that they had experienced financial difficulty as a result of the economic abuse.[27] Almost four in 10 (38%) teenage girls and young women resorted to borrowing money to meet their essential costs.

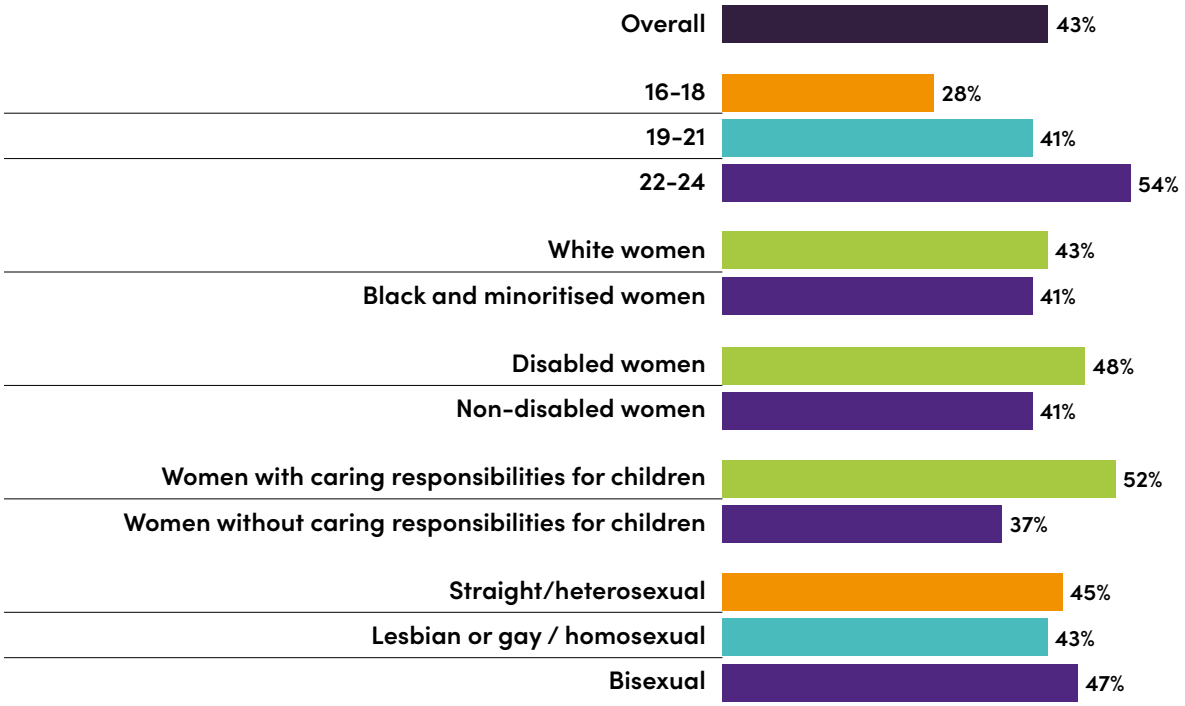
These impacts became more likely as victim-survivors reached their twenties. Over half (54%) of young women aged 22-24 had faced financial difficulty and were significantly more likely than those aged 16-18 and 19-21 to have faced financial difficulty as a result of the economic abuse.

Similarly, over half (52%) of teenage girls and young women with caring responsibilities for children faced financial difficulty, compared to 37% of young women without these responsibilities. This suggests that economic abuse also negatively impacts victim-survivors' children, demonstrating that the devastating impact of economic abuse can span across generations.

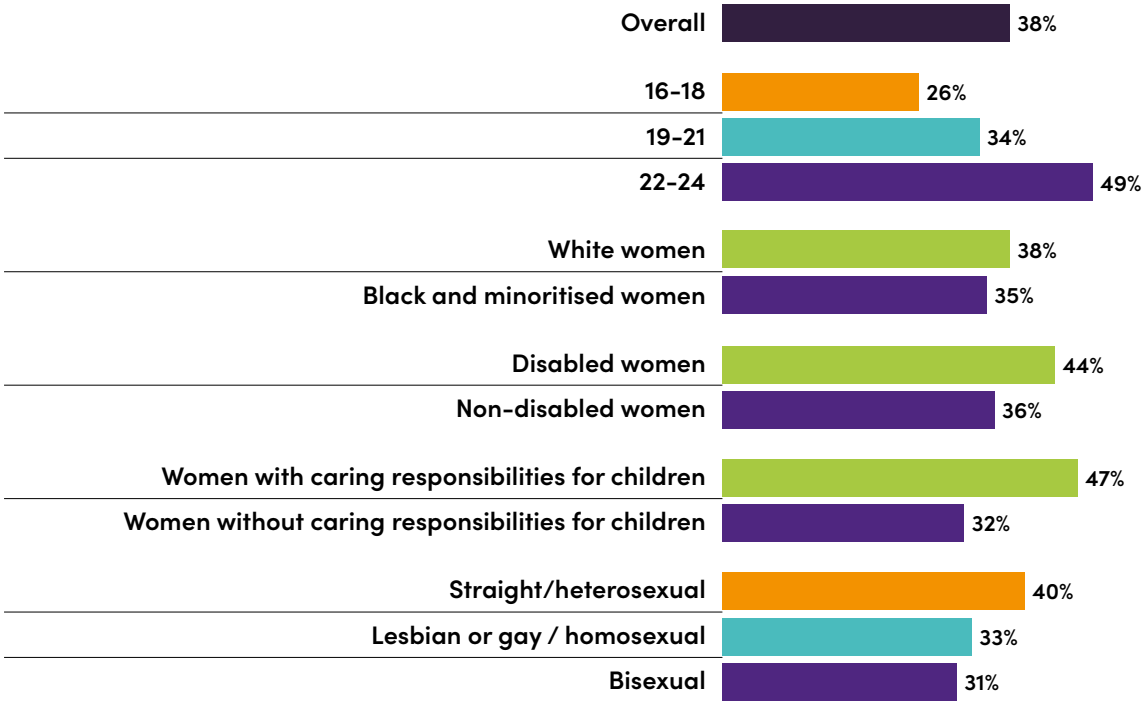
Having to borrow money because of the abuse was also more common in both groups. Living with both the impacts of economic abuse and the debt that victim-survivors are forced to take out to survive makes it harder for young women to rebuild following abuse.

Over 4 in 10 victim-survivors aged 16-24 experienced financial difficulty as a result of the abuse

How has your experience affected you? Total: financial difficulty



How has your experience affected you? Total: Who had to borrow money to cover essential items or bills



Professional insight – debt and rebuilding after economic abuse

Domestic abuse professionals spoke about how hard it can be to get young victim-survivors effective support around coerced debt. Without this support, young women are living with the long-lasting and ongoing impacts of coerced debt for longer, preventing them from fully rebuilding their lives after economic abuse.

The role of financial services in supporting young victim-survivors

These findings point to an urgent need for responses to economic abuse that are informed by young victim-survivors' experiences of economic exploitation, and the role that financial services can play in supporting young women and teenage girls.

Around one in 20 (6%) teenage girls and young women who had heard of economic abuse told us that they had heard of it from their bank, building society or another financial service. This increased with age, with young women aged 22-24 being twice as likely to have heard of economic abuse from a financial service when compared to 16–18-year-olds (8%, compared to 4%). This may be because this age group has had more opportunity to engage with their bank than younger age groups.

Where did you hear the term economic abuse?

	All	16-18	19-21	22-24	White women	Black, Asian or other ethnically minoritised women
Bank, building society or other financial service	6%	4%	7%	8%	6%	7%

Banks were also a source of help, as around one in 20 (6%) of young victim-survivors had reached out to a financial service organisation for information, help or advice following economic abuse. This was consistent across age groups and across both White and Black, Asian or other ethnically minoritised victim-survivors.

Did you seek information, help or advice from any of the people or organisations listed below for the behaviours you experienced?

	All	16-18	19-21	22-24	White women	Black, Asian or other ethnically minoritised women
Bank, building society or other financial service	6%	6%	5%	7%	6%	6%

It is therefore imperative that financial services are equipped to respond effectively when young victim-survivors seek support and advice for experiences of economic abuse. The

young victim-survivors we interviewed told us that support from financial services could include awareness-raising, as well as providing information about economic abuse in different languages.

Professional insight – seeking help for economic exploitation

Across both domestic abuse and financial services, professionals spoke about how vital it is that targeted awareness-raising of economic abuse happens with young people, with a particular focus on preventing economic abuse. One banking professional highlighted that banks' online journeys could be an opportunity to educate young customers on economic abuse, including how abusers might misuse financial products (such as joint accounts) to cause harm. This could involve the use of pop-ups during banking online or in-app, or the use of chat functions. They envisioned this as a 'really strong digital journey where education just runs all the way through for economic abuse'.

A financial services professional shared that younger customers, in their experience, did not always disclose at the time of the abuse, but might disclose after recognising the abuse later on. Another shared that victim-survivors might disclose at a point of 'real financial difficulty', often linked to economic exploitation. Domestic abuse professionals shared that it can be important for a victim-survivor to have one point of contact at their bank.

This, alongside our survey findings, shows how important it is that staff across financial services are aware of economic abuse and can spot the signs of it, particularly when a victim-survivor has not recognised their experiences as abuse.

A financial services professional highlighted tools like online disclosure forms as an opportunity for victim-survivors to disclose to their banks. Others reflected that they often see a preference for digital disclosure tools (like chat functions) among younger customers, but that professionals often found phone calls more productive for them to help them support a customer through a full journey, identifying this as an area they would like to work further on. However, one professional reflected that digital help-seeking from a bank could be riskier, as it might be more visible to a perpetrator.

Teenage girls and young women's attitudes around economic exploitation

Though prevalence of economic exploitation was high amongst young women and teenage girls, there are important gaps in understanding.

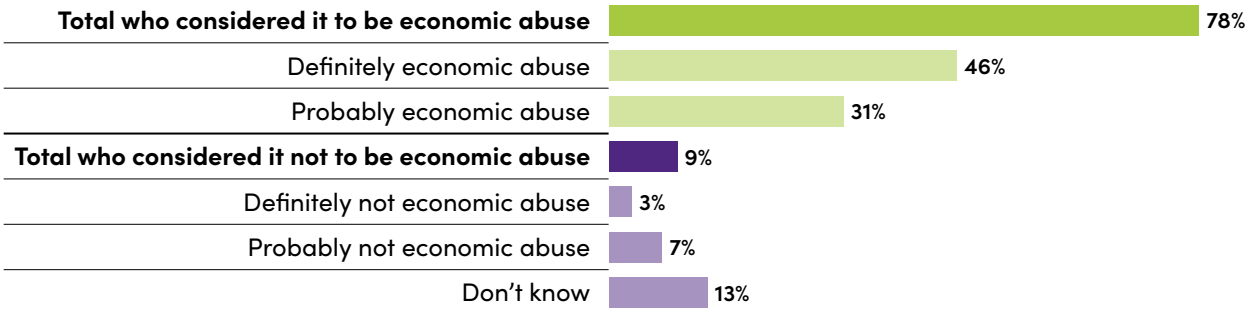
Positively, around eight in 10 (78%) said a friend's partner not paying their agreed portion of shared expenses, when they could afford to do so, was abusive. Fewer than one in 10 (9%) did not think this was abuse.

