

EXPLORING THE PREVALENCE OF ECONOMIC ABUSE AMONG WOMEN IN THE UK

SEA's Rapid Impact Survey 2024

Dr Caroline Paskell & Rosa Wilson-Garwood

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Overview of presentation + Q&A

1

**Prevalence and profile in
SEA's survey 2024**

Dr Caroline Paskell

Ipsos UK

2

**Everyday methods and
enduring impact**

Sam

SEA Ambassador

3

**Implications for private
and public organisations**

Rosa Wilson-Garwood

SEA

PREVALENCE AND PROFILE IN SEA'S SURVEY 2024

Dr Caroline Paskell

Ipsos UK



Exploring the data

1 UK prevalence

2 + Disability

3 + Ethnicity

4 + Age

5 + Children

6 + Finances

Survey method

- The survey was commissioned by [Surviving Economic Abuse](#) with support of the [VISION consortium](#), which is funded by the [UK Prevention Research Partnership](#)
- Asked women about their experiences of economic abuse from a partner/ex-partner in the last 12 months
- Conducted by Ipsos online, Fri 25 Oct – Fri 1 Nov 2024
- Nationally representative sample of 2,849 women
- Boosts on ethnicity, no boosts needed on disability
- Extrapolations used total UK pop for women 18+ as 26.89 million. Source: ONS Annual Population Survey for 2024 (July 2023– June 2024): [bespoke data table](#)

Economic abuse

- Economic abuse is a legally recognised form of domestic abuse. It often takes place in the context of intimate partner violence. It involves the control of a partner or ex-partner's money, finances and things that money can buy, such as clothing, transport, food and a place to live.
- Examples include an abuser:
 - controlling a personal or joint bank account,
 - taking out a credit card in the victim's name,
 - deliberately destroying the victim's belongings, or
 - depriving them of daily essentials like sleep or food.

UK Prevalence: 1 in 7

15% of all UK women surveyed (1 in 7)

- Equivalent to 4.1 million women

Regional variation greater than national

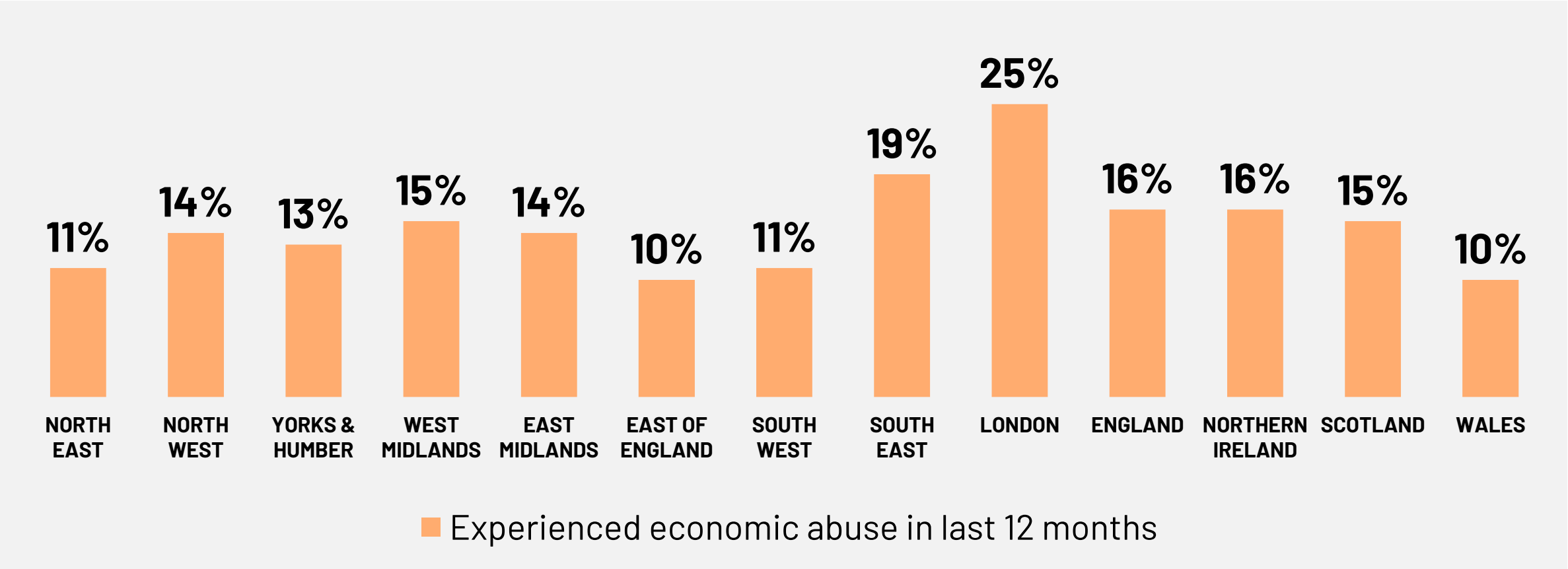
- | | |
|------------------------|--------------|
| • 10% Wales | 15% Scotland |
| • 16% Northern Ireland | 16% England |
| • 10% East of England | 14% N. West |
| • 19% South East Eng. | 25% London |

