



Know economic abuse

2020 Report

Authored by Ellie Butt, Refuge - 09/20

The
co-operative
bank

Refuge

For women and children.
Against domestic violence.

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Economic abuse is a common form of domestic abuse. It involves an abuser restricting a person's ability to acquire, use and maintain money or other economic resources.

This could include refusing to let their partner open a bank account, controlling how they use their income, preventing them working or being in education or building up debt in their partner's name. Power and control are central to all forms of domestic abuse, and economic abuse is no exception. Restricting a partner's access to money, forcing them into debt, refusing to allow access to resources like a car or a mobile phone are all forms of control that reduces their partner's ability to make their own choices and live autonomous lives. Economic abuse is commonly perpetrated alongside other forms of domestic abuse as part of a pattern of coercive control.

16% of adults in the UK (**8.7 million people**) say that they have experienced economic abuse



10% of those who have experienced abuse (nearly a million people) say that abuse is currently ongoing

nearly 1 million people

For **3%** of all UK adults (**1.6 million people**) economic abuse started during the Covid-19 pandemic

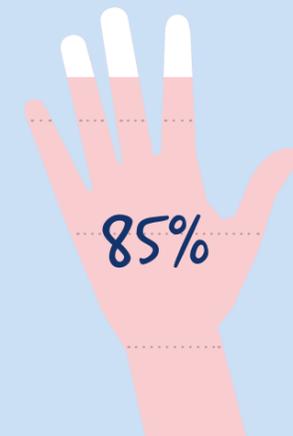


For more than **one in three (35%)** of those who first experienced economic abuse during the Covid-19 pandemic, their partner first became abusive when their pay decreased as a result of the lockdown

39% of UK adults have experienced behaviours which suggest they have experienced economic abuse



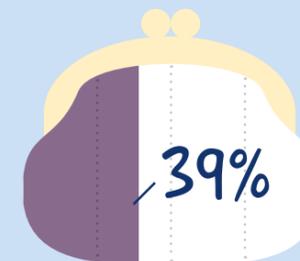
85% of people who experienced economic abuse also experienced other forms of domestic abuse including physical, sexual and emotional abuse



Following economic abuse **one in five survivors (21%)** have debts which they feel unable to repay

On average, a survivor of economic abuse who found themselves in debt will owe **£3,272** – however one in four survivors have debts in excess of **£5,000 (24%)** - this represents **£14.4 billion** of UK debt directly due to economic abuse

39% of respondents who were in debt as a result of economic abuse said that they were still paying it off



26% of respondents who had experienced economic abuse had a negatively impacted credit rating as a result

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Lisa King,
Director of communications
and external relations, Refuge



*Refuge is uncompromisingly committed to the needs of women and children experiencing domestic abuse. We are the UK's largest single provider of specialist domestic abuse services, supporting more than **6,500** women and children on any given day, helping them rebuild their lives and overcome many different forms of violence and abuse.*

Our specialist, confidential services include refuges (emergency accommodation), independent advocacy, community outreach projects and the 24 hour National Domestic Abuse Helpline, which is run solely by Refuge. Domestic abuse is the biggest issue facing women today and Refuge strives for a world free from abuse where women can live their lives in safety and in which no-one should have to live in fear of violence and abuse.

In 2015 Refuge teamed up with The Co-operative Bank to launch our 'My money, my life' campaign, which aimed to shine a spotlight on economic abuse - an often overlooked form of domestic abuse, and to call for industry-wide agreement to support people who experience this form of abuse in intimate partner relationships. This research told us that one in five people have experienced domestic abuse in an intimate relationship and **60%** of all cases reported are women. In 2018, UK Finance launched

**'One in five people
have experienced
domestic abuse in an
intimate relationship
and 60% of all cases
reported are women.'**

a new financial code of practice to better help those experiencing economic abuse to get the support they need. This was a significant step for the industry and

one which has undoubtedly helped support many thousands of women who have experienced both the short term and long term impacts of economic abuse. We have revisited this work five years on, to look at what impact the changes we have already secured have had for women and girls, and what further work needs to happen in order to protect women and girls from economic abuse, both in the short term, and the long term. The effects of economic abuse can last for many years and have significant impact on women as they start to rebuild their lives. Women experiencing economic abuse often remain trapped in dangerous situations, without the financial means to escape, meaning tackling this form of abuse can and will save and change lives.

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The Covid-19 crisis has been a significant moment in terms of shaping the public perceptions of domestic abuse. Never before has understanding of domestic abuse been so high on the public and political agenda. The necessary lockdown measures that were applied across the country, while vital in managing the spread of the virus, also meant that, for many women living with abusive partners, their lockdown became extremely dangerous - and as our research in this report shows, economic abuse has, in many instances, started or exacerbated - with **3%** of adults saying that their abuse started during the crisis - whether that was when they lost their job, if they were furloughed, when navigating mortgage or utility holiday payments, for example.

While of course lockdown itself doesn't cause domestic abuse, it can aggravate pre-existing behaviours in abusive partners, and Refuge anticipated a significant increase in demand for its services. We moved swiftly to ensure all our services remained open and remained safe, meaning that any woman who needed help was able to access it, even while in isolation. Our fears about an uptick in demand were, unfortunately, well founded. While the UK was in lockdown our National Domestic Abuse Helpline and websites received more

demand than ever. To meet the demand and respond to survivors who were unable to pick up the phone we launched a 'live chat' service.

Refuge knows that the window in which women can call for help is ordinarily very limited - and this window would have narrowed significantly when isolated with an abusive partner. Demand for the Helpline continues to remain high. Never have Refuge's services been needed more. Refuge also knew that the number of women experiencing economic abuse was likely to rise during periods of lockdown. Economic abuse can be anything from having loans taken out in your name without consent, restricting access to your income and bank accounts, to having your ability to work and obtain financial independence denied to you. It can take many forms, and is rarely seen in isolation, almost always occurring alongside other forms of domestic abuse. Refuge is proud to have worked alongside The Co-operative Bank to again shine a light on this insidious form of abuse and push for major reforms within the banking and financial sector which will better protect women. This report lays out our findings and our recommendations which we will be campaigning to see brought into practice as swiftly as possible.

**'3% of adults
saying that
their abuse
started during
the crisis'**



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Maria Cearns,
Managing Director, Customer and
People at The Co-operative Bank

As the only UK high-street bank with a customer-led ethical policy, The Co-operative Bank hopes to use our position and influence to not only provide good banking services for our customers but also to work towards a better and fairer world.



When we first partnered with Refuge in 2015 to launch the ‘My money, my life’ campaign, our intention was to create one of the first robust studies into the often overlooked issue of economic abuse and to then use this insight to take action. We are immensely proud of the impact our previous report had in terms of establishing the Financial Abuse Code of Practice. Following the publication of the original report, we continued to work closely with both Refuge and UK Finance, the industry body for the banking and finance sector, to develop a set of principles that would help guide banks and building societies so that they could better aid survivors of economic abuse. The code of practice launched in October 2018 and, to date, 19 banks and building societies have signed up and pledged to implement the code.

Since 2015, our customer support colleagues have tirelessly worked to honour the principles of the code as part of our wider commitment to supporting vulnerable customers. We regularly see reports of the effect these measures have had on our customers and the subsequent impact it has had on their wellbeing; it is a source of great pride for The Co-operative Bank. However, we know there is more work to be done.

‘As with our study in 2015, we hope that our banking peers will also take heed of these findings as they further expand their own online services.’

When it came to revisiting the study this year, we did so with the intention of further tackling the underlying issues that impact the lives of people who are currently experiencing abuse or continue to feel the long-term impact as survivors of abuse.

Five years on, we are operating in a changed world. According to the Office for National Statistics’ data, online banking increased by **25%** during that period (from **61%** in 2015 to **76%** in 2020) in line

with broader internet access and availability across the country. This has had a significant impact on the financial landscape of the UK and has seen many positive effects, particularly with regard to financial inclusion. We knew that the complexity of economic abuse in the domestic setting would mean that online banking would have undoubtedly had an impact on both the tactics used by abusers and on

the subsequent actions of survivors. Our 2020 study paints a complicated picture. While there is evidence of frequent incidences of abusers misusing online banking and digital services to further extend their coercive control over their partners, we also saw that survivors often depended on online banking as a tool to extract themselves from this control.

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Our report provides us with a snapshot, a greater understanding of the changes we can make now as an industry to better address these concerns however, as finances are further integrated into our online experience we must keep a watchful eye on how this will impact people experiencing economic abuse. As with our study in 2015, we hope that our banking peers will also take heed of these findings as they further expand their own online services.

Something we have learned in our ongoing interactions with vulnerable customers who have suffered some form of economic abuse, is that the ramifications of abuse can continue to have a profound impact on someone's financial wellbeing for years to come. It was a stark realisation for us that some of the survivors we polled five years ago as part of our original study would still be subject to long-term debt, damaged credit ratings and limited access to financial products and services, due to circumstances that were completely outside of their own control. As part of our 2020 study, we have endeavoured to look at the impact of economic abuse outside of the confines of the relationship itself and how it continues to have a substantial impact on the finances of survivors. Our findings have shown that long-term debt accrued as a result of economic abuse is significant and presents a problem that the financial services industry desperately

‘Our findings have shown that long-term debt accrued as a result of economic abuse is significant and presents a problem that the financial services industry desperately needs to address’

needs to address, so that we do not inhibit survivors from moving on to live lives full of opportunity and financial wellbeing. This will be a focus for us as we move ahead to put the findings of this report into action.

Another significant factor that we have seen is the impact of Covid-19 and the subsequent recession. It is hard to think of an aspect of our lives which has not been impacted by the pandemic but our findings suggest that it has had the particular consequence of creating an environment of financial uncertainty which has facilitated the actions of abusers and emphasised the vulnerability of survivors. It paints a bleak picture, particularly as we move ahead into an uncertain financial future.

However, the findings also give us hope. Due to the tireless work of organisations like Refuge, our long-term partner, the pandemic has provided new awareness

about the broader prevalence of domestic abuse. The findings of our report show that people who have begun to experience economic abuse during the Covid-19 pandemic are significantly more likely to have reported it, to have reached out to their support networks for help. It is with this hope in mind that The Co-operative Bank will turn the concerning insights of this report into tangible action to help support our customers.

We hope this report provides the evidence to fuel substantive action from banks, government and other duty bearers and we will work tirelessly to achieve this. However, we also hope it sends a clear message to those who might be experiencing economic abuse:

**The Co-operative Bank
is here to support you
and help you to build a
stronger financial future.**

The **co-operative** bank
for people with **purpose**

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In 2015, Refuge and The Co-operative Bank joined together to reveal the extent of economic abuse (then termed financial abuse) in the UK. At the time, economic abuse was poorly understood outside of specialist domestic abuse organisations and research into this form of abuse was limited. Five years on, Refuge and The Co-operative Bank have conducted further research to better understand the prevalence and experience of economic abuse in 2020.