Most teenage girls and young women recognised coerced debt as economic abuse

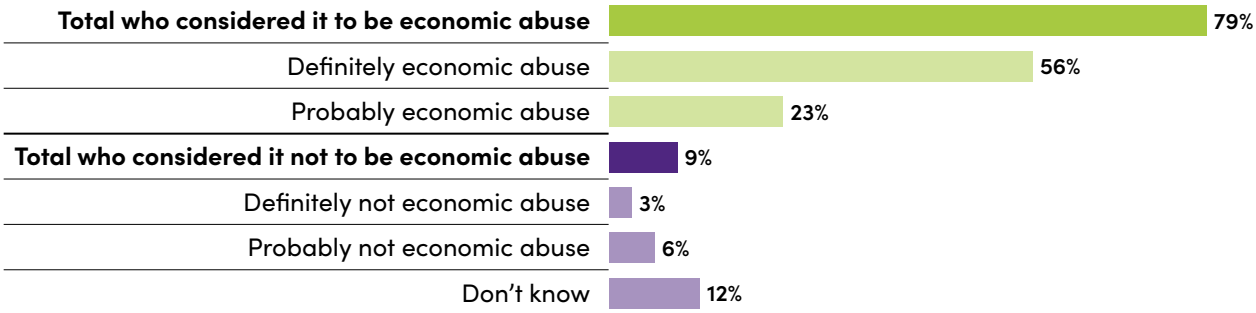
The findings were similar for if a friend's partner borrowed money, took out loans or contracts in their name, either without their consent or because they were scared to refuse. Almost eight in 10 (79%) young women and teenage girls recognised that this was abuse, with fewer than one in 10 (9%) not recognising this as abuse. A further one in eight (13%) did not know if this behaviour was economic abuse.

Recognition was lower when asked if it was abusive for a friend's partner to borrow money from their friend and not pay it back. Two-thirds (65%) recognised this as abusive, while one in five (21%) did not and over one in eight 14% did not know. Of all the economic abuse behaviours we asked girls and young women about, this was the behaviour that was the least likely to be recognised as abusive. This pattern was consistent across different ages and ethnicities. The reasons for this are unclear, and further research would help us to understand why this behaviour was less likely to be recognised as abusive.

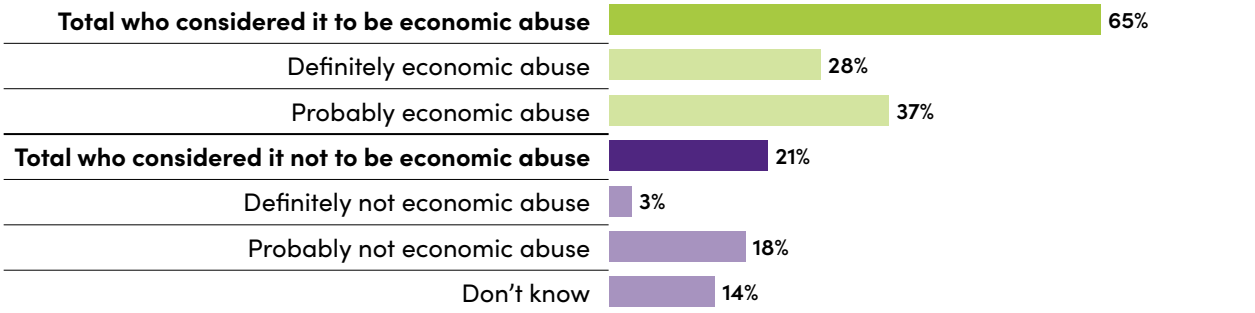
The partner/ ex-partner repeatedly refused to pay their agreed share of the rent, mortgage, household bills or childcare costs, despite having enough money to do so



The partner/ ex-partner borrowed money, took out loans or contracts (like phone contracts or a gym membership) in your friend's name, either without their consent or because your friend was scared to refuse?



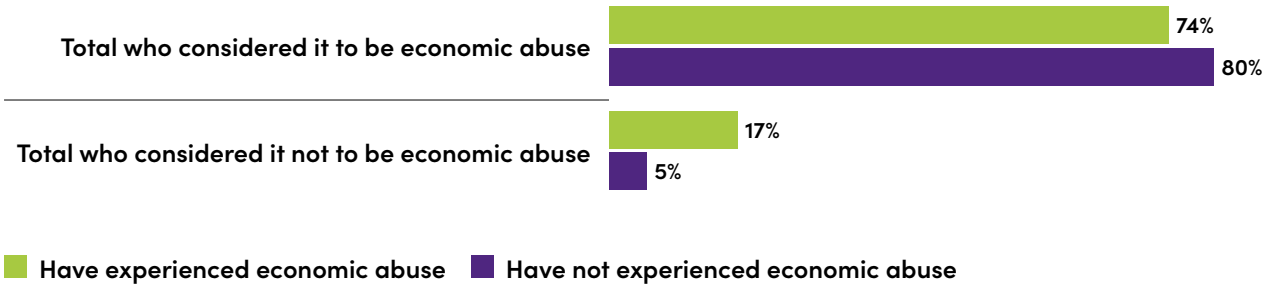
The partner/ ex-partner borrowed money from your friend and did not pay it back, or did not pay it back in full



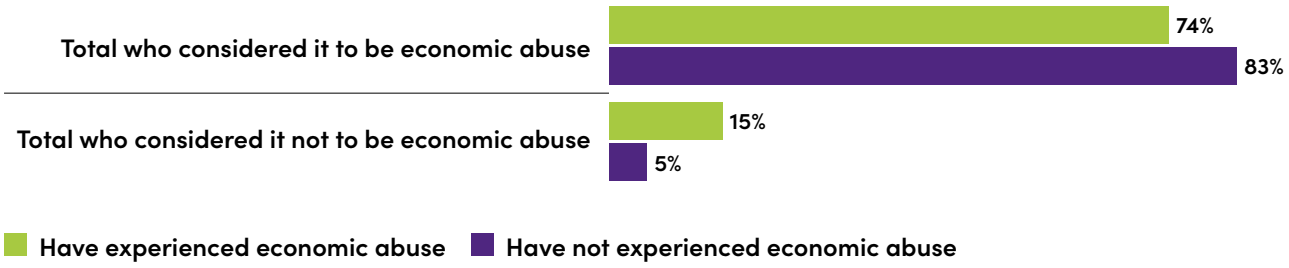
Victim-survivors were less likely to recognise economic exploitation as abuse

Across two of these exploitative behaviours, victim-survivors of economic abuse were significantly more likely to say that the behaviours were **not** abusive (17% and15% of those who reported economic abuse compared to 5% and 5% who did not). This may indicate that these economically exploitative behaviours are more likely have been normalised among young victim-survivors. This is deeply concerning. Difficulty recognising a partner's behaviour as abusive may make it harder to identify what is happening or seek support.

The partner/ ex-partner repeatedly refused to pay their agreed share of the rent, mortgage, household bills or childcare costs, despite having enough money to do so



The partner/ ex-partner borrowed money, took out loans or contracts (like phone contracts or a gym membership) in your friend's name, either without their consent or because your friend was scared to refuse?



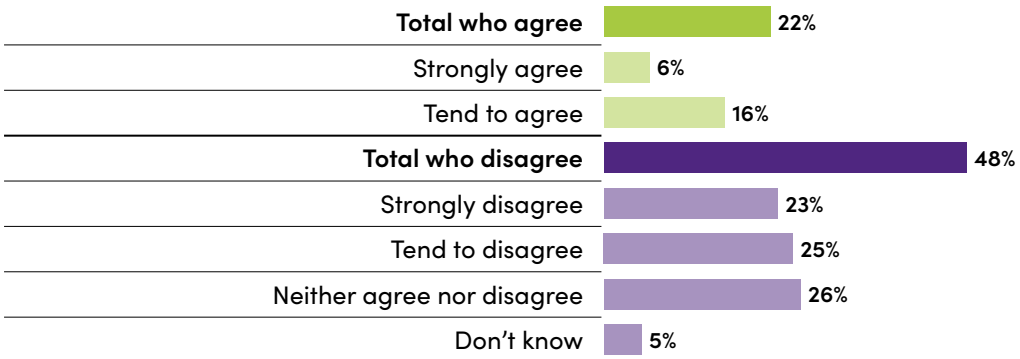
Young women and teenage girls also held mixed views on wider relationship attitudes which could enable economic exploitation.

Half (48%) of teenage girls and young women disagreed with the statement that, if you really love a partner, you will share your money or belongings with them or buy them lots of gifts. However, one-fifth (22%) agreed with this, the highest level of agreement across the wider relationship attitudes we tested. A further one in 20 (5%) did not know if they agreed or disagreed with this statement. Sharing money or buying gifts can of course be a healthy expression of love and care. However, the belief that doing so is an expectation or expression of love could make it hard to recognise when a partner is placing pressure on someone to share their economic resources.

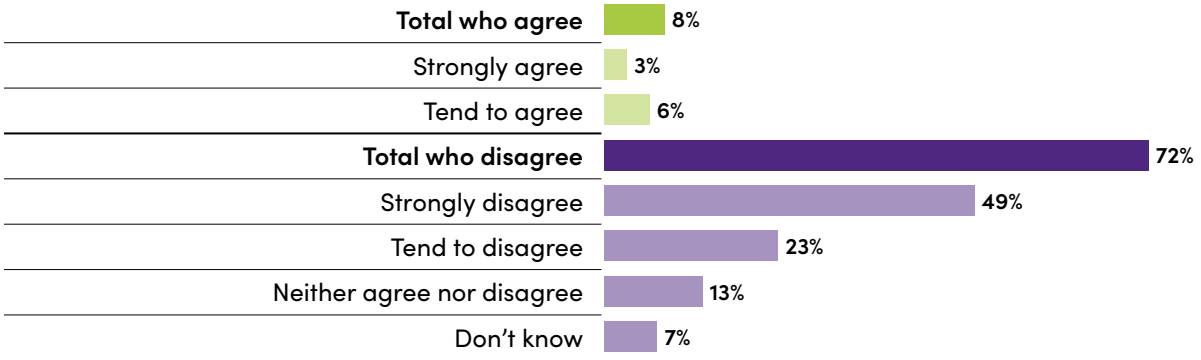
Positively, almost three-quarters (72%) of young women disagreed that it was 'not a big deal' to take out credit for a partner when they wanted you to, even if you were unsure. This suggests that most teenage girls and young women recognised the potential risks associated with taking on credit for a partner when they did not feel comfortable doing so.