1 in 7

women experienced economic abuse from a current or former partner in the last 12 months.



Prevalence by nations and regions



Base: All UK Women aged 18+
Source: Ipsos; Rapid Impact survey for SEA,, Oct 25-Nov 1, 2024

+ Disability: 1 in 4

23% of UK women with disabilities

- Equivalent to ~ 1.8 million women
- Almost 2 x more likely than women without disabilities (13%)

Additional risks evident from the survey:

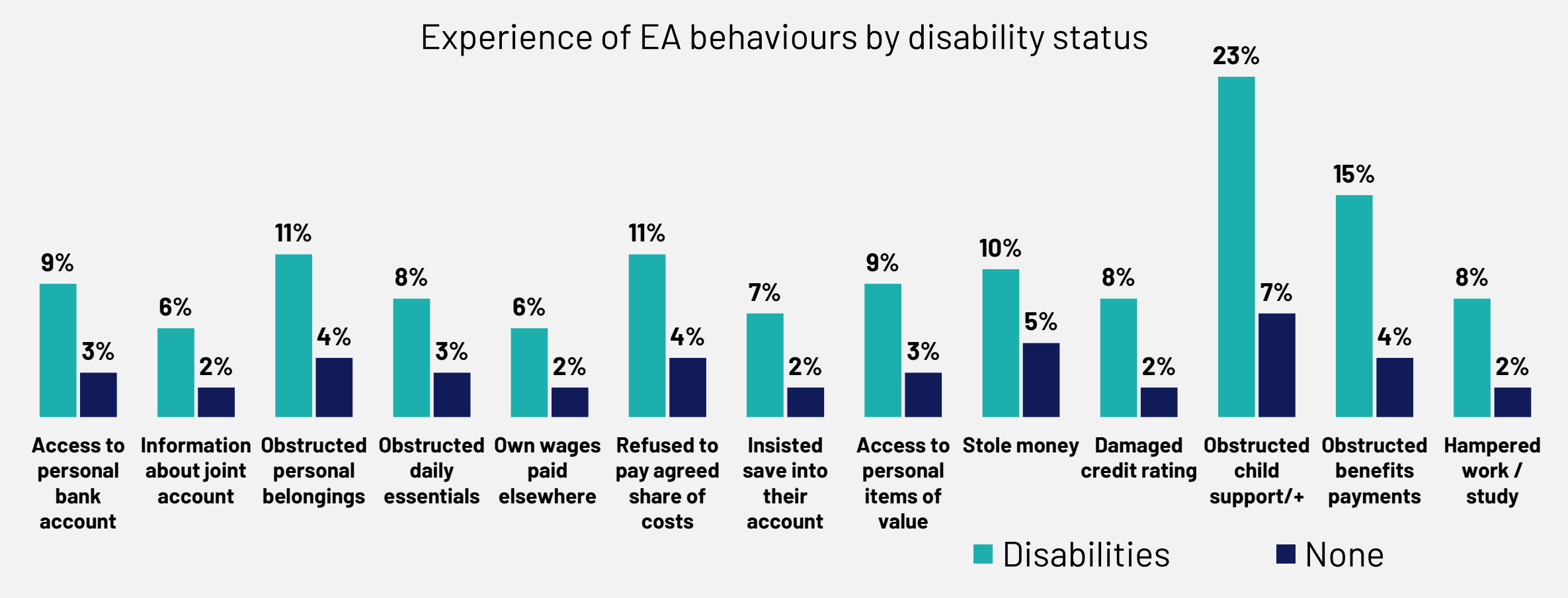
- 10% had money stolen from them (cf.5%)
- 11% access to belongings limited (e.g. car /phone)(4% women without disabilities)
- 15% access to benefit payments limited (4% women without disabilities)

