



Know economic abuse

A safe online tool for contacting
banks about economic abuse

The
co-operative
bank

Refuge

For women and children.
Against domestic violence.

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1

Summary of Recommendations

Following discussions held by the Online Banking Commission and engagement with survivors of economic abuse in our services, Refuge is issuing the following recommendations to banks to improve public awareness of economic abuse and build on the support they currently offer to survivors within their customer base:

1. *Introduce a safe online tool for survivors to contact their bank to request support from their vulnerable customer support team in relation to economic abuse*
2. *To ensure that this tool is accompanied by appropriate signposting to advice and support for tech abuse from specialist domestic abuse organisations, given the high coincidence of tech and economic abuse*

Economic abuse is a common form of domestic abuse. It occurs when a perpetrator attempts to control a survivor's ability to acquire, maintain access to, and use money or other economic resources on a sustained basis. This can include behaviour such as stopping them from working, taking their money, preventing them from accessing their own or joint bank accounts, or putting debts in their name.



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2 Context: economic abuse in the UK

In 2020, five years after the ‘My Money My Life’ campaign¹, Refuge and The Co-operative Bank conducted nation-wide research into economic abuse, to get a sense of its scale and prevalence across the UK and the number of adults who have had their ability to acquire, use and maintain money or other economic resources restricted by a perpetrator². The findings were published in the Know Economic Abuse Report³.

The survey found that **16% of adults** in the **UK (equivalent to 8.7 million people)** have experienced economic abuse. However, the true scale of economic abuse is likely much higher; **39% of UK adults** reported experiencing behaviours that are indicative of economic abuse, 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 is often perpetrated alongside other forms of domestic abuse with **85% of respondents** who reported experiencing economic abuse also experiencing physical, sexual, or emotional abuse.

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



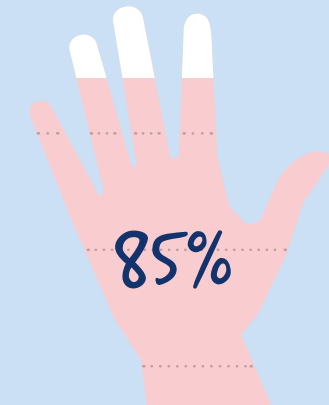
10% of those who have experienced abuse (nearly a million people) say that abuse is currently ongoing

nearly
1 million
people



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



¹[Refuge and The Co-operative Bank \(2015\) My Money, My Life: A financial guide for victims of domestic abuse](#)

²Refuge recognises that there is a difference in definition between ‘economic’ and ‘financial’ abuse, with the former encompassing behaviours that do not directly relate to or rely on financial products (such as prohibiting someone from working or causing damage to property to incur financial cost) and which require support from a specialist domestic abuse organisation. However, for consistent terminology, we refer to economic abuse within this document.

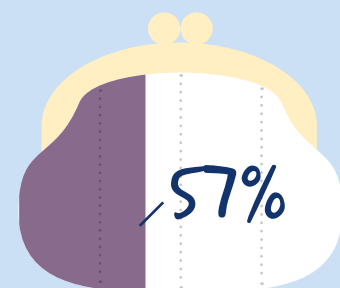
³[Ellie Butt \(2020\) Refuge and The Co-operative Bank: Know Economic Abuse Report](#)

We found that the ways in which perpetrators abuse and exert control economically varies widely, with most survivors experiencing several forms of economic abuse:

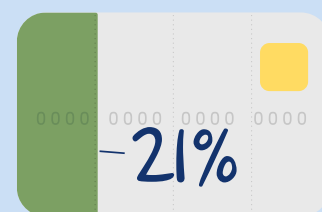
- **19%** of survivors experienced abuse related to accessing money in bank accounts,
- **25%** had experienced abuse related to spending and credit,
- **17%** had experienced abuse related to education and employment and
- **14%** of survivors had limited or no control over their own income.

Furthermore, we found that 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 **24%** said that they thought online banking had made them more vulnerable to abusive people in their lives.

*The impact of economic abuse is long-lasting and far outlives the relationship with the perpetrator. As a result of economic abuse, **57%** of survivors were left in debt, with **21%** saying they had debts that they didn't know how to repay. Over a quarter of survivors were left with a negatively impacted credit rating which significantly impaired their ability to gain economic stability.*



57% of survivors were left in debt



21% didn't know how to repay

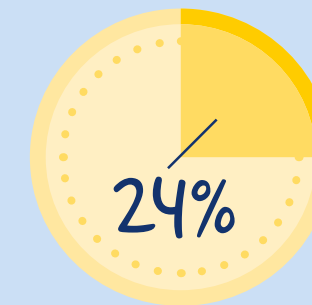
Despite its prevalence across the adult population in the UK, Refuge found that there is a low level of public awareness around economic abuse. Our survey revealed that just under a third of respondents had previously heard of the term economic abuse, and only **5%** said they had heard about it from their bank. Furthermore, as little as **7%** of survivors had told their bank about their experiences of economic abuse and **24%** said they didn't think they could go to their bank for help or advice.