This report sets out our findings from the research and insights from survivors on the extent and impact of economic abuse in the UK in 2020. Conclusions and recommendations for change for banks, credit reference agencies, the Government, and providers of services for survivors of economic abuse have been developed from the results and analysis can be found at the end of the report.

Prevalence of economic abuse – key findings

- Economic abuse is potentially more widespread than previously thought. **1 in 6 (16%)** of adults surveyed said that they had experienced economic abuse from a current or previous partner. However, **39%** of respondents to the survey reported that they had experienced economic abuse behaviours, for example not being allowed access to a joint bank

account, or their partner instilling fear in order to put debt in their name. This suggests many more people than the **16%** who self-identified as experiencing economic abuse, have experienced economic abuse, but do not recognise it as such.

- **18%** of survey respondents, equivalent to **3%** of the total UK population (**1.6 million adults**) experienced economic abuse for the first time during the Covid-19 pandemic.
- **Less than a third (32%)** of adults responding to the survey said that they had heard of the term economic abuse before.



1 in 6 of adults surveyed said that they had experienced economic abuse



experienced economic abuse for the first time during the Covid-19 pandemic

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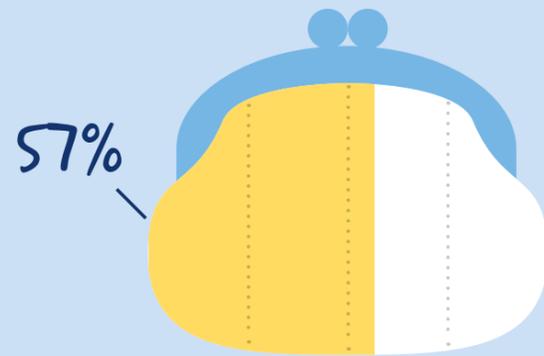
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A **third** of survivors suffer in silence, telling no one about the economic abuse they are experiencing.



of those who had experienced economic abuse said that they were in or had been in debt because of economic abuse.

Experience of economic abuse – key findings

- Economic abuse is rarely the only form of abuse a perpetrator uses and instead many survivors experience a range of types of abuse as part of a pattern of control and coercion. In response to the survey **80%** of survivors (**89%** of women and **80%** of men) have experienced emotional, sexual or physical abuse in addition to economic abuse.
- The ways in which perpetrators abuse and exert control economically varies widely, with most survivors experiencing several forms of economic abuse. **19%** of survivors experienced abuse related to accessing money in bank accounts, **25%** had experienced abuse related to spending and credit, **17%** had experienced abuse related to education and employment and **14%** of survivors had limited or no control over their own income.
- A third of survivors suffer in silence, telling no one about the economic abuse they are experiencing.

Impact of economic abuse summary

- Economic abuse can prevent survivors from being able to leave abusers and the consequences of debt and damaged credit ratings can negatively impact survivors for many years after separation. **57%** of those who had experienced economic abuse said that they were in or had been in debt because of economic abuse. **27%** were struggling financially and **21%** of survivors said that they had debts they didn't know how to repay.
- This report shows, perhaps for the first time, the level of debt in the UK that is a result of economic abuse. On average survivors of economic abuse were **£3,272** in debt as a consequence of the abuse they experienced – this is equivalent to **£14.4 billion** of debt in the UK. A quarter of survivors have debts of over **£5,000**.
- **26%** of respondents who had experienced economic abuse ended up with a negatively impacted credit rating as a result. This significantly impaired on their ability to gain economic stability and make financial choices.
- The lack of access to money, high levels of debt and tarnished credit rating created enormous barriers for survivors who wanted to leave the abuser and live independently.

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This report fully details the study’s methodology, insights and findings and builds on the Code of Practice that was implemented in 2018 to inform a five-point plan of action which further addresses the issue of economic abuse:

1

Banks and other financial services institutions to build on the support they offer to survivors of economic abuse by:

- a) The **creation of clear processes** for customers who are in debt as a result of economic abuse to inform the bank of their circumstances, be supported by well-trained staff and have that debt burden reduced wherever possible
- b) The provision of **information about economic abuse** and where customers can seek help when customers apply for joint financial products

2

Credit reference agencies to take a greater role, protecting survivors of economic abuse through the creation of a preferential **‘credit rating repair’** system. This would then be implemented by both banks and credit reference agencies

4

Reform of welfare benefits systems to benefit survivors and current victims of economic abuse. This should include

- a) **Automatic separate payments** of Universal Credit
- b) Universal Credit advances for those fleeing abusive partners, **paid as grants rather than loans**

3

The **creation of a cross-government fund** for survivors to assist them with the costs of leaving a perpetrator and accessing a safe place to stay

5

Banks, other financial services institutions and specialist domestic abuse organisations to conduct **a review of the impact of online and digital banking** on survivors of economic abuse and produce recommendations for change in 2021

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**My money, my life, launched by Refuge
and The Co-operative Bank 2015**

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My money, my life 2015

In 2015 Refuge and The Co-operative Bank launched the ‘My money, my life’ campaign to shine a spotlight on this often-overlooked form of domestic abuse.

We called for government action, as well as change within the banking industry, to improve the understanding of economic abuse and provide better support to survivors who experience economic abuse within their intimate relationships. The accompanying research report, Money Matters,¹ was the first report to publish estimates of the prevalence of economic abuse in the UK and explore some of its impacts. It found that **1 in 5 adults** in the UK had experienced economic abuse in an intimate relationship, that financial abuse often lasted for many years – particularly for women – and that a third of victim-survivors suffered in silence, not telling anybody about the abuse they experienced. Alongside the campaign a financial resource for survivors was created, which continues to be used in specialist services across the country.²

What happened next?

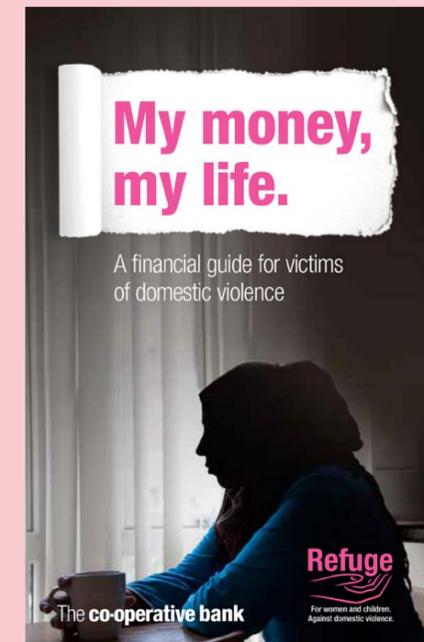
The My money, my life campaign had significant impact. It helped increase awareness and understanding of economic abuse amongst the public, organisations in the financial sector, policy-makers and, most crucially, amongst survivors themselves.

Financial code of practice

A central theme of the Money Matters report was the critical role financial institutions should play in supporting their customers who had experienced economic abuse. A key recommendation of the report was that a code of practice for financial institutions should be developed to create a more informed, supportive and consistent response to disclosures of economic abuse in the context of intimate partner violence, and help ensure bank practices and policies did not further disadvantage survivors or place the perpetrator of abuse in a position of power.

Following publication of the Money Matters report, UK Finance, the industry body for the banking and finance sector, accepted the recommendation, and with the input of Refuge, The Co-operative Bank and others across the Violence Against Women and Girls (VAWG)

and banking sectors, developed the financial abuse code of practice.³ The code contains a set of principles for banks and building societies to implement, including staff training, minimising the need for survivors to share their experiences multiple times, helping survivors regain control of their finances and signposting and referring to specialist domestic abuse services. The code of practice was launched in October 2018 and, to date, 19 banks and building societies have signed up and pledged to implement the code.⁴



¹ Sharp-Jeffs, N. (2015) Money Matters. The Co-operative Bank and Refuge

² Refuge (2015) My money, my life: a financial guide for survivors of domestic violence PDF

³ UK Finance, Financial abuse code of practice PDF

⁴ UK Finance, Financial abuse code of practice PDF

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“Given that economic abuse does not require physical proximity it can continue, escalate or even begin after separation, creating a significant barrier for victims seeking to rebuild their lives.”⁵

Government policy

The campaign played a key role in developing government policy, most notably playing a part in the government including economic abuse in the statutory definition of domestic abuse for the first time. This is due to become law later this year if the Domestic Abuse Bill successfully passes through both Houses of Parliament. This could make a real difference in improving understanding of, and the response to, economic abuse across a range of public services.

The draft statutory guidance of the Domestic Abuse Bill states that: “Economic abuse includes any behaviour that has a substantial adverse effect on an individual’s ability to acquire, use or maintain money or other property, or to obtain goods or services. This can include an individual’s ability to acquire food, clothes, transportation and utilities. Economic abuse can also constitute controlling or coercive behaviour. It can make the individual economically dependent on the abuser, and/or create economic instability, thereby limiting their ability to escape and access safety. This can result in an individual staying with an abuser and experiencing more abuse and harm as a result. Given that economic abuse does not require physical proximity it can continue, escalate or even begin after separation, creating a significant barrier for victims seeking to rebuild their lives.”⁵

Since the campaign, Refuge and others have been able to use the research findings and increased awareness of economic abuse to work with a number of Government departments to encourage them to play a greater role in preventing economic abuse and offering improved support to survivors. For example, Refuge has worked with the Department for Work and Pensions to encourage a greater understanding of the role the welfare benefits system plays in the perpetration of economic abuse and the ability of survivors to flee an abuser and live independently.⁶ While many problems remain and much change is needed, there has been progress such as additional domestic abuse training for job centre staff and a systems change to increase the number of benefit payments being made to the main carer in the household, who is disproportionately likely to be a women and therefore disproportionately likely to experience abuse.⁷

⁵ [Home Office, Draft Statutory Guidance Framework PDF](#)

⁶ [Refuge \(2019\) Welfare reform and the impact on survivors of domestic abuse PDF](#)

⁷ [Department for Work and Pensions \(2019\) Increased Jobcentre support for women experiencing domestic abuse](#)

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2020 and beyond

Refuge supports over **6,500** survivors of violence against women and girls on any given day, **45%** of whom have disclosed that they have experienced economic abuse. Survivors often tell us that economic abuse often has the longest-lasting impact of the multiple overlapping types of abuse they experience.

It can leave them in debt which takes them years to repay and can damage their credit rating, sometimes having lifelong consequences, including preventing them from being able to rent or buy a home.

In the last five years, there has been an improvement in understanding and awareness of economic abuse and some agencies and organisations have begun to take steps to improve the responses and services they provide to survivors.

However, much of this welcome change has centred on increased awareness, understanding and the first responses survivors receive when they reach out for help. There has been less progress around ending or mitigating the long-term negative consequences of economic abuse. Refuge and The Co-operative Bank think this is the real challenge for 2020 and beyond and have therefore focused this research on the long-term impact of economic abuse and associated recommendations for change.