1 in 4

disabled women in the UK experienced economic abuse in the last 12 months.



Disability: Experience of economic abuse behaviours



Base: All UK women aged 18+ / All UK women aged 18+ with children [where child-related questions]

Source: : Ipsos; Rapid Impact survey for SEA,, Oct 25-Nov 1, 2024

+ Ethnicity: 1 in 3

29% of UK women from ethnic minorities

- Equivalent to 1.1 million women
- 2+ x more likely than white women (13%)

Additional risks evident from the survey:

- 7% forced into marriage for abuser's financial benefit (1% of white women)
- 14% subject to defamation / lies in their community (3% of white women)
- 21% experienced EA and other forms of domestic abuse (6% of white women)

1 in

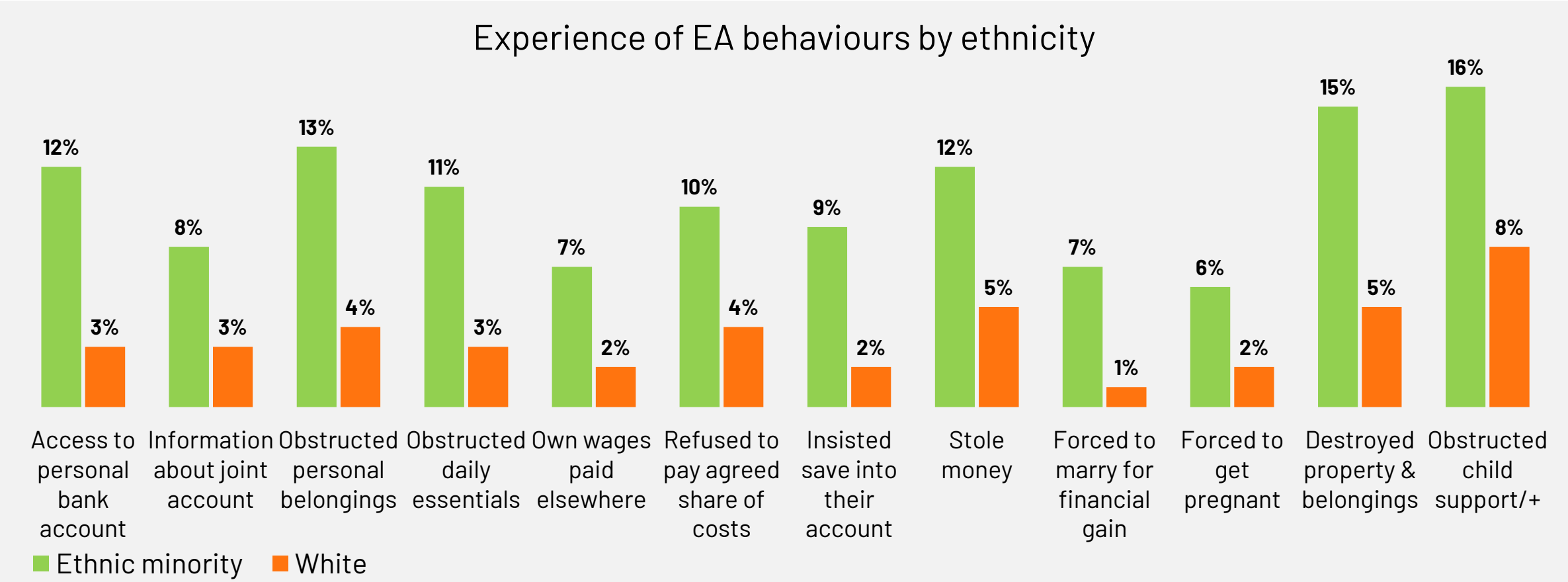
Black, Asian and
racially minoritised
women experienced
economic abuse in
the last 12 months