However, just under one in 10 (8%) agreed that doing this was not a big deal, whilst over 1 in 20 (7%) did not know if they agreed or disagreed this behaviour was a big deal. This rose to 14% among teenage girls and young women who had experienced economic abuse, compared to only 5% who had not. This reinforces the importance of ensuring teenage girls and young women understand the risk and responsibilities of taking out credit and can recognise when a partner may be exploiting them.

To what extent do you agree or disagree with the following statements: If you really love a partner, you will share your money and belongings with them, or buy them lots of gift



To what extent do you agree or disagree with the following statements: It's not a big deal to take out a loan, debt or contract for a partner if they want you to, even if you're not sure about doing so



Professional insight – attitudes around lending

One financial services professional we spoke to reflected that credit is much more readily available in stores and online than it used to be, suggesting that taking out loans or credit might not be perceived in the same way as going in person to a bank to apply for a loan may be.

Domestic abuse professionals also reflected that Buy Now Pay Later methods were 'almost your first option' when making purchases online, suggesting that taking out credit using this method is becoming normalised, especially for young people.

This suggests that lending options, including digital products like Buy Now Pay Later credit, need to introduce more positive friction (described by the FCA as design features that 'create short, purposeful pauses in the customer journey'), as well as clear signposting for support options around coerced debt and economic abuse.

These findings show that overall, most teenage girls and young women recognise economically exploitative behaviours as abusive. However, important gaps remain, particularly around behaviours that can appear more like every day financial interactions within relationships, such as lending a partner money or expectations around sharing economic resources. Recognition was also consistently lower among young women who had themselves experienced abuse. These findings highlight the importance of helping young women recognise which behaviours around money and spending in a relationship can be red flags for economic abuse, and that they understand the long-term implications of financial behaviours.

Teenage girls' and young women's control over their own finances

Perpetrators are limiting young victim-survivors economic independence

Almost a fifth (19%) of teenage girls and young women told us that their current or ex-partner had controlled, or tried to control, how they spent their own money. Over one in 10 (12%) had experienced the perpetrator either controlling their access to their personal banking or accessing their financial accounts when they did not want them to.

The ability to access and manage your own money is a fundamental part of economic independence. When perpetrators control spending or access to financial accounts, they are restricting teenage girls and young women's ability to make decisions about their own lives and finances.

Nearly 1 in 5 young women and teenage girls experienced their partner controlling how they spent their own money

Accessing personal accounts online is an important part of managing day-to-day finances. Without access to banking or other financial accounts, victim-survivors may be unaware of the economic harm being carried out against them. This could include money being taken from their accounts, debts building up in their name, or important information about their finances being hidden from them. Restricting access to financial information can make it harder for victim-survivors to identify abuse, regain control of their finances and prevent further harm.

Young women aged 22-24 were more likely to be at risk of these controlling behaviours when compared to young women and girls aged 16-18. This may suggest that the risk of experiencing these behaviours increases as young women are more likely to become economically entangled with partners, creating more opportunities for perpetrators to cause harm to and control victim-survivors.

Yet again, disabled teenage girls and young women and those with caring responsibilities for children were more likely to have experienced these behaviours (see table below). They were twice as likely to experience each of a partner controlling their access to their own bank account, accessing their accounts without consent, or trying to control how they could spend their own money. These teenage girls and young women may also be more likely to rely on a partner (for example as their carer, or due to limited capacity to work if caring for children) and it appears that perpetrators are exploiting this dependency.

This restriction limits victim-survivors' economic independence and autonomy and can make them even more dependent on the abuser.

Teenage girls and young women's experiences of control over their own finances

	Overall	16-18	19-21	22-24	White women	Black and minoritised women	Disabled women	Non-disabled women	Women with caring responsibilities for children	Women without caring responsibilities for children
They controlled, or tried to control, access to your personal banking, like your bank account	12%	8%	13%	14%	12%	12%	20%	9%	21%	8%
They accessed your banking or financial accounts without your consent or because you were scared to refuse (e.g. pressuring you to provide passwords; taking your device to check accounts)	12%	9%	12%	15%	11%	17%	20%	10%	22%	8%
They controlled, or tried to control, how you spend your money (e.g. making you ask permission or justify expenditure to them, making you show them receipts, or criticising what you spend money on)	19%	15%	21%	21%	19%	19%	31%	16%	31%	15%

Andrea shared how her partner was able to control how she spent her money, describing it as building gradually and how this eventually stopped her from spending money as she did not want to be forced to explain herself to him:

Andrea

When we first got together, he would look at my bank account on my phone, but eventually, he logged into my bank app on his phone. It built up so gradually. He'd check my account multiple times a week. I didn't have access to his account. He would look at my transactions and ask me what I spend money on. He would tell me what I needed to spend money on, or he would have to approve things I wanted to buy. He said this was so I didn't misspend money or spend recklessly, and he'd get angry if I didn't ask his permission to buy something. He didn't want me to send money to my little sister, or for me to go out with my friends. It made me feel anxious any time I wanted to spend money. At some point, I stopped spending money because I'd have to explain what I was spending. I felt embarrassed going out with friends and having to ask to spend money.

This restriction over her own finances was also illustrated by Sadia, who was prevented from accessing her bank account by her abusive husband and his family. They also prevented her from speaking independently to her bank:

Sadia

I was 19 when I got married and came to the UK. I lived with my husband and his parents. His mother in particular was also abusive towards me. When I came here, my husband opened a bank account for me, but I didn't have access to any of the information for the account, like the password. I was made to sign forms I didn't understand. They opened this account with a bank that was far away, so I couldn't go in person to the branch. There were other banks that had branches much closer to us, so I think the decision to open one that was further away was intentional. My husband would ring the bank, get me to speak to say I consented, and then spoke to them, saying he was doing this on my behalf because I didn't speak English.

My husband never gave me any money. I would have to ask him for money and he would often refuse, even when I was asking to buy essentials for our baby. This continued until my family intervened and told him he needed to give me money. He started giving me £100 a month, paying this into the bank account he set up for me. This £100 had to cover everything for the household and the baby. He would also pay for some of his travel costs using this money. It wasn't enough and he would get angry and abusive if I asked him for more money. When I spent money, I had to give him the receipts and if I didn't have one, he would accuse me of sending money to my parents. If there was any leftover money, he would stop me accessing it.

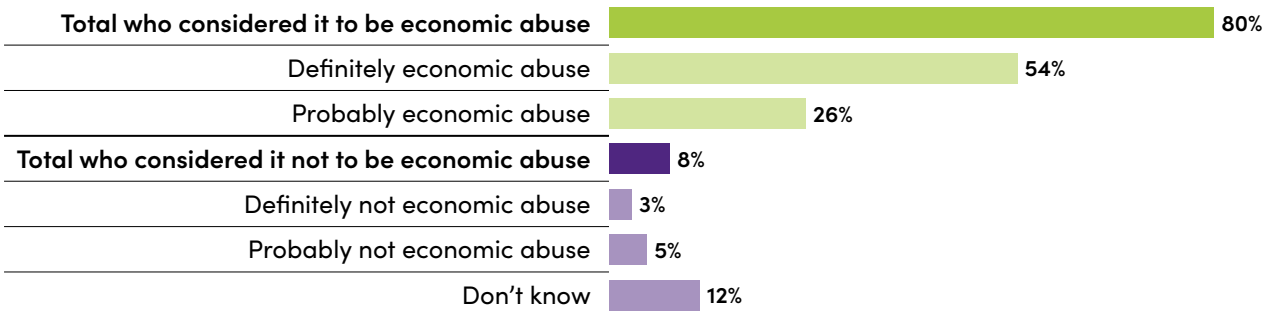
Most teenage girls and young women understand that restricting finances is a sign of economic abuse

The vast majority of teenage girls and young women (80%) recognised that it was economic abuse for a partner to control a friend's access to their own bank account. However, it deeply worrying that around one in 10 (8%) did not recognise this as economic abuse, and that just under one in eight (12%) did not know if this was economic abuse. Being able to access your personal bank account is a vital part of economic independence. Restriction prevents victim-survivors from being aware of their own financial situation, identifying economic harm or making informed decisions about their money.

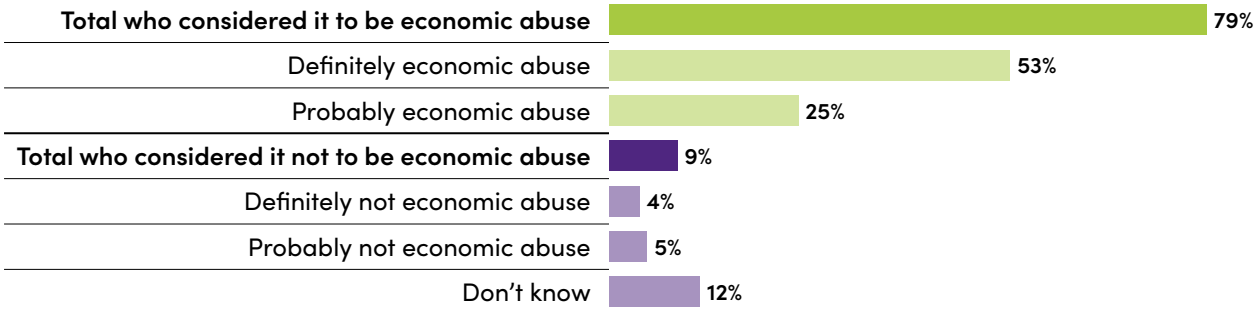
Similarly, almost eight in 10 (79%) of teenage girls and young women recognised that it was abusive for a partner to control how their friend spent their own money, but again, it is incredibly concerning that one in 10 (9%) did not see that this was economic abuse, whilst just under one in eight (12%) did not know if this behaviour was abusive. As we saw from Andrea's experiences, a partner controlling your spending can have devastating consequences, including on girls' and young women's self-confidence and mental health, as well as on their ability to manage their own finances.

While it is positive that most teenage girls and young women recognised these behaviours as abusive, the fact that a significant minority did not recognise these behaviours as economic abuse or did not know if they were abuse highlights the ongoing need to raise awareness of economic abuse and its warning signs. Ensuring teenage girls and young women understand that they have the right to control their own finances is an important part of preventing abuse and supporting victim-survivors to seek help.