During this research and analysis of our findings, the Covid-19 crisis hit the UK. The public health measures taken to stop the spread of the virus and the economic impacts of the pandemic had devastating consequences for many survivors of abuse. Throughout Covid-19, as survivors of abuse were forced to spend more time at home with perpetrators, demand for Refuge’s National Domestic Abuse Helpline has remained high, with visits to the website increasing 10 fold some weeks.⁸ The Co-operative Bank immediately

began supporting its customers struggling with the consequences of lost jobs, furlough and income reduction. Customers were offered tailored support based on their individual circumstances which included offering payment deferrals on loans, credit cards and mortgages, we well as offering interest waivers on overdrafts.

Our previous research demonstrated that major life events and changes, like getting married, buying a property or having a child, are often when economic abuse begins. These events typically involve the joining together of finances, or one person becoming more financially dependent on the other, which perpetrators take advantage of to control and abuse. We were concerned that the consequences of

‘We were concerned that the consequences of Covid-19 might have intensified economic abuse.’



Covid-19 might have intensified economic abuse. To capture the impact of Covid-19 on those experiencing economic abuse we undertook a second wave of research and have incorporated the findings into this report.

Refuge and The Co-operative Bank’s ambition for 2020 and beyond is to understand the extent of economic abuse across the country, whilst amplifying the lived experiences of survivors and drive further positive change across the banking and debt industries, the Government and public sector and in specialist VAWG services.

⁸ [Refuge \(2020\) Refuge records rise in demand for its Helpline, and for emergency accommodation, as lockdown eases](#)

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The overarching aim of the research conducted in February was to establish the prevalence of economic abuse in 2020, compared to that of 2015, and understand more about the long-term impact of economic abuse on survivors.

We delayed sharing our report as the Coronavirus crisis took hold and decided to undertake further research on the impact of Covid-19 on economic abuse. Our research comprises of three elements: two nationally representative surveys on economic abuse and qualitative interviews with 14 survivors of economic abuse.



The national surveys

Opinium – a specialist market research agency – was commissioned to conduct two nationally representative surveys. Questions were developed by Refuge and The Co-operative Bank with the input of survivors accessing Refuge’s services and Refuge’s frontline expert team.

The first survey was carried out in February 2020 and was completed by 4,009 adults in the UK. In this survey, questions focused on the experience of economic abuse, the long-term impact of economic abuse and help-seeking behaviours, including the responses of organisations or individuals to whom survivors of economic abuse reached out to for support. Questions on whether respondents had heard of economic abuse and if so, where they had heard the term, were also included. Respondents were asked whether they had experienced economic abuse in a current or former relationship and were asked about their experience of a number of behaviours which are established forms of economic abuse in the context of coercive control.

We framed our questions in this way as some respondents’ partners might be perpetrating economic abuse against them, but the respondent might not necessarily recognise or describe their experiences as such. We sought to capture findings on both those who

identified what was happening to them as economic abuse, and those whose partner’s actions indicated that they being economically abused whether or not survivors recognised this.

As the results of the first survey were being analysed the Covid-19 pandemic hit the UK. We commissioned a second nationally representative survey, again carried out by Opinium. This survey repeated the key questions from the first survey on experience of economic abuse, including when the abuse started and whether any help was sought. This second survey contained additional options related to the Covid-19 pandemic, including whether economic abuse started when the survivor lost their job, saw their income reduce or were furloughed due to Covid-19. This second survey was conducted in June 2020 and was completed by 4,008 adults in the UK.

Results from both surveys were analysed by Opinium, Refuge and The Co-operative Bank.

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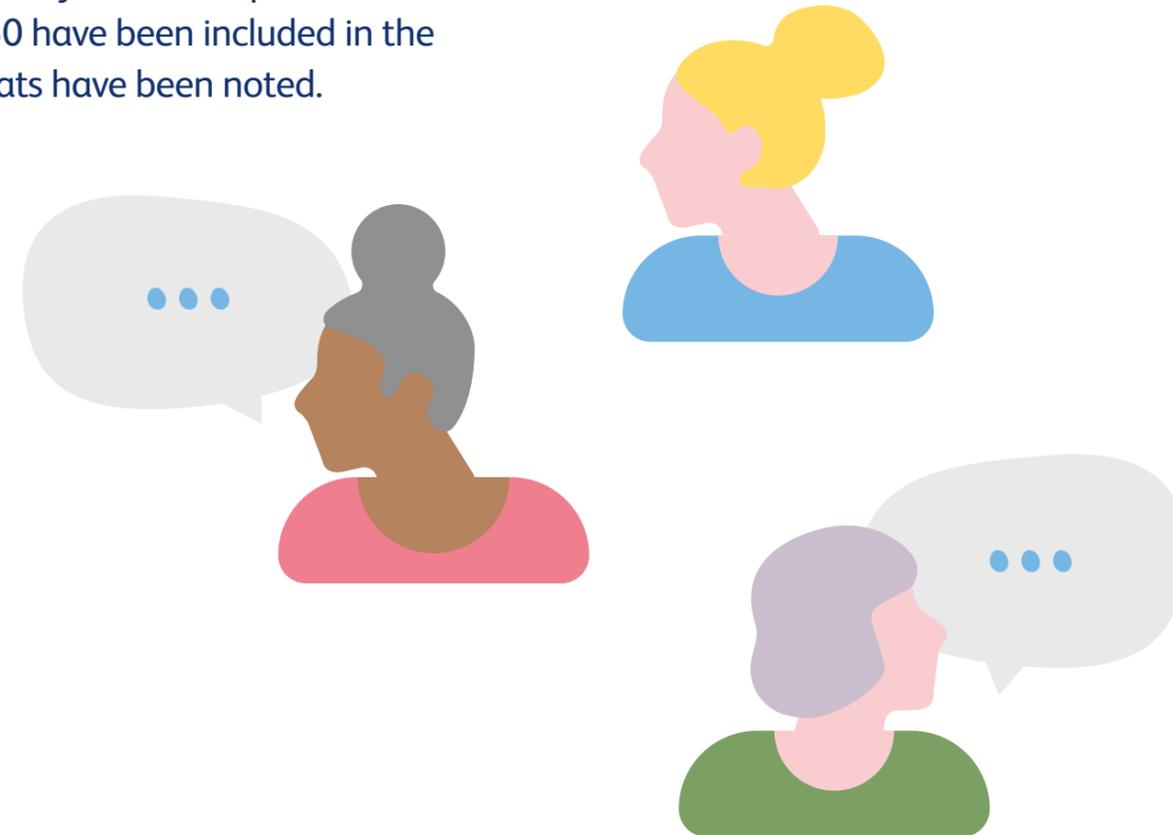
Interviews with survivors

Surveys are deeply useful tools to understand the self-reported experiences of individuals across the country. However, the insights that can be gained from surveys are necessarily limited to ‘topline’ findings generated from survey responses. Surveys alone have a limited ability to understand fully the experiences of survivors of economic abuse and the way in which economic abuse and its impacts intersect with the other forms of domestic abuse that the vast majority of survivors had also experienced. Refuge therefore undertook semi-structured interviews with 14 survivors of domestic abuse which were carried out between January and March 2020 in order to gain further insight into the experiences of economic abuse.

The experiences of survivors interviewed, and survey respondents have been included as quotes and examples throughout this report. Survivors interviewed are referenced under a pseudonym to protect their anonymity and quotes from survey respondents are referenced as such.

Limitations

This report presents statistics from the nationally representative survey, combined with themes and insights from the qualitative interviews with survivors. Like all surveys, findings primarily provide quantitative information, and the experiences of each respondent cannot be explored in depth. Due to the nationally representative nature of the survey, we have generalised findings where appropriate. However, where the baseline of respondents fell below 50 people, results should be seen as indicative only. Where responses falling below a baseline of 50 have been included in the report the appropriate caveats have been noted.



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⁹ Female survey respondent

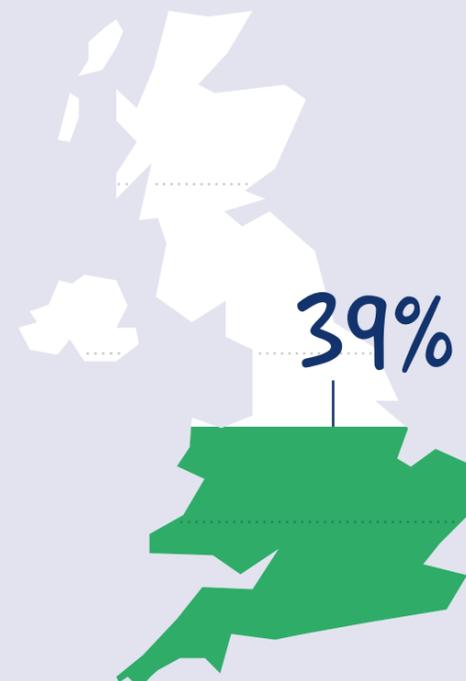
Overall prevalence

The survey findings show that economic abuse remains a widespread form of domestic abuse. **1 in 6 (16%)** of adults surveyed said that they had experienced economic abuse from a current or previous partner.

This is slightly lower than the **18%** who said they experienced economic abuse in 2015, although the difference is not large enough to be able to draw any firm conclusions. Our follow-up research on economic abuse during the Covid-19 pandemic found that of those who have experienced economic abuse, **18%** say that the abuse they experienced started during the Covid-19 crisis and the lockdown. This is equivalent to **3%** of all UK adults, or **1.6 million** people across the country.

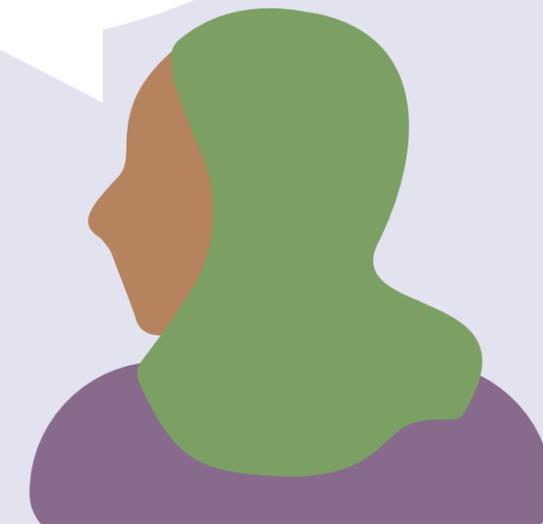
The number of respondents whose answers suggested that they had experienced economic abuse was much higher than those that identified as having experienced economic abuse – which indicates that many people are being economically abused but are not recognising it as such. **39%** of all UK adults (approximately **20 million people**) reported having experienced behaviours that suggested a current or former partner was preventing them or interfering with their ability to acquire, use or maintain economic resources. This includes: **14%** of UK adults saying that they had either

limited or no control over their own income; **13%** of UK adults having to ask a partner’s permission before making a purchase; **11%** of UK adults having had debt put into their name by a partner under duress; and **9%** of UK adults having worked for a partner’s business or a family business without pay. In addition, **24%** of respondents to the survey said that they knew somebody who had experienced economic abuse in a relationship.



of all UK adults reported a partner was preventing their ability to acquire, use or maintain economic resources

“Not allowing me to get ID, so I can’t get financial products etc, not allowing me to use my money as I wish to use it, deliberately damaging my items so that I have to replace them, damaging their own products and insisting I did it and using my money (or selling my items) to replace theirs.”⁹



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These findings suggest that economic abuse may be even more widespread than previously thought, given many people do not define what is happening to them as economic abuse. This could be because they are unaware of the term or because it can take time to recognise what is happening as abuse.