3

SURVIVING
ECONOMIC
ABUSE



Ethnicity: Experience of economic abuse behaviours



Base: All UK women aged 18+ / All UK women aged 18+ with children [where child-related question]

Source: Ipsos' Rapid Impact survey for SEA, Oct 25-Nov 1, 2024

+ Age

Younger women experience higher rates

- Highest incidence of EA at 18-24: 38%

Incidence of EA overall declines with age

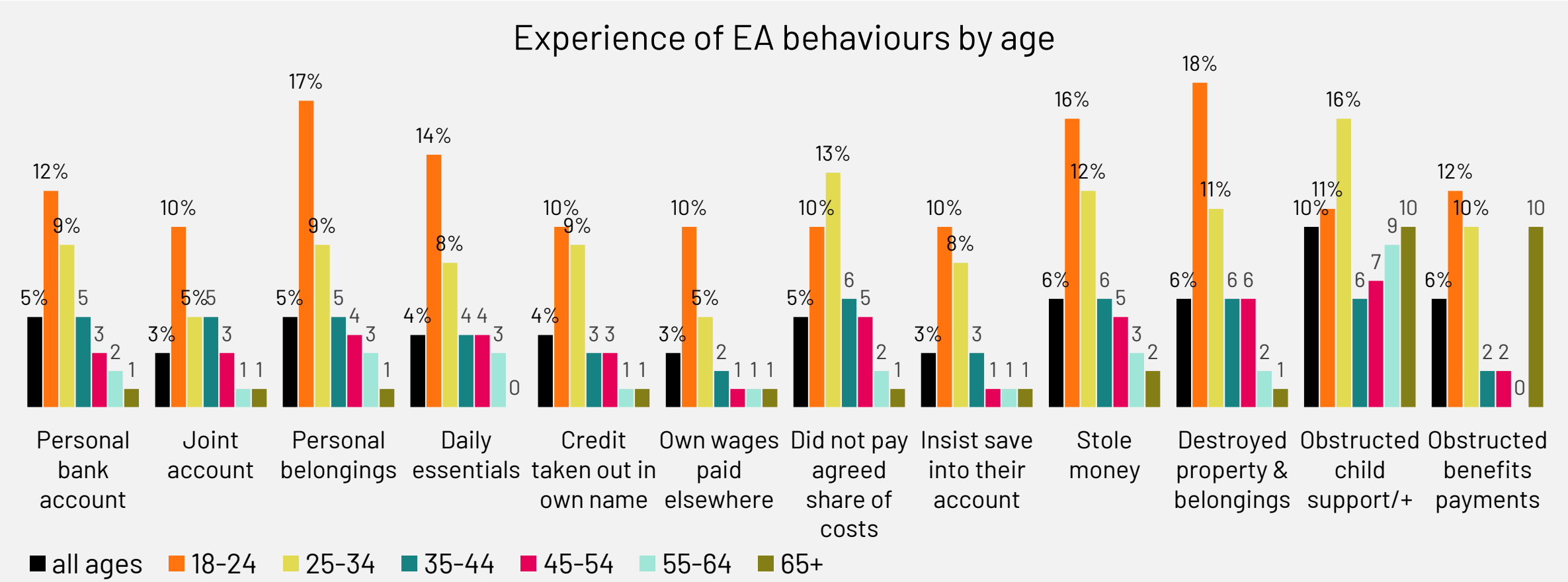
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|---------|-------|-------|-------|-------|-----|
| • 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 64+ |
| 38% | 24% | 18% | 12% | 7% | 5% |