The partner/ ex-partner controlled, or tried to control, access to your friend's personal bank account



The partner/ ex-partner controlled, or tried to control, what your friend could spend their own money on (e.g. making them ask permission or justify each expenditure to them, making them show them receipts, or criticising what they spend money on)



iv. Education: disruption and support

Education, including financial education, is also an important part of building young people's economic independence. As young people increasingly manage their money through digital financial products, this includes equipping them to use these products safely and recognise when they are being used by a partner to control or exploit them.

But while education can help build and protect young people's economic independence, our findings show that it can also become a target for economic abuse.

Teenage girls and young women are facing risks to their education due to the abusive actions of their partners.

There is growing evidence exploring how perpetrators can economically abuse victim-survivors by preventing them from studying or training or making it difficult for them to do so. This can include by taking what they need (such as textbooks or laptops), restricting internet access, withholding or misusing money for tuition fees (including loans), being unreliable with childcare, using emotional or physical abuse, or harassing and monitoring victim-survivors.[28]

Education and training can play a critical role in shaping future employment opportunities, earnings and economic independence. When teenage girls and young women are prevented from accessing or completing education, the impacts can be severe and far-reaching.

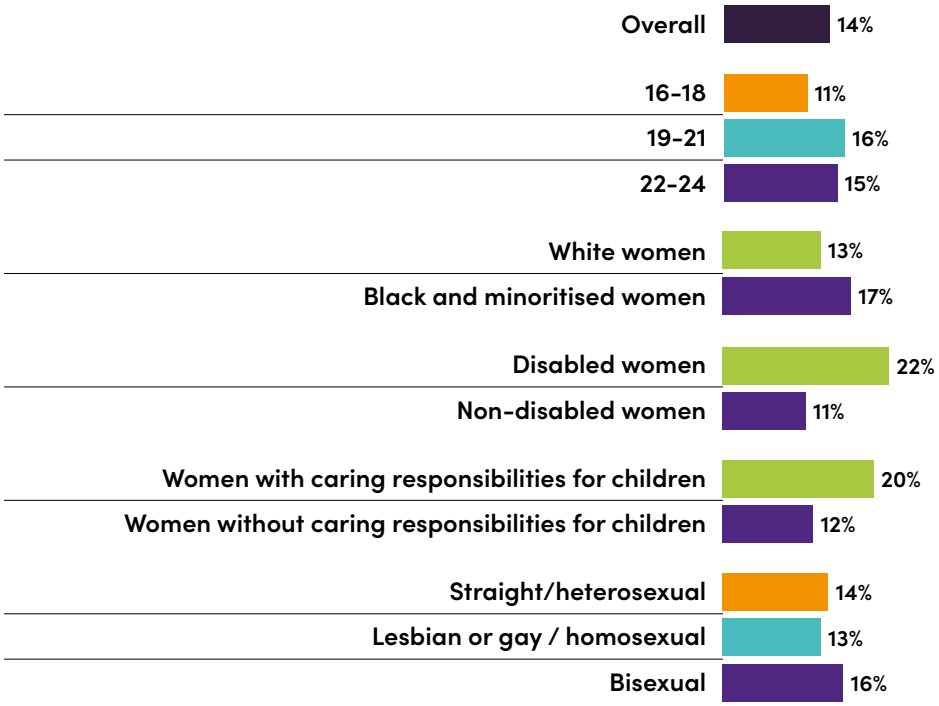
Perpetrators are sabotaging teenage girls and young women's education

In the nationally representative survey, we found clear evidence that perpetrators are disrupting teenage girls and young women's educational journeys.

Over one in 10 (14%) teenage girls and young women reported that a current or former partner had prevented or hampered them from studying or training. This rose to over one-fifth (22%) of disabled girls and young women and those with caring responsibilities for children (20%), suggesting that these teenage girls and young women face particular risk by comparison to those without disabilities (11%) and those without these caring responsibilities (12%).

The impact of educational sabotage extends far beyond the classroom. By restricting access to education and training, perpetrators can limit employment opportunities and earning potential, undermining independence and restrict pathways to future economic stability.

They prevented or hampered you from studying or training, such as by blocking or pressuring you from applying, stopping you from having access to what you need to study or train, or disrupting you whilst you were studying or training (e.g. by constantly calling you or turning up unannounced)



Victoria, a young victim-survivor, told us how she was not allowed to study. She migrated to the UK after marrying her husband and had planned to undertake a Master's degree when she arrived. Her husband would not allow her to do this and also told her that her existing qualifications were not good enough to work in the UK.

Professional insights – perpetrator's sabotaging of young women's education and careers

Domestic abuse professionals shared examples of young women they had supported being stopped from attending college or prevented from attending certain courses by the abuser. One professional told us about a young woman whose partner did not want her to study brick laying

> *She does a bricklaying course. 'You can't do that. What are you doing that for? Yeah, you're going to get all this male attention. I don't want you doing that.'* (Domestic abuse professional)

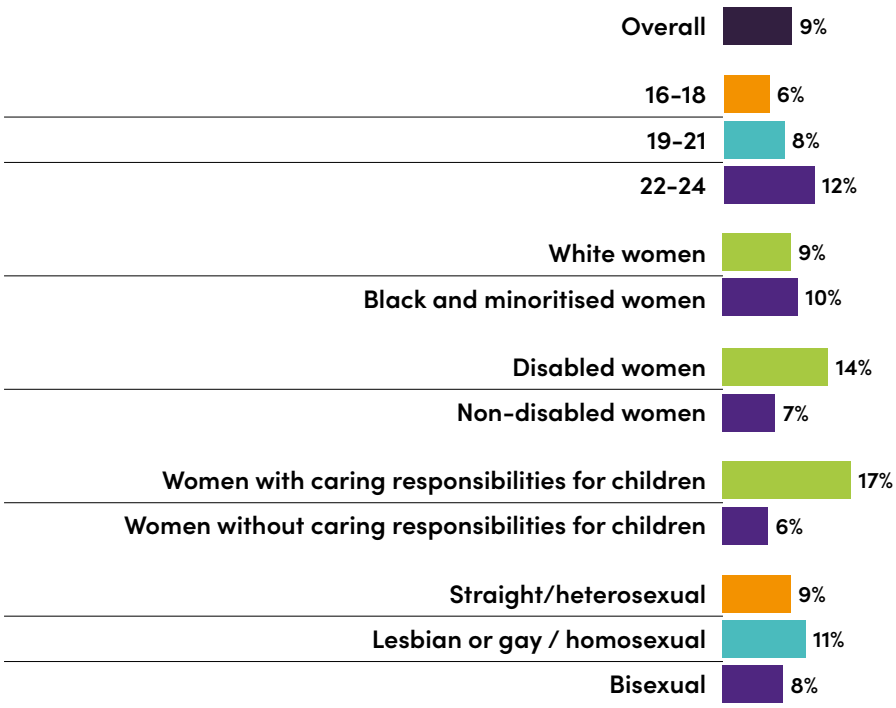
This sabotage of a victim-survivor's ability to study or train in their chosen area can have life-long impacts on their careers and ability to earn – including their ability to become economically independent.

These findings highlight how education can become another arena in which perpetrators exert control, creating barriers that can continue to affect teenage girls and young women's opportunities long after a relationship has ended.

Perpetrators also interfered with teenage girls and young women's access to education by making victim-survivors spend loans or grants on something other than their intended purpose, including funding intended for training or education. Almost one in 10 teenage girls and young women (9%) experienced this form of abuse. As above, teenage girls and young women who were disabled or who had caring responsibilities for children were at a higher risk of this form of abuse.

This may leave victim-survivors unable to pay tuition fees or meet the costs associated with studying, forcing them to find different funds to support this. For some, this may mean taking on additional paid work that reduces the time and energy available for studying. For others, it may mean taking on further debt in order to continue their education. In both cases, victim-survivors face disruption to their academic progress. Victim-survivors may also face consequences for not using funds for the intended educational purposes.

They made you use a loan or grant for a different purpose than it was intended (e.g. a student loan or grant for training or education)



This highlights a particularly harmful aspect of economic abuse: perpetrators are not only restricting victim-survivors' ability to access training or education but may also be economically gaining from sabotaging victim-survivors' futures.

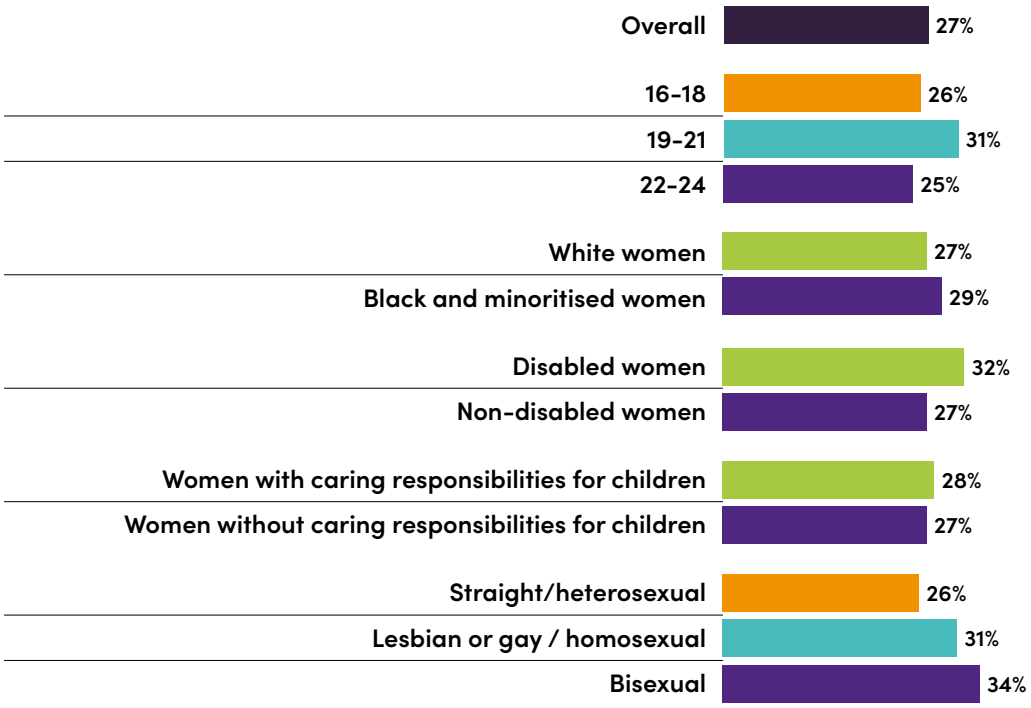
Impacts on teenage girls and young women's educational opportunities

27%
of young women and teenage girls said the abuse had prevented them from working, studying or training

Girls and young women also told us about the wider impact economic abuse had on their education and future opportunities. Over a quarter (27%) said that the abuse had prevented them from working, studying or training. This is equivalent to 350,000 girls and young women who were prevented from working, studying or training when they wanted to.[13]

A third (34%) of bisexual teenage girls and young women told us that the economic abuse had affected them in this way, compared to a quarter (26%) of heterosexual teenage girls and young women. This was statistically significant, suggesting that bisexual girls and young women are at an increased risk of their education or careers being disrupted by an abuser's actions.