This is supported by the finding that the majority of the **16%** of people who experienced economic abuse and identified it as economic abuse at the time of the survey (**61%**) did not recognise the behaviour as being abusive until later on in the relationship or following separation. In Refuge’s experience it is common for survivors not to recognise fully or be able to express the variety of ways in which they were abused until after they have left the perpetrator and have accessed specialist support.

Together the figures below show that at least **16%** of adults are experiencing or have experienced economic abuse, but it is likely that the true scale of economic abuse is far higher, potentially as high as **39%** of the population.

¹⁰ Rita, survivor of economic abuse, interviewed by Refuge

¹¹ Sara, survivor of economic abuse, interviewed by Refuge



“After being separated from my ex-husband for well over five years, I still find it difficult to understand the economic abuse I went through, and I’m coming to terms with its continued impact.”¹⁰



“I was married to my ex for almost twenty years, and experienced economic abuse from the beginning of the relationship. However, it was only after around ten years that I identified his behaviour as abuse, as I had previously thought it was normal.”¹¹

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Indicators of economic abuse

Percentage of survey respondents who have experienced this from a current or former partner:

15%	My partner has caused damage to my personal property	11%	My partner uses my bank card without permission	10%	My partner denies me access to our joint savings account
14%	My partner 'uses money as a means of manipulation' in our relationship	11%	My partner controls my personal bank account	10%	My partner does not allow me to have personal savings
14%	I have limited or no control over my own income	11%	My partner will not let me have a bank account	9%	My partner receives text alerts when I have spent a certain amount
13%	I have to ask my partner's permission before making a purchase	11%	My partner has taken steps to stop me from going to work	9%	My partner applied for an overdraft in my name and I was afraid to say no
13%	My partner makes significant financial decisions, without discussing it with me (e.g. buying a new home, purchasing a new car)	11%	My partner has put debt in my name under duress	9%	My partner has taken money out of my account with an online banking app without permission
12%	My partner only allows me to spend money on basics/essentials	10%	My partner has fraudulently put debts in my name	9%	My partner has taken out a 'payday loan' in my name and I was afraid to say no
		10%	My partner denies me access to our joint bank account	9%	I have worked for my partner's or a family business without pay

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Prevalence amongst difference groups

Gender

Women were only slightly more likely to report experiencing economic abuse compared to men (**17%** women compared to **16%** of men report having experienced economic abuse), but when answers suggesting economic abuse were taken into account, **40%** of men had experienced behaviours indicative of economic abuse, compared to **38%** of women.

However, when giving examples of economic abuse in written answers men were more likely to describe non-abusive behaviours. For example, responses from men included 'frivolous spending', 'making me feel guilt over spending' and 'sponging off my finances' as examples of the economic abuse they had experienced. Responses from women were more likely to detail significant economic abuse, including 'my partner prevents me from getting a job and will not help with childcare or related expenses, but does not give me enough to live on' and 'control of all finances, claims my benefits, but has all the money in his account'.

This could suggest that men and women are conceptualising economic abuse differently, with men more likely to describe spending by their partners that

they do not like or approve of as abusive. However, as only a relatively small number of respondents provided written answers, further research is needed in this area to establish whether this is the case.

Women were also more likely than men to report experiencing other forms of domestic abuse in addition to economic abuse, and that the impacts of economic abuse lasted longer. **89%** of women who experienced economic abuse said they also experienced other forms of abuse, reporting higher rates of physical, emotional and sexual abuse compared to men. On average women were left with higher levels of debt as a result of economic abuse compared to male survivors, and were much more likely to say that they were still paying off debt related to economic abuse at the time of the survey (**54%** of women, compared to **29%** of men). The lasting effects of economic abuse on women serves to compound the challenge of rebuilding their lives following the abuse by limiting their financial choices. Other significant gender differences are highlighted throughout the report.



of women who experienced economic abuse said they also experienced other forms of abuse

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Sexual orientation and gender identity

LGBT+ respondents were more likely to report having experienced economic abuse than heterosexual respondents. **27%** of LGBT+ respondents compared to **16%** of heterosexual respondents said they had experienced economic abuse. When experiences of economic abuse behaviours were taken into account (and not just whether respondents identified the behaviours as economic abuse themselves), the difference was **42%** compared to **38%**.

However, this disguises significant variation within the LGBT+ community, with lesbian and bisexual respondents reporting much higher prevalence of economic abuse than gay men (**36%** and **37%** compared to **8%** said that they had experienced economic abuse). These findings should be treated with caution as the number of LGBT+ respondents who had experienced economic abuse was small, with less than **100** in total. However, this suggests that further research is needed to confirm whether economic abuse disproportionately impacts LGBT+ people and to understand the specific experiences and needs of lesbian and bisexual survivors of economic abuse in particular.

Ethnicity

Black, Asian and minority ethnic (BAME) respondents and white respondents reported economic abuse at roughly equal levels with **16% (609)** and **17% (45)** reporting experiencing economic abuse respectively.

However, when behaviours indicating economic abuse are taken into account, it appears that BAME respondents are more likely to have had economic abuse perpetrated against them, compared to white respondents (**46%** compared to **38%**). Again, these overall figures disguise some variations. For example, Asian respondents were the group least likely to identify themselves as having experienced economic abuse (**14%**), however **50%** had experienced economic abuse behaviours.

White, non-British respondents were much more likely to have experienced economic abuse (**25%**) compared to white British respondents (**16%**) – when behaviours experienced were taken into account the difference was **48%** compared to **38%** respectively. Again, further research is needed to explore these differences in more detail. In total, **3692** survey respondents were white and **275** were BAME.

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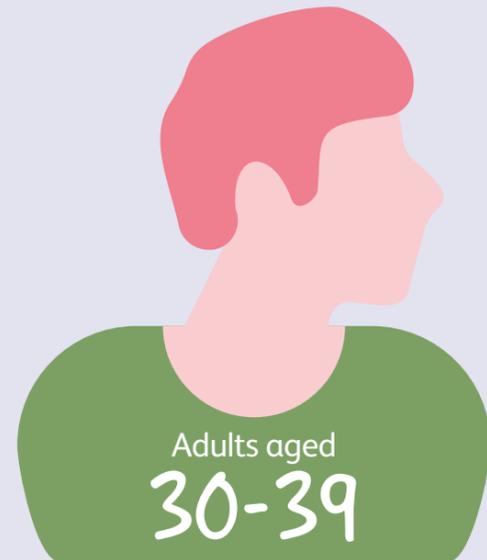
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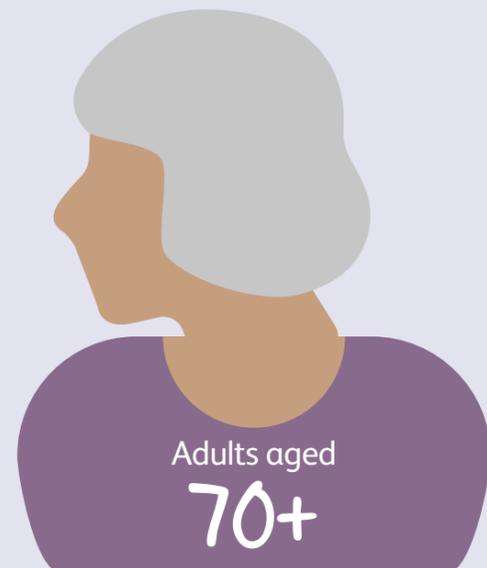
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were most likely to have experienced economic abuse



28% of the over 70s experienced economic abuse behaviours

Age

Respondents across every age group reported being a survivor of economic abuse, however it was more prevalent in some age groups than others. Adults aged **30-39** were most likely to have experienced economic abuse (**27%** of those who identified themselves as having experienced economic abuse and **52%** when taking account of economic abuse behaviours experienced regardless of whether the respondent identified the behaviour as abusive or not).

This could be because this group is more likely to be going through the life events that coincide with a perpetrator beginning to inflict economic abuse, such as moving in together, getting married and having a child. Those aged **70** and over were least likely to say that they had experienced economic abuse (**8%**). However, **28%** experienced economic abuse behaviours, suggesting that the over 70s are experiencing economic abuse, they just are not identifying it as such.

Socio-economic background

Economic abuse is happening at broadly even rates across all socio-economic backgrounds, providing further evidence that there is no truth in the stereotype that domestic abuse is more common in poorer households. When looking at household income, economic abuse was slightly more prevalent in households where the income was **£30-40,000** per year (**22%** self-identified, **45%** based on indicative behaviours experienced), compared to households with income of over **£50,000** (**16%** self-identified, **38%** based on indicative behaviours experienced) and households with an income of less than **£10,000** (**15%** self-identified, **31%** based on indicative behaviours experienced). Prevalence levels were also similar across all categories of personal income level.

‘Economic abuse is happening at broadly even rates across all socio-economic backgrounds, providing further evidence that there is no truth in the stereotype that domestic abuse is more common in poorer households.’

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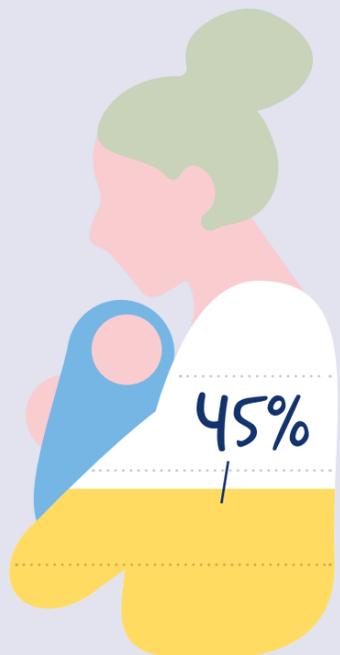
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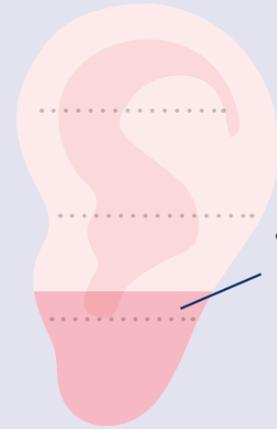
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Children

Economic abuse disproportionately impacts adults who have children. In the first survey, **45%** of respondents who had children said that they had experienced behaviours indicative of economic abuse from a partner or ex-partner, compared to **28%** of respondents who did not have children. The difference appears to be even more stark for those who first experienced economic abuse during the Covid-19 pandemic. Of this group, **92%** had children, compared to **8%** who did not. This could be because those with children are more likely to be more financially intertwined with their partners or ex-partners, which can give rise to more opportunities for perpetrators to economically abuse. However, further research is needed to understand these differences.



of respondents who had children said that they had experienced economic abuse from a partner



32%

of respondents said that they had heard of the term economic abuse

Awareness of economic abuse

The majority of adults in the UK have not heard of the term economic abuse. Just under a third (**32%**) of respondents said that they had heard of the term economic abuse prior to carrying out the surveys. The news (**40%**) and newspapers and magazines (**29%**) were the most commonly cited places where respondents had come across the term. Only **5%** said they heard about economic abuse from their bank. These findings could explain the large differences between those who self-identified as having experienced economic abuse, and those whose answers suggest that they had experienced economic abuse but just did not identify as such. It shows the importance of continued awareness raising about economic abuse and its impact so that survivors can recognise it and seek help and support.