Some EA behaviours persist or rise again

- E.g. obstruct child maintenance/support
- Obstruct benefits payments (own / child) is 2% ages 35-65 but rises to 10% at 65+



Age: Experience of economic abuse behaviours



Base: All UK women aged 18+ / All UK women aged 18+ with children [where child-related question]

Source: Ipsos' Rapid Impact survey for SEA, Oct 25-Nov 1, 2024

+ Children

28% of UK women with children at home

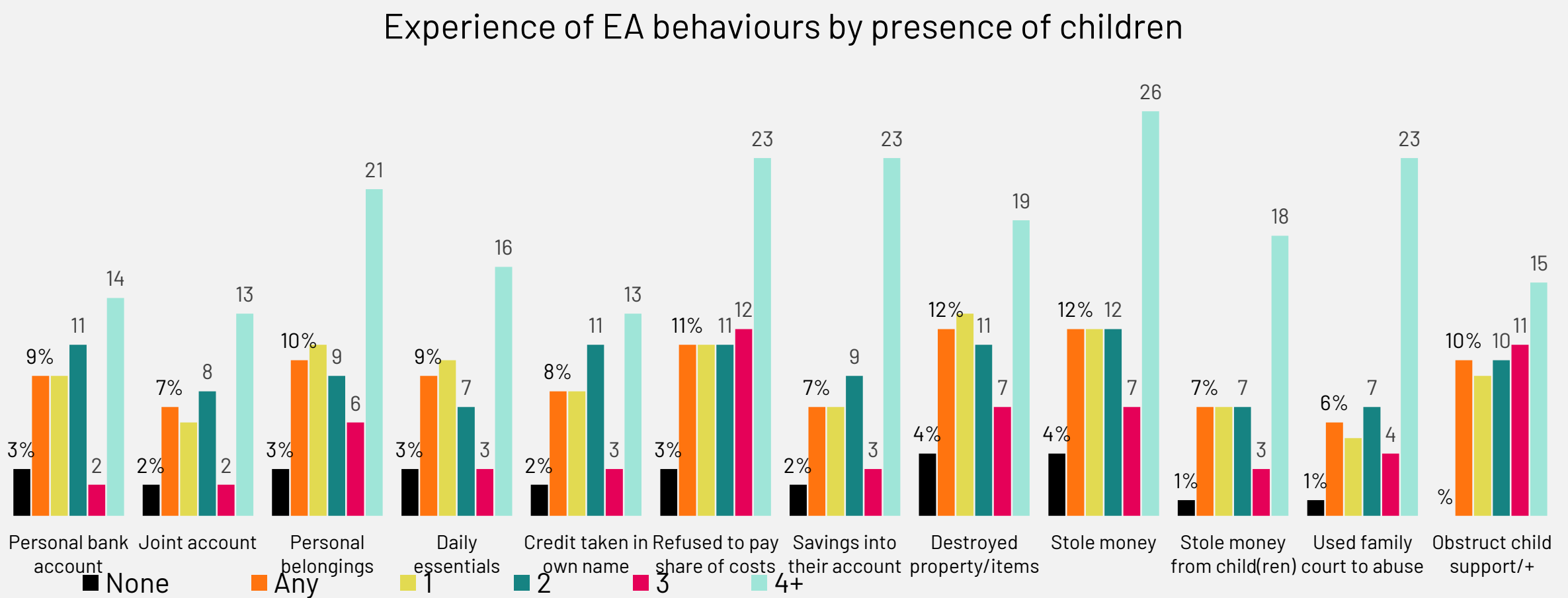
- Almost 3 x more likely (28%) than women without children at home (10%)
- Prevalence increases with 4+ children
1-3 children: 27-28%; 4+ children: 43%