How has your experience affected you? It prevented you from working, studying or training when you wanted to



Taken together, these findings suggest that economic abuse is not solely affecting teenage girls' and young women's finances in the present. It is also shaping their future opportunities, limiting pathways to education, employment and economic independence.

This reinforces the importance of financial education that supports young people to build economic independence and understand safe and equitable management of money, including through the digital financial products they increasingly use.

Education as a pathway to support

While education was an area that perpetrators can weaponise to cause victim-survivors harm, it was also an opportunity help-seeking.

Amongst victim-survivors, just under one in 10 (8%) sought information, help or advice from someone at their place of education. In addition, just over one in 20 (6%) sought information, help or advice from youth or community centres, or from someone connected to a sports or a recreational group they were involved in.

For Black, Asian or other ethnically minoritised teenage girls and young women, youth and community centres were important. Twice as many (10%) sought support via this route when compared to White women (5%).

Did you seek information, help or advice from any of the people or organisations listed below for the behaviours you experienced?

	All	16-18	19-21	22-24	White women	Black, Asian or other ethnically minoritised women
Someone from your place of education	8%	9%	9%	9%	6%	8%
Youth and community centres	6%	5%	5%	7%	5%	10%
Someone connected to a sports or recreational group	6%	4%	8%	5%	5%	8%

Places of education were a key space where teenage girls and young women learnt about economic abuse. Of those who had heard of the term economic abuse, one in five said (20%) said that they had heard of it from someone at their place of education. The role of education was particularly pronounced among younger respondents, with three in 10 (29%) 16–18-year-olds hearing of economic abuse at their place of education.

This means education settings provide an important opportunity to help young people recognise economic abuse, including how digital financial products such as banking apps, mobile payments and online credit can be misused within relationships.

It is therefore vital that staff in education settings are aware of economic abuse, know how to respond to disclosures and actively raise awareness of it amongst the young people they work with. To support this, SEA has co-produced a guide for incorporating economic abuse into Relationships Sex and Health Education lesson plans. Our Shifting the Dial toolkit, developed in partnership with Durham University Centre for Research into Violence and Abuse and Tender for use with Key Stage 4 and Key Stage 5 students, is designed to safely challenge controlling behaviours before they become normalised and educate young people about economic abuse and how to build respectful relationships.

Alongside RSHE, financial education provides another important opportunity to help young people understand equitable financial relationships and recognise when financial products, including digital products, are being used to control or exploit them. For example, we know that some financial services provide financial education to young people. Schools

and colleges, financial services firms, financial capability and education providers, and specialist organisations all have a role to play in building this understanding as young people begin to manage money independently

Where did you hear the term economic abuse?

	All	16-18	19-21	22-24	White women	Black, Asian or other ethnically minoritised women
Someone from your place of education	20%	29%	19%	13%	19%	23%
Youth and community centres	6%	6%	5%	6%	5%	7%
Someone connected to a sports or recreational group	3%	2%	4%	3%	3%	3%

Though at a much smaller scale, youth and community centres and sports or recreational groups also provided opportunities for young women to learn about economic abuse. These findings demonstrate that awareness-raising must extend beyond specialist domestic abuse services and formal places of education. Every trusted setting has the potential to help young women recognise economic abuse and access support.

For Sadia, education enabled her to access support and leave her abusive husband. As well as the restriction over her access to English classes described below, she experienced other forms of economic restriction. She told us that she was not allowed information about the bank account her husband and family opened in her name, and that her husband spoke to the bank on her behalf, saying this was because she could not speak English. She was supported to leave after the abuse was recognised by her English teacher.

Sadia is a Bangladeshi woman who migrated to the UK after marrying her husband when she was 19. They were married for around three years and had a child.

After I had my baby, I started an English course. After a month, my husband rang the centre the course was at and told them I wouldn't be coming anymore. He severely assaulted me. My husband and his mother took my phone off me and told me that, if I tried to tell anyone like the police or the doctor, my child would be taken from me. When I went back to the English course weeks after the assault, I still had some visible bruising. The teacher saw this and contacted the police, and my child and I left the home and moved to a new city.

I've been supported to get my own place and continue my English courses. It's hard to know what's available in a different country. I didn't know that some of my experiences were abuse until I got help.

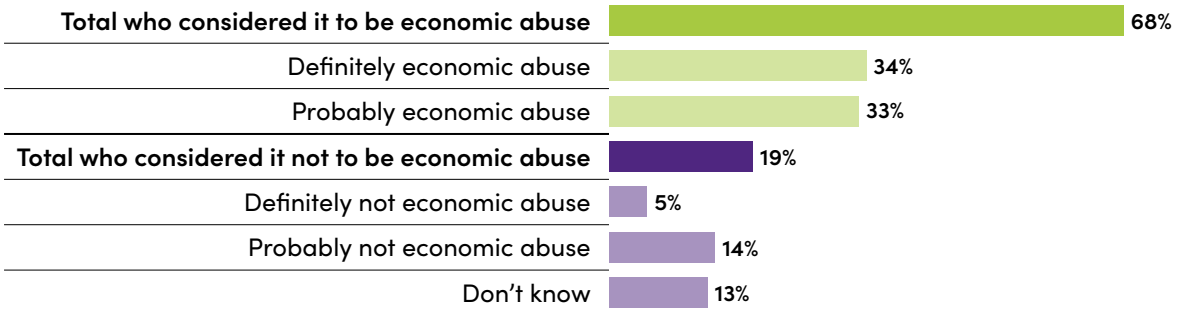
Attitudes around education-related economic abuse

Controlling education and career choices

The majority of teenage girls and young women recognised that a partner's control over education or training was abusive, though a concerning minority did not recognise this as abuse.

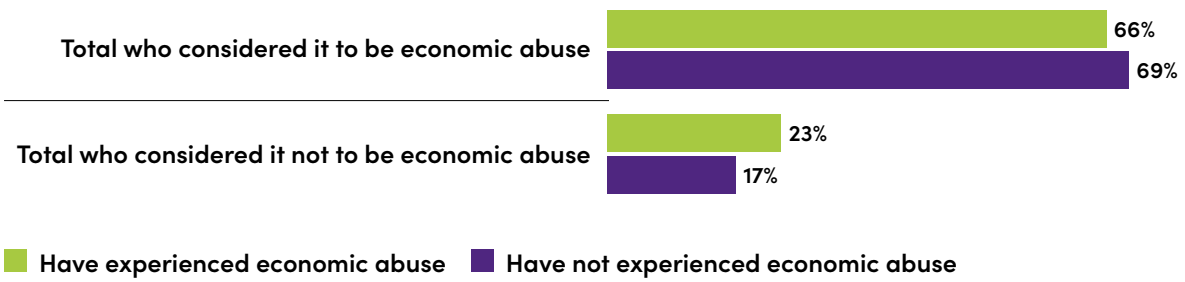
When asked if they would consider it to be economic abuse if a friend's partner had controlled (or tried to) their friend's decisions about their career or education, over two-thirds (68%) of teenage girls and young women recognised that this was abuse. However, it is concerning that one in five (19%) did not recognise that this was abuse and that over one in eight (13%) did not know if this was abuse, suggesting that further awareness-raising work is needed to ensure that young women fully understand what economic abuse is.

The partner/ ex-partner controlled, or tried to control, your friend's decisions about their career or education



Those who had experienced economic abuse were less likely to consider this a form of abuse. Almost a quarter (23%) of victim-survivors said that they would not consider this to be economic abuse, compared to less than a fifth (17%) of those who had not experienced economic abuse. This statistically significant finding suggests this educational sabotage has been normalised for young victim-survivors by the abuser and/or society. It is therefore even more essential that they can access clear and accurate information on economic abuse and be supported to recognise these behaviours.

The partner/ ex-partner controlled, or tried to control, your friend's decisions about their career or education

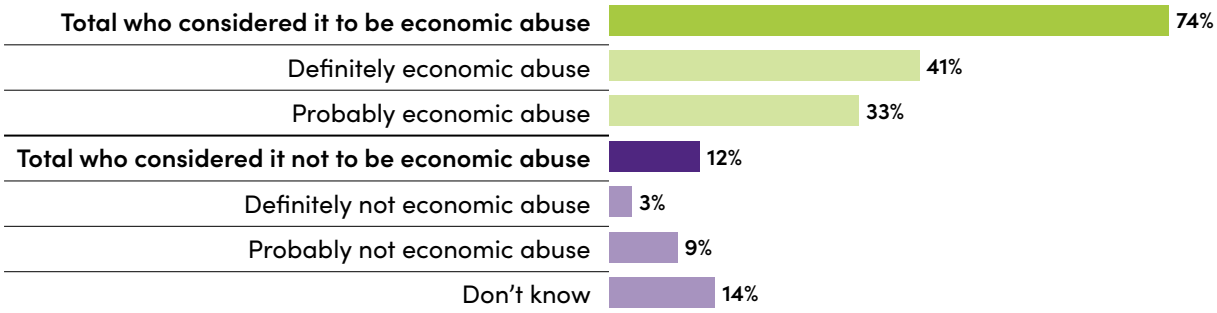


Preventing someone from working, studying or training

Most teenage girls and young women understand that preventing someone from working or studying is economic abuse.

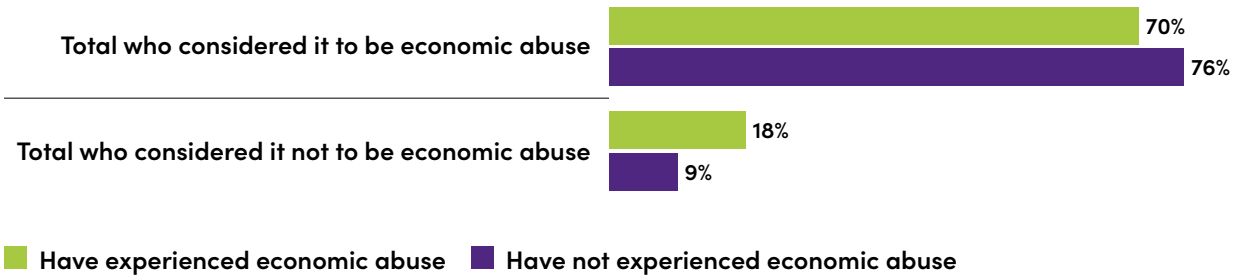
Three-quarters (74%) of teenage girls and young women said that it was economic abuse if a friend's partner or ex-partner prevented their friend from getting a job, studying, or training, or made it difficult for them to do so. Despite this, it is still concerning that around one in eight (12%) teenage girls and young women did not recognise this behaviour as economic abuse, and over a further one in eight (14%) did not know if this was abusive, suggesting these teenager girls and young women may also be at risk.