¹² Hera, survivor of economic abuse, interviewed by Refuge

"I continued to be abused economically after we separated as my ex wouldn't pay child maintenance ...and would leave me to cover all expenses such as school uniform for our son. He would then return our child at the end of visitation, having spent excessive amounts of money on designer clothes and accessories for him. I still had to cover everything myself."¹²



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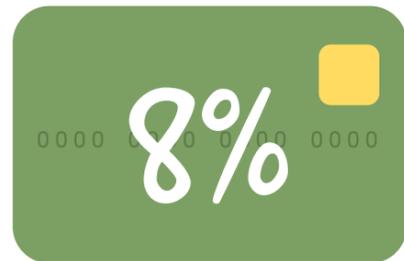
When did the abuse start?

For many survivors (**18%**), the economic abuse started at the beginning of their relationships with the perpetrators.

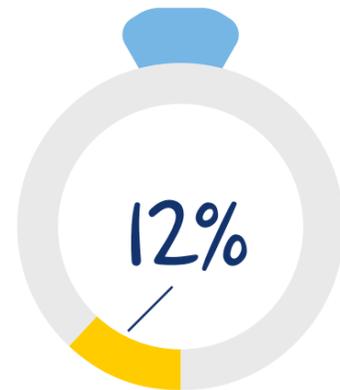
For others, it was key life events that coincided with the perpetrator starting to be economically abusive with **16%** saying the abuse began when they moved in with their partner, **12%** when they got married, and **8%** when they first got a joint bank account with their partner.



say the abuse began when they moved in with their partner



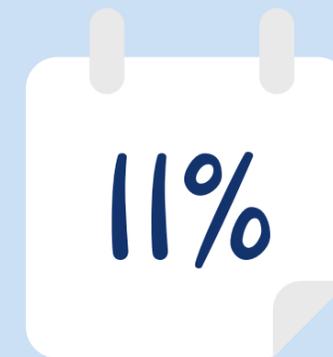
say the abuse began when they first got a joint bank account with their partner



say the abuse began when they got married



say the abuse began when they lost their job



say the abuse began when they were furloughed

The Covid-19 crisis has also exacerbated and in some cases triggered economic abuse. Of those who experienced economic abuse that started during the pandemic, **35%** said that the abuse began when their pay decreased, **15%** when they lost their job and **11%** when they were furloughed.



say the abuse began when their pay decreased

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Of those who have experienced economic abuse that has started during the crisis, the most common stages at which the abuse started are as follows:

When my pay decreased due to the Coronavirus



When I lost my job due to the Coronavirus



When my partner's pay decreased due to the Coronavirus



When I was furloughed



When my partner lost their job due to the Coronavirus



When we entered lockdown



When my partner was furloughed



What economic abuse behaviours were experienced?

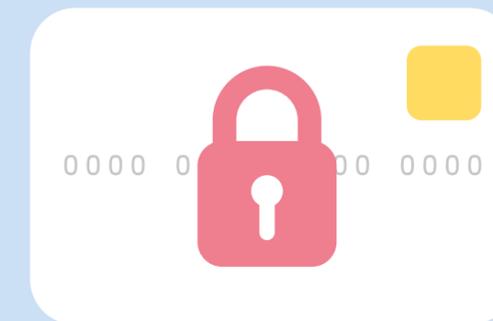
Access to and monitoring of accounts

Many survey respondents were prevented from accessing their money in joint or personal bank accounts, or had their spending closely monitored. In total, of those who self-identified as experiencing economic abuse **19%** said that their access to bank accounts had been restricted or stopped entirely. **10%** of respondents said they had a joint account with a partner to which they were not allowed access. **11%** said that their partner had complete control of their personal bank account and **11%** also said that their partner would not allow them to have their own bank account.

Online banking methods were used by perpetrators to closely monitor their partner's use of accounts and spending. **12%** of respondents said that their partner monitors their bank account/s through online banking and **9%** that their partner had set up text alerts when they spent a certain amount from a joint or personal bank account. In the free text responses, many explained what happened and the impact it had on them.



19% said that their access to bank accounts had been restricted



10% said they were not allowed access to a joint account with a partner

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'I wouldn't be allowed any money, I always had to ask for it.'

Then I would have to provide receipts showing exactly what I bought and if it wasn't what I said I'd bought I'd be in trouble. Also, if he asked me to buy something and I couldn't (i.e. out of stock) he would go mad. I also always had a time limit whilst shopping.' ¹³

'My ex-husband would control all finances. He used it as a power he had over me to control where I went and with who. It was his way of keeping me at home.' ¹⁴

'I was to have everything paid directly to their bank account

...and then be given an allowance which I was required to have receipts for to prove where I had been/what I had bought. No surprises, or gifts were allowed as they were considered "unnecessary uses for money". He also took out contracts for internet and TV packages using my name so as to keep me tied to him and "owe him" so I was not tempted to leave.' ¹⁵

¹³ Female survey respondent

¹⁴ Female survey respondent

¹⁵ Male survey respondent

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Credit, spending and debt

25% of respondents said that they have experienced abuse in relation to credit, spending and debt. This left them with limited, if any, ability to make their own decisions or have control over their debts and liabilities. For example, **13%** of survey respondents said that they had to ask permission before making purchases, **11%** said they were not allowed to have their name on joint assets, for example a house or a car; and **11%** also said that their partner had put debts in their name and they were afraid to say no.

Many people said that their partners closely monitored their spending, controlled how much was in their accounts and would tell them what they could and could not spend money on. For example, **12%** of survey respondents reported that their partner only allowed them to have money for basic or minimum essentials. Online banking methods were commonly raised as enabling the perpetrator to monitor and control spending. **9%** said that their partner used online banking to take money from their accounts and **10%** said that their online shopping was monitored and anything they spent had to be approved by their partner.

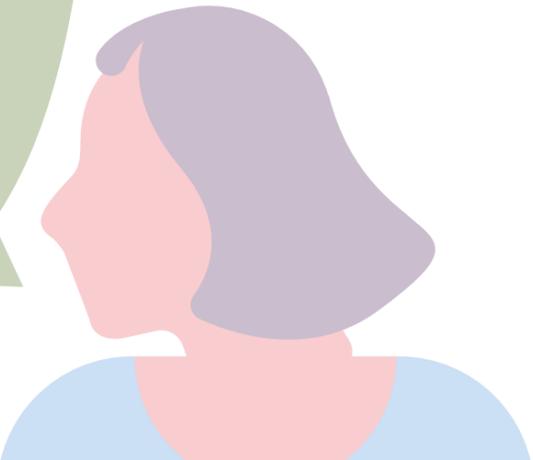


“My ex-husband wouldn’t let me buy items for myself or my children that he deemed to be ‘non-essential’.

These would include sanitary products and toiletries like hand soap. I would have to use cut-up nappies as sanitary ware. If we went shopping together, he would remove these items from the trolley and cause such a scene that I was too embarrassed to return to the same shop.”¹⁶

Education and employment

Economic abuse is not only about controlling access to and use of money, but also the ability to acquire an income and have economic power or independence. Interfering with the ability to choose whether to be employed or involved in education can therefore be a form of economic abuse. Preventing or sabotaging somebody working or advancing their education can make it significantly harder for them to become, or have the option of becoming, financially independent. This therefore limits a survivor’s ability to choose to leave a perpetrator and gives the perpetrator more control. Our findings show that this form of abuse is widespread: **10%** of survey respondents said that their partner would not let them work; **11%** said that their partner did things to stop them going to work and **9%** said that their partner would not allow them to go to college or university. In addition, **9%** said that they worked for their partner, or a family business but they were not paid.



¹⁶ Jennifer, survivor of economic abuse, interviewed by Refuge

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Cassie's story

Cassie is in her mid-twenties and has one child. She is separated from her perpetrator and is currently unemployed and in receipt of Universal Credit. During the relationship, she worked full time in various jobs, earning around £1,200 per month with which she supported herself and her ex-partner. He was also working but kept his income secret from her.

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'Cassie left her ex-partner but was left with the debt caused by economic abuse. She filed for bankruptcy a couple of years ago, as she was unable to keep up repayments on loans, including numerous payday loans.'



The economic abuse began early in Cassie's relationship with her ex-partner - he would often ask to borrow money for lunch or petrol and would use her bank card to take money out without telling her what he was spending it on. When they moved in together, the situation began to deteriorate, and he took more control over her finances and economic situation. For instance, he refused to support her with items for their baby, meaning she had to rely on handouts

from her mother as she didn't have enough money to cover these essentials, such as nappies and milk on top of everything else. He also demanded that she go back to work immediately after giving birth, it was one of the first things he said to her after arriving at the hospital.

The overwhelming majority of arguments between Cassie and her ex revolved around money, and he forced her to take out loans and credit in her name, as well as pay for fines he received for speeding in their car. He made her buy a static caravan on credit for them to live in, and she ended up owing over £17,000

for this and related utilities bills. He often shouted at her and broke objects in their home when he lost his temper.

Cassie left her ex-partner but was left with the debt caused by economic abuse. She filed for bankruptcy a couple of years ago, as she was unable to keep up repayments on loans, including numerous payday loans. She still has debts of over £30,000 from when she was with her ex-partner and has no credit rating. She has approached her bank for help but was told she didn't qualify for assistance. After leaving her ex-partner, she became homeless and had to move in with her parents.

Cassie's mother was aware of what was going on and tried to warn Cassie against her ex-partner's controlling behaviour. However, Cassie was afraid of where she and her daughter would live if she left him, and this prevented her from fleeing before she did. Her ex does not currently pay any child maintenance for their daughter, meaning Cassie is still responsible for supporting their daughter single-handedly. She felt very unsupported when she went to her bank.