Almost 4 x more likely (18%) than women without children (5%) to experience EA and other forms of abuse

- Prevalence increases with 4+ children
1-3 children: 15-18%; 4+ children: 43%



Children: Experience of economic abuse behaviours



Base: All UK women aged 18+ / All UK women aged 18+ with children [where child-related question]

Source: Ipsos' Rapid Impact survey for SEA, Oct 25-Nov 1, 2024

+ Finances

Household income not associated w. risk:

- <£20,000 to >£55,000 = 15%, 16%, 17%

Paid work associated with increased risk:

- FullTime = 20%; Any = 19%; None = 10%

Graduates experience more diverse risk:

- EA 18% of grads; 14% of non-graduates
- Own bank account controlled: 6%; 4%
- Own belongings controlled: 7%; 4%
- Grads experience more EA behaviours



EVERYDAY METHODS AND ENDURING IMPACT

Sam Beckinsale
SEA Ambassador



I grew up in a council house, but by the time I met him, I had earnt a six-bedroom house, a substantial cash fund and a fab lifestyle via a very successful career with a sideline of property development.



I had an excellent pension, was VAT registered and paid top-tier tax for many years. I permanently employed an accountant, a financial adviser and an agent. **My credit score was so good** that my bank offered me a huge bridging loan. I was also able to financially support other family members and friends



Since I met him, I've been made to beg for every little penny he deigned to allow me, even of my own money and property which he defrauded me out of. He defrauded me from the moment I met him, and not just out of cold, hard cash, bricks and mortar, but critically, **he's defrauded me out of my past, my present and mine and my children's futures** for generations to come.



I've had to beg for a haircut. I've had to beg for the option to speak. I've had to beg for the option to sleep. **I've had to beg to be able to breathe normally.**



I've had to beg for the freedom to work. I've had to beg for clothes. I've had to beg for healthy food. I've had to beg for medical help. I've had to beg to get out of the homelessness and debt he drove me into.



I've had to beg for my child not to be put in state care. **I've had to beg for love,** beg for simple kindnesses, beg for the smallest smidgen of humanity – and not just for me. **And I've had to beg for my child's life more than once.**

We finally escaped – physically – but far from stopping as I expected, **it got even worse the further we seemingly got away from him.**

But with the help of organisations like Surviving Economic Abuse, local and national support organisations, the NHS, the few family and friends I had left and even complete strangers via the cheap rate Airbnb which saved us from the streets...

Coercive and controlling behaviour is not the sidekick to abuse. **It's the very core of it from the moment they set their eyes on you.**

It can and does happen **to** anyone and it is perpetrated **by** anyone. It's woven into our society from the very top to the very bottom, and it kills.

And economic abuse ... is its beating heart. It is a weaponising of the key thing that all humans need for every functional aspect of their lives: money.



If I had control of your money and your home, how and if you earn it, how and where you live, how and if you live **like a puppet master, I've got control of you.**



Our decisions, actions and reactions, including fiscally, are often the focus when we report these crimes and relate to the age-old question *"Why didn't she just leave?"*

We're still looking in the wrong place. That's how they get away with what they do. **We need to look at them.**



Money is the fist which he uses to repeatedly beat and strangle the life out of you.

So how does he do it? By using the very systems he knows how to utilise, which they all utilise and that the rest of us take for granted are safe and use on a daily basis.

Medical insurance

putting me on his medical insurance ...

... the benefactor of my life insurance

Joint mortgages

targets women with property ...

... then raises debt in our names and uses the money to purchase property

Joint accounts

pay me an allowance via which he could monitor every penny ...