The partner/ ex-partner prevented your friend from getting a job, studying or training, or made it difficult for them to do so



Again, those who had experienced economic abuse were **less likely to** consider this a form of abuse. Almost one in five (18%) of victim-survivors said that they would not consider this to be economic abuse, compared to less than one in 10 (9%) of those who did not have experiences of economic abuse.

The partner/ ex-partner prevented your friend from getting a job, studying or training, or made it difficult for them to do so



Professional insight – how perpetrators can normalise educational sabotage

A domestic abuse professional shared how perpetrators can frame their economic abuse as being signs of care or love. They told us about a young woman they supported, whose partner was stopping her from studying the course she wanted, and how she believed this was a sign of his love for her:

> *Her view is, yeah, but he loves me. He doesn't want me to do it because he loves me.* (Domestic abuse professional)

The fact that victim-survivors were consistently less likely to recognise these behaviours of educational sabotage as a form of economic abuse suggests that such behaviours can become normalised by abusers. It also underlines the importance of raising awareness of economic abuse. Young people, parents, carers and professionals all have an important role to play in recognising the signs of economic abuse when victim-survivors may not be able to recognise it themselves.

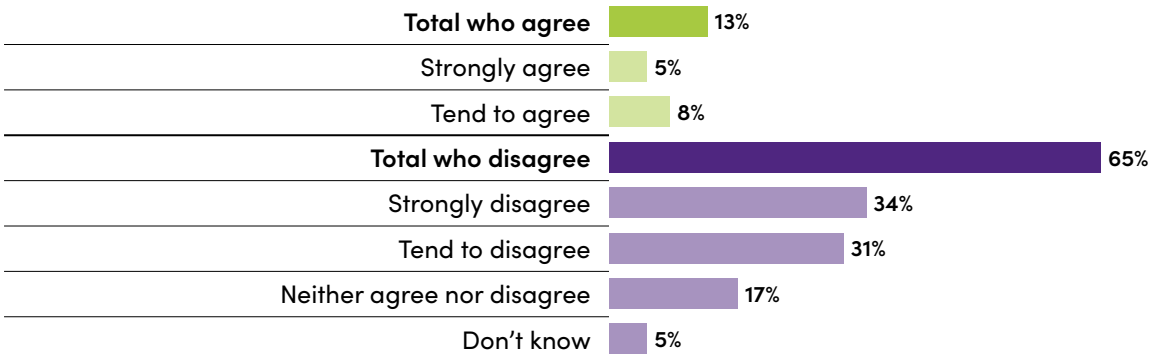
Government must also recognise economic abuse as a barrier to educational participation, wellbeing and successful transitions into employment, and reflect it within the Government's work to improve attendance, reduce the number of young people who are not in education, employment or training (NEET), and improve outcomes for children and young people.

Most teenage girls and young women understand that they should make their own decisions about their education

Looking at beliefs and attitudes in relationships more widely, two-thirds (65%) of teenage girls and young women did not think that their partners should have an equal say in their decisions around their career or education.

However, one in eight (13%) felt their partner should have an equal say, whilst one in 20 teenage girls and young women did not know if they agreed or disagreed a partner should have an equal say. Whilst discussing major life choices is a normal part of relationships, women should ultimately be able to make their own decisions about their education and careers. This is particularly important for the decisions being made at a young age, which can have life-long implications for a young woman's career and earning potential and can directly link to her ability to be economically independent from an abusive partner.

To what extent do you agree or disagree with the following statements: Your partner should have an equal say in your decisions around your career, studying or employment



Taken together, these findings show that most teenage girls and young women recognise education-related economic abuse. However, significant gaps remain, particularly among those who have experienced abuse themselves. By limiting victim-survivors' ability to study, train or pursue their chosen careers, perpetrators limit their economic wellbeing and future opportunities, not just during the relationship, but potentially for the rest of their lives. Ensuring young women can recognise these behaviours and feel confident that these decisions about their education and future belong to them is therefore essential.

v. The devastating impacts of economic abuse

The overwhelming majority of victim-survivors are negatively impacted by the economic abuse, including through mental ill health and homelessness.

Over four in five (85%) of victim-survivors told use that the perpetrator's economic abuse had negatively impacted them. This included half (50%) who experienced mental ill health, one in 10 (10%) who became homeless, four in 10 (41%) who said they were fearful of the abuser and over a third (36%) who were prevented from leaving the abuser. In addition, four in 10 (42%) said they became isolated from their friends, family or networks – all of whom are key sources of support for young women.

85%
of victim-survivors reported negative impacts as a result of the economic abuse

These devastating impacts highlight the difficulties young victim-survivors will face when rebuilding their lives after leaving an abuser, if they are able to leave. As explored elsewhere in this report, these impacts can include financial hardship and debt, with some young victim-survivors turning to digital credit to meet essential costs.

How has your experience affected you?

Any negative impact	85%
You suffered mental ill health, such as anxiety, depression, panic attacks, self-harm or suicidal thoughts	50%
You became homeless or moved into temporary accommodation like a refuge, sofa-surfing or staying with friends or family	10%
You became isolated from friends, family, your social networks or community	42%
It made you feel afraid or fearful	41%
It prevented you from leaving a relationship with them	36%

vi. Help-seeking and the vital role of family and friends

Most teenage girls and young women have heard of economic abuse

Two-thirds (67%) of teenage girls and young women told us that they had heard of economic abuse, showing a good level of awareness. This is vital, both in terms of young women and girls being aware of it in their own relationships, but also to be able to spot the signs of economic abuse in the relationships of those around them.

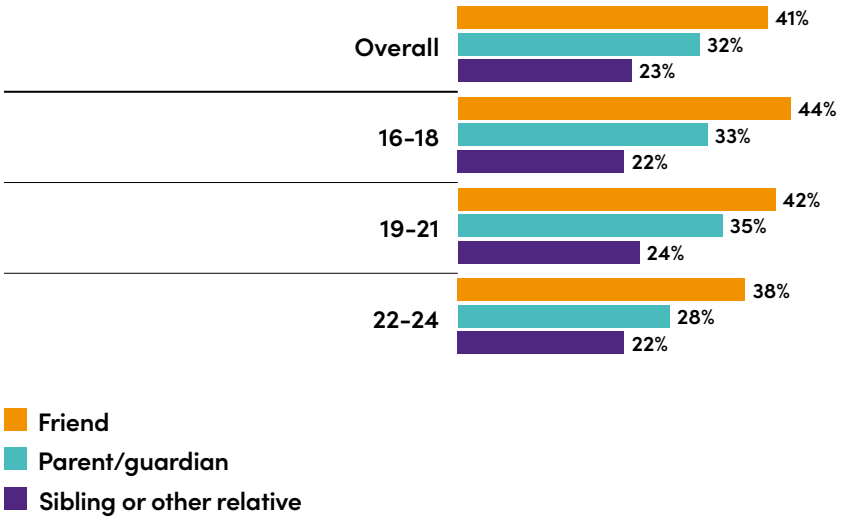
67%
of young women and teenage girls have heard of economic abuse

Most young victim-survivors are seeking support for their experiences of economic abuse, with friends and family as a significant source of support.

We found that, of those who had experienced economic abuse, eight in 10 (82%) sought help, information or advice from at least one of the sources listed in our survey.

In particular, family and friends were a significant source of support for young victim-survivors. Four in 10 (41%) victim-survivors spoke to a friend, whilst a third (32%) spoke to their parent or guardian and just under a quarter (23%) spoke to a sibling or other relative.

Did you seek information, help or advice from any of the people or organisations listed below for the behaviours you experienced?



Andrea, one of the young victim-survivors we spoke to, told us how her friend told her later that she was worried about Andrea. Andrea said she had always brushed her friend's concern off, but now realised her friend was seeing the abuse when Andrea couldn't.

Whilst these figures are not directly comparable to our previous findings in *Counting the Cost*, they do suggest that girls and younger women may be more likely to seek support from a friend or family member. For example, our survey of UK women over the age of 18 found that 19% sought help from a friend[3] –half the rate of young women.

Professional insights – young people's recognition of economic abuse

Both domestic abuse and financial services staff told us that many young victim-survivors coming to them for support did not realise that their experiences of economic abuse were also part of the abuse. One financial services professional estimated that 'around 40%' of victim-survivors that sought support from them recognised the behaviours as abusive or unhealthy, whilst the rest instead saw the behaviours as something they did not want their partner to be doing.

These findings highlight the important role that friends and family members can play in recognising economic abuse and helping victim-survivors access support. In 2025, SEA launched its Spotting the Signs challenge with TSB to improve understanding of the signs of economic abuse and give those around victim-survivors the tools to respond effectively and support them take steps towards safety.

vii. What do our findings mean?

Our findings show that economic abuse can affect many aspects of teenage girls' and young women's economic lives – from their access to education and future opportunities to economic exploitation and the misuse of digital financial products. As young people increasingly manage their money digitally, financial services continue to play an important role in reducing opportunities for perpetrators to cause harm, while financial education and awareness-raising can help young people recognise economic abuse and understand safe and equitable financial behaviours in relationships.

It is also vital that victim-survivors can receive support for their experiences of economic abuse from a range of sources, including **friends and family, education settings, financial services and digital channels**. The teenage girls and young women and the professionals we spoke to, combined with our survey findings, demonstrate that perpetrators' abusive actions can have devastating and long-lasting effects: we must act to ensure victim-survivors' futures are not being stolen by the perpetrator's economic abuse.

5. Conclusion and recommendations

This research reveals the alarming scale of economic abuse affecting young women and teenage girls in the UK and challenges assumptions about when abuse begins and what it looks like.

More than a third (36%) of teenage girls and young women aged 16-24 experienced economic abuse from a current or former partner in the previous year, while almost one in three (31%) girls aged 16-18 reported these experiences.

These findings demonstrate that economic abuse is not a problem that begins in adulthood. Instead, it is already affecting teenage girls and young women during a critical period of their lives, when they are establishing independence, pursuing education and employment, and laying the foundations for their future.

The research also shows that economic abuse often begins early in relationships. For many teenage girls and young women, harmful behaviours emerged within the first few months, challenging the perception that economic abuse only develops once couples are living together or sharing significant financial commitments. These behaviours can be difficult to recognise, particularly when they are disguised as care, concern or commitment. As a result, this may allow patterns of economic control to become established and normalised before victim-survivors, or those around them, recognise what is happening.