Cassie, survivor of economic abuse, interviewed by Refuge



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Abuse post-separation

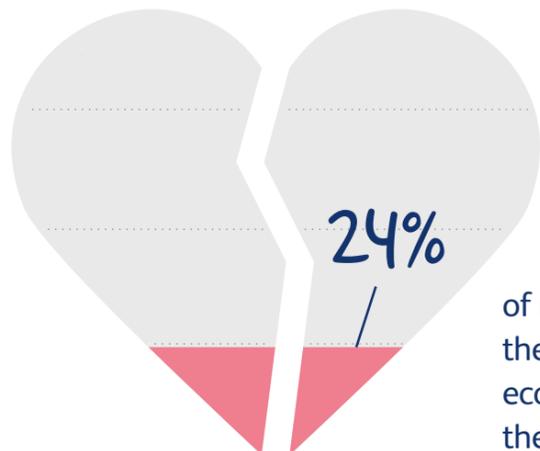
Economic abuse is particularly common post-separation as, unlike some other forms of abuse, the perpetrator does not need physical proximity in order to perpetrate this form of abuse. They can continue to exert power and control through debt and liabilities and sabotaging

finances. In the survey, **24%** of respondents said they experienced economic abuse after they had separated from their partner. **8%** said that their former partner damaged or stole property that had to be replaced; **6%** said that their ex-partners spent money from a joint account without consent or discussion; **6%** said that their ex-partner ran up bills in their name; and **6%** said that they refused to pay child support. Significantly, only **53%**

of those who experienced economic abuse said that the economic abuse ended when they split up with the abuser. In addition, **6%** of those who experienced economic abuse said that the abuse started after they had ended the relationship.

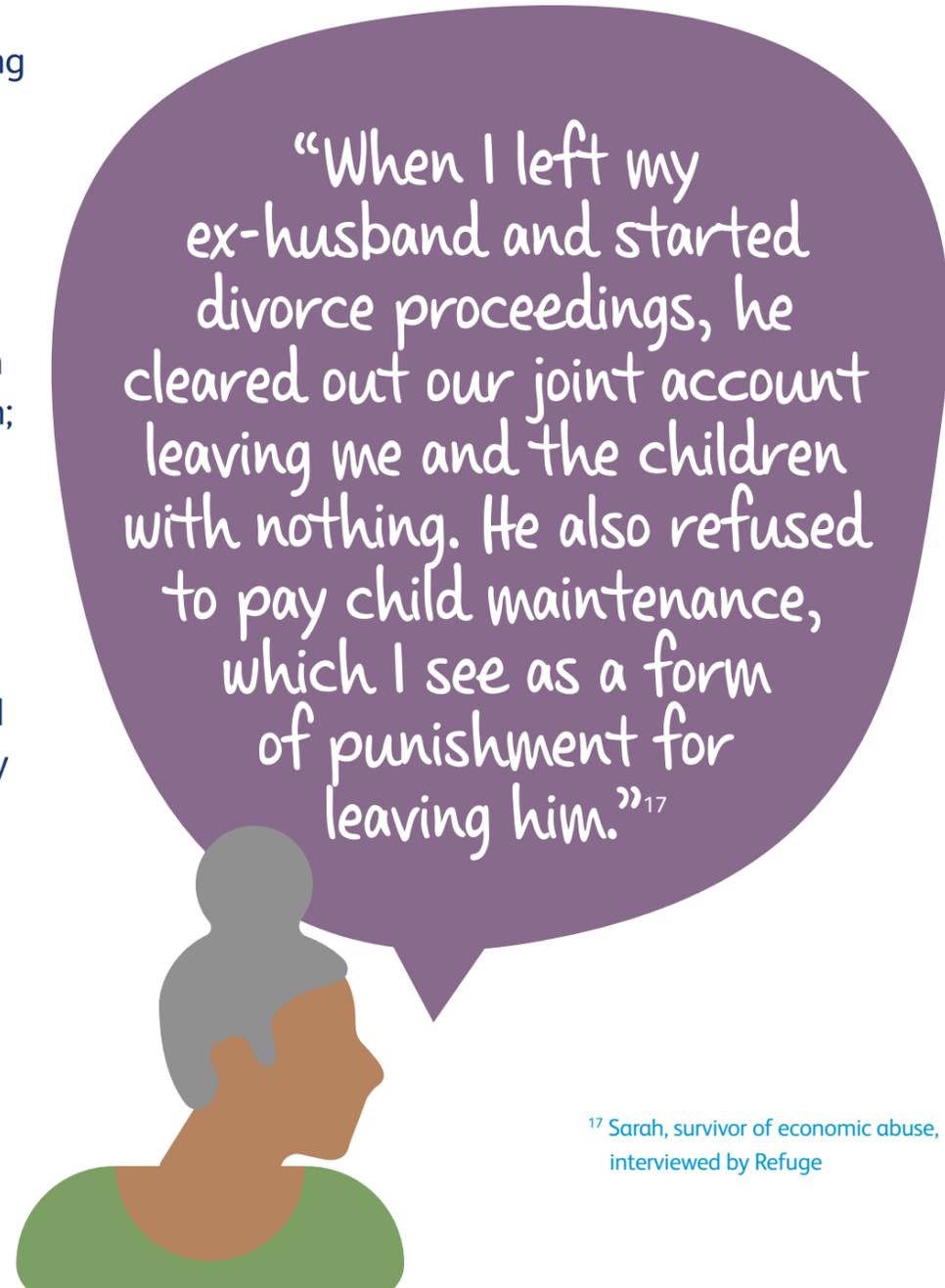
These findings show that preventing and responding to economic abuse must not focus only on those who are currently in relationships with abusers; the high likelihood of abuse continuing post-separation needs to be considered by all organisations and individuals supporting survivors.

Economic abuse is particularly common post-separation as, unlike some other forms of abuse, the perpetrator does not need physical proximity in order to perpetrate this form of abuse.



24% of respondents said they experienced economic abuse after they had separated from their partner

Post-separation abuse was raised by several of the survivors interviewed as part of this report. For example:



“When I left my ex-husband and started divorce proceedings, he cleared out our joint account leaving me and the children with nothing. He also refused to pay child maintenance, which I see as a form of punishment for leaving him.”¹⁷

¹⁷ Sarah, survivor of economic abuse, interviewed by Refuge

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Duration of the abuse

For the majority for those who experienced economic abuse, it lasted for many years. Overall, **25%** of those who experienced economic abuse said it had been going on for **five years** or more. **23%** said it lasted for one to two years; **15%** said it lasted two to three years; and **16%** said it lasted for less than **6 months**. Duration of abuse was one of the areas in which there were significant gender differences. Men were more likely than women to say that the abuse lasted for **less than 6 months (20%** compared to **12%**). And women were significantly more likely than men to say that the abuse lasted for **five years** of more (**34%** compared to **15%**). This combined with the findings on other forms of domestic abuse experienced suggests that women are more likely to experience economic abuse as part of a long-term pattern of controlling and coercive behaviour.



of those who experienced economic abuse said it had been going on for five years or more



24% of respondents said that they did not think that they could go to their bank for help or advice about economic abuse

Reaching out for help

Almost a third of survivors suffered economic abuse in silence – not telling anyone about the abuse they were experiencing. This was more common for women (**40%**) than men (**20%**). Of those who did tell someone, the most common group to confide in was a friend (**25%**), followed by a family member (**15%**) and then a police officer (**11%**).

Only **7%** told their bank and **5%** told another type of financial institution. When asked, **24%** of respondents said that they did not think that they could go to their bank for help or advice about economic abuse. Contrastingly, those whose economic abuse started during the Covid-19 crisis were much more likely to tell someone about it. **93%** told somebody else, including **29%** who told their bank, and **18%** who told another financial institution. This stark difference is of interest, and banks should look further into why their customers felt more able to disclose the abuse they were experiencing during the lockdown. It is possible that well communicated policies about how banks could help people in difficulty during the Covid-19 crisis, e.g. allowing mortgage holidays, could have made people more aware that banks might be able to offer advice or assistance. Further research is needed to see if this pattern continues after Covid-19.

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Sarah's story



Sarah is in her early thirties and has three children with her ex-husband. They were together for eight years, she met him when she was a teenager. Whilst they were together, they lived in the same house which he owned without a mortgage. He ran a business, and Sarah was only allowed to work for him, earning around £800 per month which went into their joint bank account. He maintained full control over this account, and would keep her card in his wallet, in addition he wouldn't let Sarah keep a separate account as she 'didn't need to'. Sarah is currently in receipt of Universal Credit and does not work. The stress of the abuse she experienced at the hands of her ex-husband caused her to have a stroke.

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Sarah’s ex-partner used money to control her for many years and prevent her from leaving him. From as early as three months into their relationship, he started to control her financial independence by forcing her to quit her job and work for him in his business where he would dictate her hours and her pay. At the start of their relationship, he would offer to buy her nice things but would use it as leverage to demand sex as a repayment which was often against her will. He would also start calling her names such as ‘spoilt little bitch’ if she accepted the gifts, or ‘ungrateful’ if she didn’t.

On the other hand, Sarah was unable to buy anything for herself. Even essential household items, such as a new pillow which was on offer from a supermarket chain, was considered to be out of the question. If they went out together and stopped for food, he would give her as little as 64p to buy herself something to eat, whilst getting expensive meals for himself. Her ex considered all of Sarah’s possessions to be his own, and anything that was hers he would sell without her agreement. This included family heirlooms or items of sentimental value that had no real monetary worth. He also put

‘At the start of their relationship, he would offer to buy her nice things but would use it as leverage to demand sex as a repayment which was often against her will.’

her name on every bill, loan, or debt he could. For example, a £3,000 utilities debt that he accrued before meeting Sarah is still in her name. He had many, many loans, some of which he put in her name and she is still suffering the impact of this as she has a terrible credit rating and cannot get a mortgage. She has over £6,000 of his debt currently in her name which she is paying off through a monthly arrangement with a debt company.

Sarah left her ex-husband and started divorce proceedings. She thinks the financial strain remains the most enduring aspect of the abuse she experienced. She believes that the economic abuse was one of the primary factors preventing her from leaving sooner and imagines this is the same for many other

survivors. She thinks banks need to have much better training in responding to this form of abuse, and there needs to be wider education on the matter.

Sarah, survivor of economic abuse,
interviewed by Refuge



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Findings: Impact of economic abuse

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The survey and interviews with survivors of abuse clearly show that economic abuse can have a devastating and long-term impact, leaving people with debts, poor credit ratings, limited financial options and poor mental health for many years.

Several survivors said the economic abuse they experienced made it extremely difficult to leave the perpetrator and that of all the types of abuse perpetrated against them, it was the economic abuse that was negatively impacting them for the longest period of time.

“My credit rating is terrible, and I have no hopes of clearing my debts until the divorce is finalised. I owe close to £4,000 and it has had a huge impact on my mental health. I go to bed at night dreaming that someone will clear my debts.”¹⁸

“Car finance had to be in my name, but I wasn’t allowed to use the car, or keep it when we separated.