...that little bit short every month ensuring the debt was again mine

Work

... prevented me from working as I had no means to enable that. It cost me my own income and the public my taxes

Family court

family court hands back economic power and the means to abuse to the perpetrator and, crucially, makes it legal

Civil claims

because the legal presumption is the claimant is telling the truth ... no choice but to defend

Gifts

... weaponise presents by getting our child things he knew they couldn't play with

... Until I read Surviving Economic Abuse's research.
That gave me the framework to know unequivocally
that **economic abuse is real and to have a name for it.**

We don't need you to rebuild our lives for us.

We can do it ourselves.

We do need you to support us and block the systemic avenues which enable the perpetrators to continually sabotage and prevent us from doing so.

Our reinstating our economic stability and freedom alongside safe, secure, long-term housing is the foundation stone of that rebuilding.

IMPLICATIONS FOR PUBLIC AND PRIVATE ORGANISATIONS

Rosa Wilson-Garwood

Surviving Economic Abuse

Moving from insight to action

1

Restrict

2

Exploit

3

Sabotage

4

**Impact & Help
Seeking**

5

Private Sector

6

Public Sector

2.4 million women



1 in 11 women
experienced economic
restriction from a
partner or ex-partner **in
the last 12 months***

*Restrict, Exploit, Sabotage framework is adapted from Postmus et al (2016), Adams et al (2019) and Sharp-Jeffs (2021).