Our findings also highlight how domestic abusers are adapting their economic abuse to the realities of young people's lives. Digital banking, mobile payment services, online accounts and Buy Now Pay Later products are increasingly being weaponised by perpetrators to exert control and cause harm. At the same time, digital platforms are playing a vital role in helping young women learn about economic abuse and access support. This creates both new risks and new opportunities for prevention, awareness-raising and intervention, including through the design and delivery of safer digital products and services.

Economic exploitation was also common, with almost a third (30%) of teenage girls and young women experiencing this form of economic abuse. Perpetrators stole money, pressured young women to lend them money or buy items, and took out debts or contracts in their names. Digital financial products can both facilitate this exploitation and become part of its aftermath. Victim-survivors described perpetrators using online banking, digital accounts and Buy Now Pay Later products to cause financial harm, while 17% of young victim-survivors had to borrow through digital lenders, including Buy Now Pay Later and online payday lenders, to meet essential costs as a result of the abuse. These experiences can leave young women facing debt and financial insecurity long after the relationship has ended.

The consequences are profound. Economic abuse is not simply about money. Perpetrators are actively limiting young women's opportunities, including by sabotaging their education,

disrupting their employment prospects and restricting their ability to reach economic independence. The impacts described by young women in this report show how abuse can shape life chances long after a relationship has ended, affecting everything from their educational and employment opportunities to debt, housing security and their physical and mental wellbeing.

While economic abuse affects young women from all backgrounds, it does not affect everyone equally. Disabled girls and young women, girls and young women with caring responsibilities for children, bisexual teenage girls and young women and Black, Asian or other ethnically minoritised teenage girls and young women often face heightened risks or particularly severe impacts. These findings underline the importance of recognising how perpetrators exploit existing inequalities and vulnerabilities and ensuring that prevention and support responses are inclusive and responsive to the experiences of all victim-survivors.

Encouragingly, many teenage girls and young women recognised economically abusive behaviours. However, concerning gaps in awareness remain. Some forms of education sabotage and economic exploitation were less likely to be recognised as abuse, and victim-survivors themselves were often less likely than others to identify certain behaviours as abusive. This suggests that economic abuse can become normalised within relationships, making it even more important that young people receive clear information about economic abuse before these behaviours become entrenched. RSHE and financial education, alongside awareness-raising by financial services and specialist organisations, all have a role to play in helping young people understand equitable financial relationships and recognise economic abuse, including where digital financial products are being misused.

The findings also demonstrate that preventing economic abuse cannot be the responsibility of specialist domestic abuse services alone. Friends and family members were particularly significant, but teachers, youth workers, financial services professionals and other trusted adults all have a critical role to play in recognising the signs and supporting young people to seek help.

Digital products, in particular, emerged throughout this research as both a site of harm and an important route to recognition and support. Whilst perpetrators can misuse digital financial products such as mobile payment accounts and apps to cause harm, young victim-survivors told us that digital spaces were a key opportunity to learn about economic abuse and seek support.

This creates an important role for financial services firms, digital platforms and specialist organisations in ensuring young people can recognise abuse, access safe routes to support and use financial products that are designed to reduce opportunities for perpetrators to cause harm.

As the UK's only charity dedicated to raising awareness of economic abuse and transforming responses to it, SEA is uniquely placed to work with partners, including financial services and the Home Office, to help raise awareness of economic abuse and take steps to prevent abusers.

Taken together, the evidence presented in this report points to an urgent need for action. Economic abuse must be recognised as a form of harm that affects young people now, not only later in life. Preventing economically abusive behaviours from becoming normalised, equipping young people to recognise the warning signs, supporting those around them to

respond effectively, and ensuring that education, financial education, financial products and services and wider public policy reflect the realities of young people's experiences are all essential. Only by working together can we prevent economic abuse and protect young women's futures.

Recommendations

The findings show that prevention needs to begin early – before and during young people's first relationships – and reach beyond domestic abuse services into education, financial services and the digital spaces and financial products young people use. To prevent economic abuse among young people and better support victim-survivors, we call on the Government, education providers, financial services, domestic abuse organisations and wider society to take the following action:

- **Support:** Every young person experiencing economic abuse should have access to safe, accessible and trusted routes to get the support they need. Local authorities, domestic abuse services, debt advice organisations and financial services must work together to make this happen, including through the digital channels young people already use to find information and support. This means equipping frontline professionals to recognise economic abuse and working with specialist organisations to ensure safeguarding, risk assessments and support services reflect young people's experiences and needs.
- **Disrupt:** We must design economic abuse out of financial products and services. Financial services firms must identify and close the loopholes that perpetrators exploit across online banking, mobile payments, Buy Now, Pay Later and other digital financial products and services. Products and customer journeys should be designed to both prevent economic abuse and help young victim-survivors to safely recognise what is happening and access support. This must include co-designing products and services with young people affected by economic abuse, working alongside specialist organisations such as SEA to embed safety and inclusive design into the development process.
- **Prevent:** For the Government to prioritise the prevention of economic abuse among young people through the implementation of its Violence Against Women and Girls (VAWG) Strategy, with targeted action to address its disproportionate impact on marginalised young people. This must include strengthening education on economic abuse and equitable approaches to managing money in relationships, including the safe use of digital financial products and how they can be misused by perpetrators, through the Relationship, Sex and Health Education (RSHE) and financial education curriculums. Mandatory RSHE must also be extended to under-18s in further education colleges. This will help ensure young people are not left without vital knowledge as they begin managing money in relationships and accessing digital financial products, including credit from the age of 18.

HM Treasury

For the Chancellor of the Exchequer to:

- Ensure the implementation of the Financial Inclusion Strategy supports the prevention of economic abuse among young people, including addressing the risks and opportunities associated with young people's increasing use of digital financial products and services.

- Work with the Department for Education to ensure that the Financial Education Curriculum features economic abuse and the respectful management of money in relationships, including the safe use of digital financial products, to help young people recognise economic abuse and support them to equitably manage money within relationships.
- Work with the financial services sector to raise awareness of economic abuse among young customers and encourage firms to strengthen safe and accessible pathways to support for young people, including through digital customer journeys.
- Encourage financial services firms to ensure economic abuse is always considered in the design of financial products and services, including digital products, online banking, mobile payment platforms and Buy Now, Pay Later products, to reduce opportunities for abusers.
- Continue to work with SEA, as a member of the Financial Inclusion Committee, to ensure the Financial Inclusion Strategy delivers meaningful improvements for victim-survivors of economic abuse.
- Invest in long-term, sustainable funding for specialist domestic abuse services, including those supporting children and young people, to support victim-survivors, meet growing demand and enable the development of effective responses to economic abuse.

Home Office

For the Secretary of State for the Home Department to:

- Embed awareness and prevention of economic abuse affecting young people into the Government's Enough campaign. Including information and resources for young people, their peers and family members, and how digital financial products may be misused by perpetrators to control or exploit young people.
- Prioritise the prevention of economic abuse among young people in the implementation of the Government's Violence Against Women and Girls (VAWG) Strategy, with a particular focus on addressing the disproportionate impact on marginalised groups.
- Work with the Department for Education to deliver the VAWG Strategy commitment to make Relationships and Sex Education (RSE) mandatory for young people under 18 in further education colleges.
- Invest in research to understand the drivers behind economically abusive behaviours among young people, and work with specialist organisations to develop and evaluate evidence-based interventions to challenge harmful attitudes and social norms.
- Economic abuse must be integrated into the Government's forthcoming guidance on best practice for domestic abuse risk management and multi-agency working, as outlined in the VAWG Strategy, including how to consider young people's needs within safeguarding and risk assessment processes.

Department for Education

For the Secretary of State for Education to:

- Support and properly resource teachers and educational practitioners to embed economic abuse within Relationships, Sex and Health Education (RSHE), and wider whole-school approaches[29] to tackling violence against women and girls (VAWG), including through staff training, school policies and engagement with families and communities. This should include promotion of resources, such as SEA's Shifting the Dial lesson plan toolkit, to help ensure teachers and educational practitioners are equipped to educate about economic abuse.
- Include economic abuse and the equitable management of money in relationships in the forthcoming financial education curriculum. This should help young people recognise economic abuse, understand how digital financial products can be misused by perpetrators, build equitable financial relationships, and know how to access support.
- Extend mandatory Relationships and Sex Education (RSE) to include young people under the age of 18 in further education colleges and ensure lesson plans cover economic abuse.
- Ensure recognising and responding to economic abuse is reflected in the Government's forthcoming Enough campaign aimed at equipping parents with knowledge on how to spot the signs and support their children who may be experiencing VAWG.
- Recognise economic abuse as a barrier to education, wellbeing and employment, and reflect this within Government efforts to improve attendance, reduce the number of young people who are not in education, employment or training (NEET), and improve outcomes.

Financial services sector

For financial services firms to:

- Work with specialist organisations, such as SEA, to raise awareness among young people, their families and communities of the signs of economic abuse, how financial products and services can be misused by perpetrators, and how to access support from their financial services provider. This should be through channels that young people are more likely to engage with, such as social media.
- Include economic abuse in their existing financial education programmes for young people. This should cover the warning signs, how perpetrators may misuse financial products including joint products, how abuse can develop over time, and where to access support. It should also equip young people with an understanding of how financial products work so they can make informed decisions about safely managing their money within relationships.
- Provide safe and accessible routes for young people experiencing economic abuse to disclose their experiences and access the support they need. This should include considering how digital customer journeys, such as in-app and online support, can provide safe opportunities to recognise and disclose abuse. Disclosure tools should be co-designed with young victim-survivors and specialist domestic abuse organisations to ensure they are accessible, appropriate and encourage help-seeking.

- Ensure financial products and services are designed to reduce opportunities for economic abuse and support young people's financial independence, including digital products, online banking, mobile payment platforms and Buy Now, Pay Later products. This can include by working with specialist organisations such as SEA and with victim-survivors to embed inclusive design into the development processes, including utilising Safety By Design principles[21].
- Equip staff, from frontline professionals to those involved in product design, to recognise the signs of economic abuse and respond effectively to customers, including young victim-survivors from a range of intersecting backgrounds, through specialist training.

Financial Conduct Authority (FCA)

For the FCA to:

- Provide guidance to financial services firms on responding to economic abuse affecting customers, including young people, and on embedding positive friction into digital customer journeys to help prevent the misuse of digital financial products to facilitate economic abuse.
- Encourage firms to consider the needs and experiences of young victim-survivors within product and service design and their approaches to customer vulnerability, including the specific risks associated with digital financial products and services.
- Encourage firms to provide safe and accessible routes for young customers to disclose economic abuse and access appropriate support, including through digital customer journeys.

Schools, colleges and universities

For schools, colleges and universities to:

Embed economic abuse in teaching by including it in RSHE and financial education lesson plans, using resources such as SEA's Shifting the Dial lesson plan toolkit, to help young people recognise economic abuse, understand how to safely manage money in a relationship, including when using digital financial products and services, and know where to seek support.