A loan was taken out in my name, I was left with that debt. My credit cards were taken without my knowledge, I’m guessing at night, and £4,000 of debt in one month was run up.”¹⁹

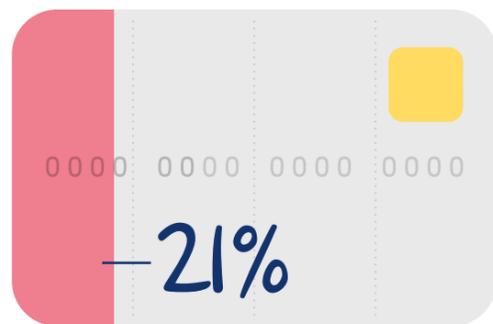
¹⁸ Jennifer, survivor of economic abuse, interviewed by Refuge

¹⁹ Female survey respondent

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Debt

The survey uncovered, potentially for the first time, the scale of debt as a result of economic abuse. **57%** of those who had experienced economic abuse said that they were in, or had been, in debt because of it. For many, the debt was causing enormous financial difficulty and distress, with **27%** of those who experienced economic abuse struggling financially and **21%** said that they had debts they did not know how to repay. This was even higher for the group of survivors who had first experienced economic abuse during the Coronavirus pandemic, with **32%** saying that they were struggling with debt and **31%** saying that they could not afford basic living costs. On average, people who had been economically abused were **£3,272** in debt, this is equivalent to an astonishing **£14.4 billion** of economic abuse-related debt in the UK.



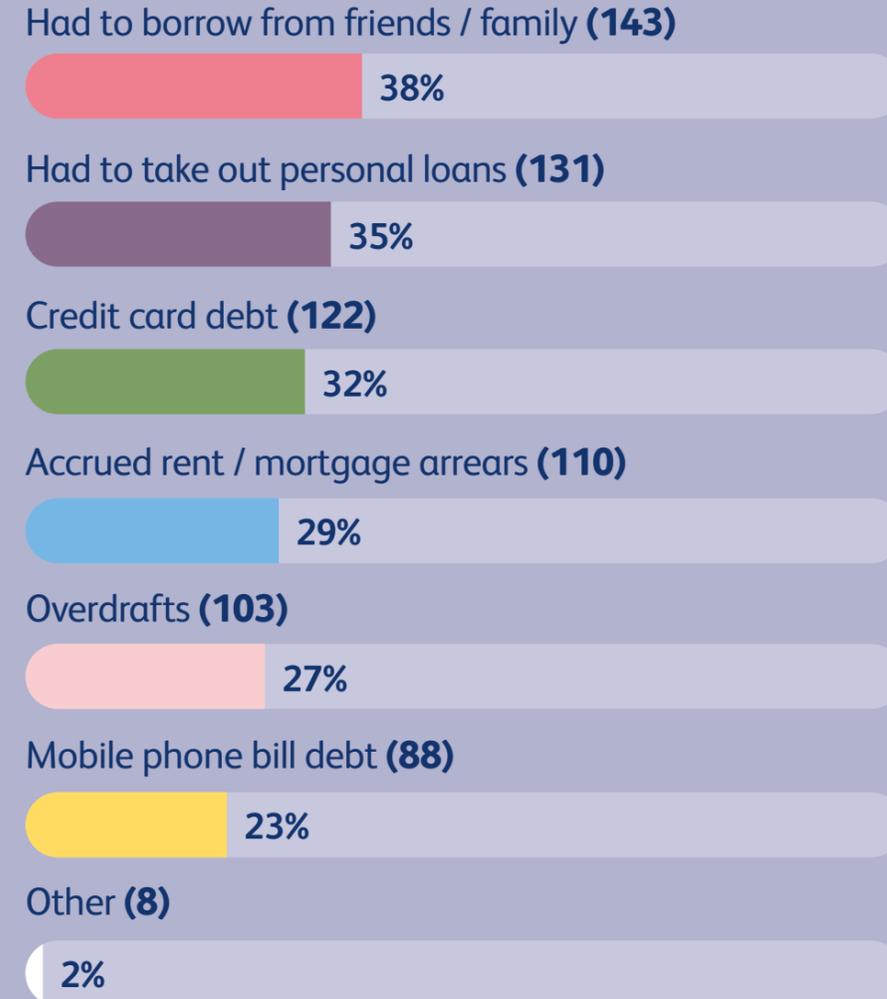
said that they had debts they did not know how to repay



Many survivors were left with high levels of debt. Almost a quarter (**24%**) were in over **£5,000** of debt, **55%** were in **£1-5,000** of debt and **15%** were in less than **£1,000** of debt. On average, women survivors of economic abuse were in significantly more debt than men survivors, with an average debt of **£3,818** compared to **£2,926**.

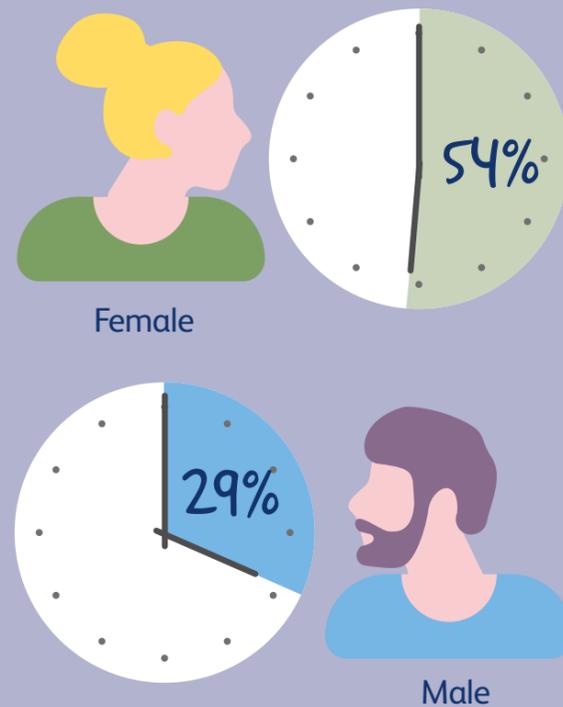
The debt took multiple forms, and many had more than one type of debt. For example, **38%** said that they had borrowed money from family or friends, **35%** had personal loans and **32%** had credit card debt.

Results table, types of debt



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The finding illustrated the way in which debt as a result of economic abuse impacted survivors for many years, meaning the perpetrator’s actions continued to impact and control survivor’s lives. For example, **39%** of those who had debt related to economic abuse were still paying off the debt at the time of the survey– this was particularly notable for women, perhaps due to the higher levels of debt they were forced into. **54%** said they were still paying off economic abuse related debt, compared to **29%** of men. Male survivors were more likely to have paid off debt related to economic abuse within six months (**12%**, compared to **3%** of women).



- % of respondents still paying off debt

Results table:
length of time paying back debt

I am currently still paying back the debt



6 months or less



More than 6 months but less than a year



1-2 years



2-3 years



3-4 years



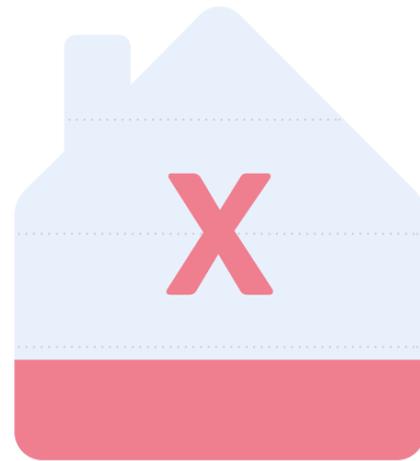
More than 5 years



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Almost three quarters (**73%**) told at least some of their lenders about the problems they were experiencing, although this disguises significant gender differences, with **52%** of women telling at least one of their lenders, compared to **88%** of men. This suggests there is a particular need for banks and other lenders to proactively communicate with their female customers and let them know what they can do to help.

Survivors interviewed highlighted how the debt their partners or ex-partners forced them into made them feel powerless.



Almost a quarter had been unable to buy a home as a consequence of their damaged credit rating

Economic abuse and credit rating

26% of respondents who had experienced economic abuse had a poor credit history/rating as a result. This had a significant negative impact on their ability to gain economic stability and make financial choices. For example, **45%** said they had been unable to get a credit card and **32%** said that they had only been able to access a credit card with a high interest rate. **30%** said they had been unable to get a personal loan due to the impact of economic abuse on their credit rating. Almost a quarter had been unable to buy a home as a consequence of their damaged credit rating.

The significant negative consequences of a credit rating damaged by economic abuse lasted for long periods of time. **32%**, said that their poor credit history was continuing to have an impact on them at the time of the survey. **26%** said that the negative impact lasted less than six months and another **26%** said it lasted between one and two years.

Jade’s experience shows the damaging long-term impact when economic abuse leads to a poor credit history.

“The bank cards were in my name, but I did not have access to the cards or details for online banking, despite these being the accounts into which my salary was paid... My ex took out a lot of credit in my name, over £12,000 in total. In addition, the mortgage on our house is in my name (the house is now being repossessed), and my ex-husband took out a business loan in my name which was worth over £100,000. Leaving was the hardest decision.”²⁰

²⁰ Lilly, survivor of economic abuse, interviewed by Refuge

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Findings: Impact of economic abuse ●

Conclusions ●

Jade's story

Jade is in her mid-thirties and was with her ex-husband for over fifteen years, having met him when they were both teenagers. She has four children with her ex-partner. Whilst they were together, she earned around £600 per month through freelance work whilst he was in and out of work, but she doesn't know what his income was. Jade is now unemployed and runs a single-parent household, receiving Universal Credit.

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Jade didn't realise that she suffered from sustained economic abuse, because her mind was mainly focused on the physical and emotional abuse she experienced. It is only since receiving support from Refuge that she has identified the many ways in which her ex used money to control and isolate her.

The primary form of economic abuse Jade experienced at the hands of her ex was the total lack of financial contribution from him towards the care of their children. She covered all of the childcare costs, including school uniforms, food, school trips, and equipment such as buggies. Even if their children had holes in their school uniform or broken shoes, he would refuse to help and leave it all to Jade. Both of their families commented that he should be helping more, but this made no difference.

Often Jade would have to pay in instalments for more expensive items bought from catalogues, which left her in over £700 debt. Her ex was highly irresponsible with money, and would regularly steal from her, and lie about doing so. For instance, at the height of the physical and emotional abuse, Jade had begun to save money in a moneybox in their bedroom as an escape fund to go abroad. He used tweezers to remove the notes from the box and took a total of £300 from her.

'Her ex was highly irresponsible with money, and would regularly steal from her, and lie about doing so.'