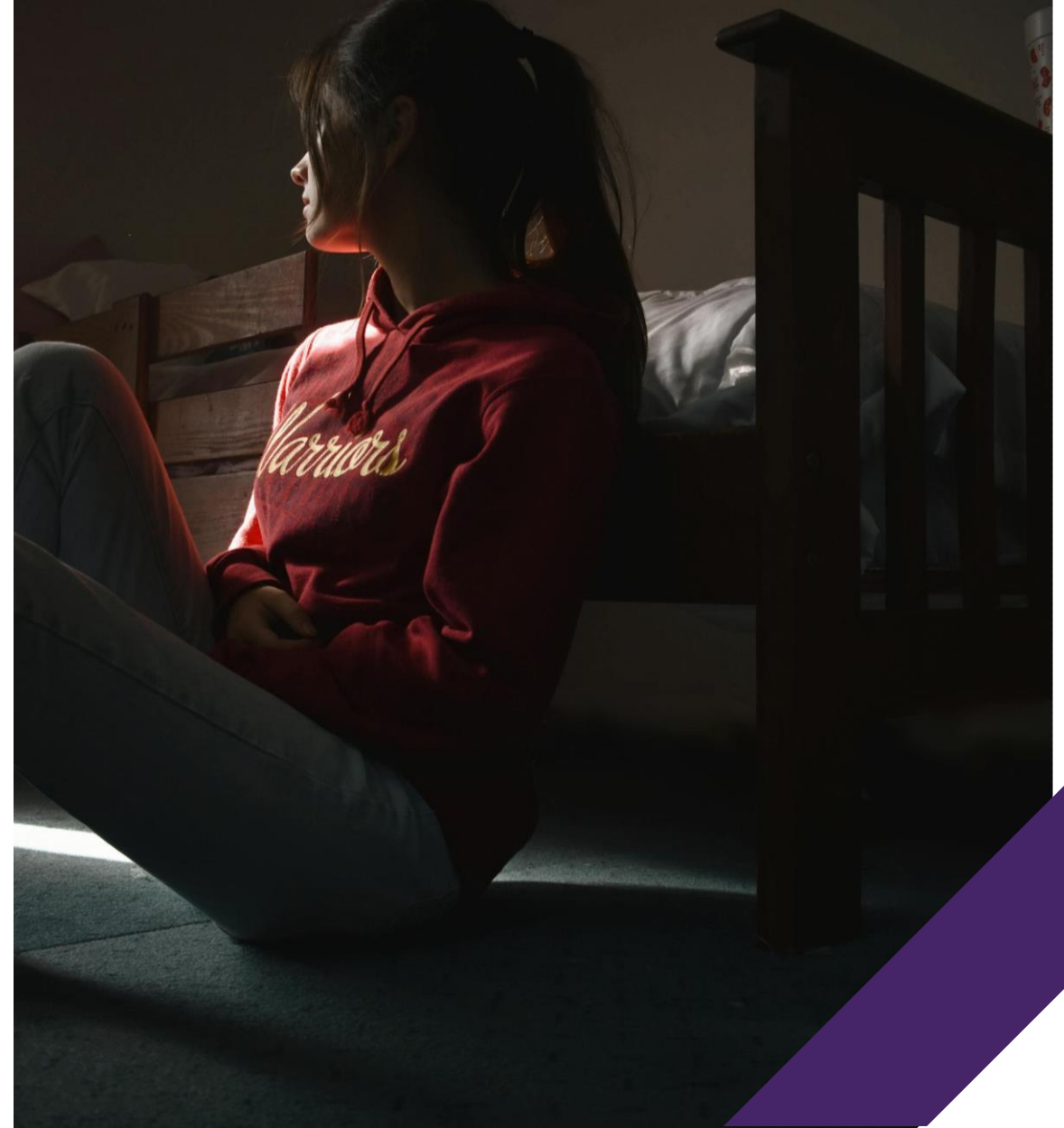
+ Restrict

1 in 19 (5%) controlled/deprived of personal belongings

1 in 22 (5%) personal bank account controlled

1 in 27 (4%) prevented from having log-in information

1 in 29 (3%) prevented from information about joint account



2.9 million women



1 in 9 women
experienced economic
exploitation from a
partner or ex-partner **in
the last 12 months**

+ Exploit

1 in 16 (6%) had money stolen

1 in 19 (5%) experienced refusal to pay agreed share of rent, mortgage or bills despite having enough money to do so

1 in 26 (4%) had credit taken out without consent/too scared to say no

1 in 28 (4%) threatened to share explicit images unless they give money



2.8 million women



1 in 10 women
experienced economic
sabotage from a partner
or ex-partner **in the last
12 months**

+ Sabotage

1 in 16 (6%) had a partner destroy or damage property or belongings

1 in 10 (10%) with children refused child maintenance or pay unreliably

1 in 36 (3%) prevented from work or study

1 in 27 (4%) had credit rating damaged



Other forms of abuse

41% had also had text messages, social media or email monitored

28% had also experienced physical violence (e.g. pushed, hit, kicked)

27% experienced a threat to hurt or kill

35% prevented from spending time with family, friends or colleagues

+ Impacts

- 23% prevented from leaving – equivalent to 940k women
- 36% experienced mental ill health – equivalent to 1.5 million women
- 19% had to borrow money to cover essential costs – equivalent to 772k women
- 11% ended up homeless or in temporary accommodation – 470k women



Help Seeking

55% did seek help, information or advice

37% from friend
8% from internet
4% from a bank

70% said if a friend's partner controlled access to their bank account it would be abuse

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

42% did not seek help, information or advice

23% overwhelmed
18% nothing could help

Government must put tackling economic abuse at the heart of its' strategy to halve violence against women and girls in a decade

1

Support economic abuse survivors

2

Disrupt abusers

3

Prevent economic abuse forever

Public Sector

1 support

Permanent flexible fund

Statutory duty to
commission economic
advocacy

Abolish NRPF for survivors

Remove legal aid means test

2 disrupt

Specialist training

Resource CMS enforcement

Improve financial remedy
proceedings

Mortgage abuse taskforce

3 prevent

Economic abuse curriculum
in schools

Bridge evidence gap

Private Sector

1 support

Build on best practice
Race and disability
responsive
Communicate help
available

2 disrupt

Specialist training
Close-down spaces to
abuse
Evidence for justice
Support Taskforce calls

3 prevent

Innovate products
Raise awareness at
scale

DISCUSSION



THANK YOU

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