Strengthen safeguarding policies and staff training. Ensure safeguarding policies address economic abuse and equip teachers, pastoral staff and student support teams to recognise signs of economic abuse, respond safely and connect young people with specialist support.

Social media providers

For social media providers to:

- Work with specialist organisations, such as SEA, to develop and promote accessible, age-appropriate public awareness campaigns that help young people recognise the signs of economic abuse, including the misuse of digital financial products, and understand how to access support.
- Work with specialist organisations to ensure platform policies, reporting mechanisms and safety information include economic abuse and provide young people experiencing this form of abuse with clear signposting to support.

Funders and commissioners

For funders and commissioners to:

- Fund specialist economic abuse advocacy support for young people. Ensure domestic abuse services have the resources, capacity and training to provide tailored economic advocacy for young victim-survivors.
- Embed responding to economic abuse across local service delivery, including young people's experiences in local strategies and commissioning frameworks, and help establish clear referral pathways between local authorities, domestic abuse services, financial services and debt advice organisations.
- Invest in the development of trauma-informed financial capability programmes for domestic abuse victim-survivors, including young people who have experienced economic abuse.

Domestic abuse organisations

For domestic abuse organisations to:

- Utilise SEA's local economic abuse advocacy resources to strengthen capacity to provide economic advocacy support to victim-survivors, including young survivors.
- Equip frontline practitioners through specialist training to recognise and respond to economic abuse and its impact on young people.

Researchers

For researchers to:

- Undertake further research to understand the experiences and impacts of economic abuse among young women and girls, including those under 16, particularly those from marginalised backgrounds. This should include exploring the intersecting barriers they face in seeking support, their experiences of digitally facilitated economic abuse, and the role of digital routes to support.
- Undertake social norms research to improve understanding of the drivers of economically abusive behaviours and develop the evidence base to support interventions that will effectively challenge harmful attitudes and social norms.

Economic abuse is already shaping the lives, opportunities and futures of hundreds of thousands of girls and young women across the UK. By acting early, raising awareness, strengthening education and safeguarding, and ensuring financial products, services and digital customer journeys are designed to reduce opportunities for abuse and support young people safely, we can prevent economic abuse from becoming normalised and stop its harmful impacts from following young women into adulthood.

Endnotes

1 Sharp-Jeffs, N., (2021), 'Understanding the economics of abuse: an assessment of the economic abuse definition within the Domestic Abuse Bill', *Journal of Gender-Based Violence*, 5(1): 163-173: 168.

2 Based on the survey, an estimated 350,000 young women who experienced economic abuse were prevented from working studying or training when they wanted to. At the 95% confidence level, the true population figure is likely to lie between approximately around 292,000 and 419,000 young women who experienced economic were prevented from working studying or training when they wanted to. There are 3,630,744 women aged 16-24 in the UK according to the ONS's Population estimates for the UK, England, Wales, Scotland and Northern Ireland: mid-2025.

3 Wilson Garwood, R., (2025), *Counting the Cost: The Scale and Impact of Economic Abuse in the UK*, Surviving Economic Abuse. https://survivingeconomicabuse.org/wp-content/uploads/2025/07/Counting-the-Cost-report-Surviving-Economic-Abuse-July-2025.pdf

4 Surviving Economic Abuse, (2025), *Young adults are twice as likely to miss economic abuse red flags as older people, putting lives at risk*, Available online: Young adults are twice as likely to miss economic abuse red flags as older people, putting lives at risk - Surviving Economic Abuse

5 Financial Conduct Authority, (2023), *Financial Lives 2022 survey: key findings from the FCA's Financial Lives February 2022 survey*, Available online: https://www.fca.org.uk/financial-lives/financial-lives-2022-survey

6 UK Finance, (2025), *Over half of UK adults now use mobile wallets*, Available online: https://www.ukfinance.org.uk/news-and-insight/press-release/over-half-uk-adults-now-use-mobile-wallets

7 ONS, (2025), *Domestic abuse victim characteristics, England and Wales: year ending March 2025*, Available online: https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/domesticabusevictimcharacteristicsenglandandwales/yearendingmarch2025

8 For example, see: VISION, (2024), *Summary of the VISION Adolescent Domestic Abuse activities and events in 2024*, Available online: https://doi.org/10.25383/city.26539762; Weir, R., Adisa, O., Blom, N., Hadjimatheou, K., Lamarre, F., Carlisle, S. and Barrow-Grint, K., (2026), 'Adolescent Domestic Abuse and Its Consequences: A Rapid Systematic Review', *Journal of Family Violence*, Volume 41, pages 703–732, https://link.springer.com/article/10.1007/s10896-025-00813-4

9 Kutin, J., (2019), *Exploring how economic abuse manifests in young adult relationships*, RMIT. https://doi.org/10.25439/rmt.27581262

10 Futures Without Violence, (2021), *Economic Abuse Within Adolescent Relationships*, Available online: https://futureswithoutviolence.org/wp-content/uploads/2025/02/Teen-Economic-Abuse-Summary-Report.pdf

11 Women's Aid, (2023), Influencers and attitudes: How will the next generation understand domestic abuse?, Available online: https://womensaid.org.uk/wp-content/uploads/2023/12/CYP-Influencers-and-Attitudes-Report.pdf

12 For example, the VISION Adolescent Domestic Abuse project utilised a workshop with four young people. For more detail, see: VISION, (2024), *Summary of the VISION Adolescent Domestic Abuse activities and events in 2024*, Available online: https://doi.org/10.25383/city.26539762

13 For example, see https://www.bbc.co.uk/news/articles/c75l3l35zd3o

14 The finding was that 36% of respondents had experienced an economic abuse behaviour from their current or ex-partner in the last 12 months. 1.3m of girls and young women aged 16-24 had experienced economic abuse from a current or former partner in the past year. Between 1.23m and 1.38m of girls and young women aged 16-24 had experienced economic abuse from a current or former partner in the past year. 36%, +/- 2.1%. There is a 95% chance that the true result is between 33.9% and 38.1%. There are 3,630,744 women aged 16-24 in the UK according to the ONS's Population estimates for the UK, England, Wales, Scotland and Northern Ireland: mid-2025.

15 The finding was that 27% of respondents who had experienced an economic abuse behaviour from their current or ex-partner in the last 12 months reported that the abuse had 'prevented you from working, studying or training when you wanted to'. This is equivalent to around 350,000 young women who experienced economic abuse were prevented by a current or former partner from working studying or training when they wanted to. Between around 292,000 and 419,000 young women who experienced economic abuse were prevented from working studying or training when they wanted to. 27% +/-3.3. There is a 95% chance that the true result is between 23.7% and 30.3%. There are 1.3m (between 1.23m and 1.38m) women aged 16-24 who have experienced economic abuse from a current or former partner in the past year. There are 3,630,744 women aged 16-24 in the UK according to the ONS's Population estimates for the UK, England, Wales, Scotland and Northern Ireland: mid-2025.

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18 All names used for victim-survivors are pseudonyms.

19 Our survey only collected perpetrator age from women who had experienced economic abuse, and the broad age bands do not allow us to calculate individual age gaps. We therefore cannot determine whether larger age differences were more common in abusive relationships than in young women's relationships generally.

20 For example: Royal, K., (2023), *Survivors' Needs: How financial services firms can support customers experiencing economic abuse to regain financial control and rebuild their lives*, London: Surviving Economic Abuse, Available online: https://survivingeconomicabuse.org/wp-content/uploads/2025/04/Survivors-Needs_SEA_2025.pdf; Bellini, R., (2023), 'Paying the Price: When Intimate Partners Use Technology for Financial Harm', *Proceedings of the 2023 CHI Conference on Human Factors in Computing Systems (CHI '23).* Available online: https://www.rosiebellini.com/wp-content/uploads/2023/04/paying.pdf; Kaittila, A., Tihveräinenn, S., Hietamäki, J., Tuominen, J., Nipuli, S, Kangas-Kalinen, A., Nyqvist, L., Martia, H., (2026), 'Digital technologies and economic abuse in intimate relationships: perceptions of clinical professionals who work with victim-survivors of violence in Finland', *Nordic Social Work Research*, https://doi.org/10.1080/2156857X.2026.2677880

21 Royal, K., Wiper, C., Barros Pena, B., (2025), *Designing Out Economic Abuse in the UK Banking Industry: A Call To Action*, Northumbria University. https://doi.org/10.25398/rd.northumbria.30499676

22 The finding was that 19.23% of respondents had experienced economic abuse through the misuse of a digital financial product from their current or ex-partner in the last 12 months. Based on the survey, an estimated 698,192 teenage girls and young women aged 16-24 in the UK experienced economic abuse from their current or ex-partner through the misuse of a digital financial product. At the 95% confidence level, the true population figure is likely to lie between approximately 635,380 and 762,456 people. There are 3,630,744 women aged 16-24 in the UK according to the ONS's Population estimates for the UK, England, Wales, Scotland and Northern Ireland: mid-2025

23 Challenger banks are a sub-sector of retail banks that aim to challenge the market concentration of traditional high street banks, often through the delivery of products and services through digital means. Some challenger banks may be more established, but some are smaller and more recently established. For more information, see: https://www.fca.org.uk/publications/multi-firm-reviews/financial-crime-controls-at-challenger-banks

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25 Tiller, N.B., Marcon, A.R., Zenone, M., Kidd, K.E., Jeukendrup, A.E., Master, Z., Caulfield, T., 'Generative artificial intelligence-driven chatbots and medical misinformation: an accuracy, referencing and readability audit', *BMJ Open*, 16(4), https://bmjopen.bmj.com/content/16/4/e112695

26 McGlynn, C. McDermott, Y, Macdonald, S., Toparlak, R.T., Tarrant, F., Treacy, S., (2026), *Invisible No More: How AI Chatbots Are Reshaping Violence Against Women and Girls*, Durham University, Swansea University and UKRI. https://e87dab74-be98-4bb1-83c5-05251d2bc6f4.usrfiles.com/ugd/e87dab_06a7f0801de549689c294d42e0478a3c.pdf

27 The finding was that 43% of respondents who had experienced economic abuse from their current or ex-partner in the last 12 months reported that they 'had to borrow money to cover essential items or bills, such as through Buy Now Pay Later lenders or payday lenders', ' had to borrow money to cover the cost of essential items or bills', 'had to borrow money to cover essential items or bills, such as by going into your overdraft or using a credit card' or 'had insufficient money to cover heating, electricity, food, clothes or other essential items or bills for you (and/or your children, if you have them), as a result of the economic abuse.

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29 For more detail on what a whole-school approach to VAWG is, see New report: It's #AboutTime - A Whole School Approach to Ending Violence Against Women and Girls | End Violence Against Women

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:

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