Jade believes that all of the forms of abuse she experienced, including economic, worsened during her pregnancies because then she was at her most vulnerable and it was easier for her ex to take advantage of her. If they went to the shops together, for instance to buy food, he would choose the cheapest items and start arguments with her if the bill was too high. On occasion, security would have to step in. In addition, her ex prevented her from studying or working to improve their financial situation.

The economic abuse Jade experienced has had an enduring effect on her. Only recently has she been able to apply for credit cards, because the debts she accrued during their relationship left her with a bad credit rating. She is also very anxious when shopping with other people. She thinks banks are starting to take economic abuse more seriously now, but more needs to be done to protect women who might not have friends or family to support them.

Jade, survivor of economic abuse, interviewed by Refuge



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Beyond the financial impact:
freedom and decision-making
after economic abuse

Economic abuse has much more than just a financial impact. As discussed above, for the vast majority of survivors, especially women, other forms of domestic abuse were perpetrated against them as well as economic abuse as part of a pattern of coercion and control. Many survivors, both when responding to the surveys and when interviewed as part of this research, said that the economic abuse severely restricted their freedom and ability to make choices, including reaching out for help, leaving the perpetrator and living in safety.

For example:

“When I tried to leave, my ex-husband would threaten me and say that I would never see my child again.”

Leaving was the hardest decision, because I had no savings and had to make myself homeless and leave my daughter.

My ex does not bring my daughter to visit me, and since I live in a different part of the country, it is very hard for me to afford to travel there myself.”²²

“I believe unequivocally it was economic abuse that was the primary factor impacting my ability to leave my ex-partner.”

As a migrant survivor, I had no recourse to public funds, and on leaving, I had no bank account and no credit history. Without documentation, I was unable to pay for a hostel or private rented accommodation.”²¹

“Having earnings taken from me, being locked in the house and keys taken away...”

while an ex-partner went out to ensure I couldn't leave, nor follow him to see what he was doing, being told what clothes to wear, having birthday and Christmas money given by parents taken off me for them to spend as they saw fit.”²³

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²¹ Jessica, survivor of economic abuse, interviewed by Refuge

²² Lilly, survivor of economic abuse, interviewed by Refuge

²³ Female survey respondent

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Conclusions ●



*This research shows that economic abuse is potentially much more prevalent than previously thought, with at least **16%** and up to **39%** of adults in the UK having experienced behaviours which suggest economic abuse.*

Economic abuse is having a damaging long-term impact on many survivors. Huge numbers of adults in the UK are in debt due to the economic abuse they have experienced and the negative impact on their credit rating is threatening their ability to rebuild their lives by creating further barriers to being able to buy or rent a home and access affordable credit. Furthermore, the findings that **3%** of adults in the UK, equivalent to **1.6 million** people, experienced economic abuse for the first time during the Covid-19 crisis shows that major changes to financial situations and security can create opportunities for perpetrators to further their control and abuse. Without appropriate planning from the government, financial institutions and support organisations, a potential second wave of Covid-19 risks leaving even more survivors of economic abuse without the support they need.

Economic abuse severely limits survivors' ability to exercise control over their life and make decisions. Survivors interviewed as part of this report and

'Economic abuse severely limits survivors' ability to exercise control over their life and make decisions.'

those who responded to the surveys explained the way in which economic abuse made them stay with perpetrators much longer than they wanted to. Many survivors, especially women, experienced other forms of domestic abuse, including physical, emotional and sexual abuse as well. The research confirms that the impacts of economic abuse jeopardise the ability of survivors to live independent lives away from abusers, and that access to economic resources, systems for tackling debt incurred due to economic abuse and processes to repair credit ratings must be seen as an essential part of supporting survivors and preventing further abuse.

There are some promising signs that awareness of economic abuse is increasing, and survivors are more confident to seek support and information from lenders. In the first survey, just over **70%** of survivors told somebody about the abuse, including **7%** who told their banks. However, in the second survey during the Covid-19 lockdown, **93%** said that they told someone they were experiencing economic abuse, including **29%**

who told their banks. Although this must be viewed in the context of only a third of respondents to the survey saying that they had heard of economic abuse before completing the survey.

There is still a gulf between those who have experienced economic abuse behaviours and those that would describe those behaviours as economic abuse, suggesting much more awareness raising activity should be carried out.



of UK adults have experienced behaviours which suggest they have experienced economic abuse

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Since 2015, there has been much positive change, with banks taking steps to implement the Financial Abuse Code of Practice, increased understanding and awareness, in large part due to coverage of economic abuse issues in the media. Parliament is also poised to pass the Domestic Abuse Bill, which will create a statutory definition of domestic abuse that includes economic abuse for the first time.

However, revisiting this research has shown that there is much more to do to prevent economic abuse and ensure that survivors are not left with the damaging consequences of economic abuse long after they have left the perpetrator. The findings show that urgent attention is needed to tackle the long-term impacts of economic abuse and increase understanding of the full impacts of this form of abuse, this must include a wider range of organisations, most notably credit reference agencies becoming more involved in work to prevent economic abuse and support survivors.

Banks

While there has been much progress in the banking sector in responding to economic abuse over the last five years, only a minority of survivors know that they can ask their banks for help or feel confident in doing so. **24%** of respondents said that they didn't think they could go to their bank for help. However, the survey showed there is a large appetite for banks to do more to increase understanding of economic abuse and support their customers. **71%** said that they thought banks should campaign and raise awareness of economic abuse and that banks should support their customers who are victims of economic abuse.

The findings show that taking out joint financial products are often used by perpetrators to inflict economic abuse. **8%** said that the abuse started when they got a joint bank account and **7%** when they took out a mortgage with the perpetrator. In addition, **8%** of respondents said they had limited or no access or control to joint bank accounts. **11%** of respondents also said that their partners or ex-partners put debt into their name under duress. Banks therefore have a key role in making it more difficult for perpetrators to control accounts and coerce survivors into debt and supporting survivors with the debt and damaged credit rating they are left with.

The increase in use of online or digital banking has also had an impact on survivors of economic abuse, in both a positive and negative way. **15%** said that they thought online banking had helped them escape their abusive partner, however a larger number (**24%**) said that they thought online banking had made them more vulnerable to abusive people in their lives. Respondents to the survey also highlighted how digital banking tools allowed perpetrators to easily monitor accounts.



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“I believe there should be more security for phone and online banking so perpetrators can't access accounts without the account holder's consent. The economic abuse has had a severe impact on my mental health.”²⁴



Credit reference agencies

The new evidence gathered through this report has demonstrated the scale and impact of poor credit ratings caused by economic abuse. Many survivors of economic abuse highlighted their damaged credit rating as the key factor in economic abuse having the longest lasting impact of all the forms of abuse they had experienced.

Repairing credit history unfairly damaged by economic abuse is essential if survivors are to no longer suffer the financial consequences of being a victim of economic abuse for years to come. A failure to restore and repair credit ratings enables perpetrators to continue to control and have power over survivors lives long after the relationship has ended. Credit reference agencies therefore have a key role to play in responding to and preventing economic abuse and are currently a missing piece of the puzzle in the response to economic abuse.

‘Many survivors will need financial support to leave a perpetrator and support themselves and their children independently.’

²⁴ Claire, survivor of economic abuse, interviewed by Refuge

Government

The research findings clearly show that due to economic abuse many survivors will need financial support to leave a perpetrator and support themselves and their children independently. Economic abuse can severely restrict a survivor's ability to make choices to live away from a perpetrator. This is of course a key motivation for perpetrating economic abuse, as economic dominance gives abusers enormous levels of control. It is therefore vital that government policies recognise this and provide the financial support that women and children need.

Including economic abuse in the statutory definition of domestic abuse, as is planned, could be an important first step towards all government departments and public sector agencies beginning to understand economic abuse and implement appropriate policies and support survivors. However, it is clear that further, more significant steps are needed to enable survivors to access money and provide financial support to those who want to leave their abusive partners. This is particularly pressing in light of the findings that the economic consequences of Covid-19 have created conditions contributing to **3%** of the population experiencing economic abuse for the first time.

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Specialist VAWG organisations

These findings will likely come of little surprise to specialist VAWG organisations, which have been supporting survivors with the impacts of economic abuse for decades. However, the research provides further evidence to show that it is essential that all organisations and services supporting survivors provide specialist training on economic abuse and offer services that can support survivors to overcome the trauma of experiencing economic abuse, whilst resolving any resulting debt issues wherever possible.

The extent of debt many survivors find themselves in due to economic abuse, and the significant long-lasting impacts of debt and damaged credit ratings suggest that specialist domestic abuse support services and specialist debt advice agencies should be brought together to provide holistic support wherever possible. Such partnerships can enable survivors to receive excellent support around their finances, in addition to the full range of support offered by specialist services, and educate and upskill specialist debt advisers. In turn, lenders could be more informed about the impacts of economic abuse and the support and assistance survivors need.

For example, Refuge and PayPlan, have formed a partnership to bring together Refuge’s specialist domestic abuse support with PayPlan expert debt advice for people with multiple debts.

The collaboration has seen PayPlan provide key information for Refuge’s frontline staff to help survivors manage their income and expenditure, helping vulnerable people get a handle on their finances. In turn, Refuge has upskilled PayPlan to be able to educate creditors on how women are affected by abuse and why repayment breathing space is essential.



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This report fully details the study's methodology, insights and findings and builds on the Code of Practice that was implemented in 2018 to inform a five-point plan of action which further addresses the issue of economic abuse:

1

Banks and other financial services institutions to build on the support they offer to survivors of economic abuse by:

- a) The **creation of clear processes** for customers who are in debt as a result of economic abuse to inform the bank of their circumstances, be supported by well-trained staff and have that debt burden reduced wherever possible
- b) The provision of **information about economic abuse** and where customers can seek help when customers apply for joint financial products

2

Credit reference agencies to take a greater role, protecting survivors of economic abuse through the creation of a preferential '**credit rating repair**' system. This would then be implemented by both banks and credit reference agencies

4

Reform of welfare benefits systems to benefit survivors and current victims of economic abuse. This should include

- a) **Automatic separate payments** of Universal Credit
- b) Universal Credit advances for those fleeing abusive partners, **paid as grants rather than loans**

3

The **creation of a cross-government fund** for survivors to assist them with the costs of leaving a perpetrator and accessing a safe place to stay

5

Banks, other financial services institutions and specialist domestic abuse organisations to conduct **a review of the impact of online and digital banking** on survivors of economic abuse and produce recommendations for change in 2021

Key points ●

Forewords ●

Executive summary ●

Recommendations ●

Economic abuse: 5 years on ●

Research & methodology ●

Findings: Prevalence ●

Findings: Experience of economic abuse ●

Findings: Impact of economic abuse ●

Conclusions ●



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- Key points** ●
- Forewords** ●
- Executive summary** ●
- Recommendations** ●
- Economic abuse:** ●
5 years on
- Research & methodology** ●
- Findings:** ●
Prevalence
- Findings:** ●
Experience of economic abuse
- Findings:** Impact of economic abuse ●
- Conclusions** ●