only **5%** respondents said they had heard about the economic abuse from their bank



7% of survivors had told their bank about their experiences of economic abuse



24% said they didn't think they could go to their bank for help or advice

In summary, the Know Economic Abuse report illustrated that a lack of access to money, high levels of debt and tarnished credit ratings are enormous barriers for survivors who want to leave their perpetrator and live safely and independently. Equally, it showed that whilst there has been much progress in the banking sector in highlighting and responding to economic abuse in recent years, particularly with the launch of the 2018 UK Finance Financial Abuse Code. There is much more that banks can do to prevent and raise awareness of economic abuse – particularly with the advent of increased use of digital banking, making it easier for survivors to access support and ensuring that they receive better outcomes from their bank when doing so.



3 The Online Banking Commission

One of the recommendations from the Know Economic Abuse report was to establish a cross-sector working group to review and discuss how banks could improve support for survivors experiencing economic abuse, particularly in relation to online banking.

Over the course of 2021/2022, Refuge, Surviving Economic Abuse, SafeLives, the Domestic Abuse Commissioner, and a series of high-street and online banks met as part of the ‘Online Banking Commission’ (co-chaired by Refuge and The Co-operative Bank) to exchange information and ideas on select themes related to online banking.

Refuge and The Co-operative Bank thank the members for the valuable insight that they shared as part of the Online Banking Commission.

As a result of these discussions, and through subsequent engagement with Refuge’s specialist economic abuse team and survivors of economic abuse accessing our services, Refuge is issuing a two-part recommendation for banks to build on the support they currently offer to customers experiencing economic abuse:

1. *Introduce a safe online tool for survivors to contact their bank to request support from their vulnerable customer support team in relation to economic abuse.*
2. *To ensure that this tool is accompanied by appropriate signposting to advice and support for tech abuse from specialist domestic abuse organisations, given the high coincidence of tech and economic abuse.*

Refuge recommends banks introduce a safe online tool for survivors to request support from the bank’s vulnerable customer support team in relation to economic abuse.

This call to action reflects the recommendations in UK Finance’s Financial Abuse Code. The Code was updated in 2021 and advises banks to ‘create environments which encourage customers to disclose their needs’, and ‘inform customers about other external sources of help available to them [including] specialist support’⁴. Refuge envisages the recommendations laid out in this report as simple and straightforward steps that banks can take to implement these aspects of the updated Financial Abuse Code.

The following sections include:

- a. information on the pathways currently open to survivors for disclosing economic abuse to their bank and accessing support and the rationale for including an **online contact tool**.
- b. information on **the intersection between tech and economic abuse** and a call for banks to add signposting to specialist advice and support for tech abuse on their website.

⁴ [UK Finance \(2021\) Financial Abuse Code](#)

4 Online contact tool



Current pathways for contacting banks about economic abuse

Survivors are primarily encouraged to contact their bank for support in relation to economic abuse by speaking to a member of staff in-branch or by phoning their bank.

A small number of banks currently provide an online tool for customers contacting their bank about economic abuse that sits on their website and does not require customers to have

access to their banking app or online account.

This entails an online form through which survivors can request how they would like to be contacted by their bank, and when would be the most appropriate time for this contact to take place.



“We received information about the economic abuse you are experiencing”



Rationale for rolling out an online contact tool across all banks

Refuge’s key recommendation from the Online Banking Commission activity is for all banks to introduce an online contact tool, which would be housed on their main website. It should not require survivors to know their account details or maintain access to their banking app or online account, since many survivors may have their access restricted by their perpetrator.

Refuge’s key recommendation from the Online Banking Commission activity is for all banks to introduce an online contact tool, which would be housed on their main website.

Rationale for rolling out an online contact tool across all banks

The purpose of this online contact tool would be for survivors to alert their bank that they would like to access support from their vulnerability or other specialist team in relation to economic abuse.

This could be, for example, because they are being financially abused by their current or ex-partner and require practical advice from their bank on their options, including but not limited to, assistance with accessing or closing a joint account; because they suspect that they are being financially abused and require support in understanding which financial products are currently in their name; or because they need help with missed payments or repayments resulting from domestic abuse.

Refuge recommends that banks offer the option for customers to request a suitable time to receive a follow-up call from the

bank's vulnerability team. This would ensure that they are given the opportunity to discuss their needs at a time that is safe and appropriate for them. For instance, when they are not in the home with their perpetrator, at work, or providing childcare. Ensuring that customers can speak in safety and confidence about economic abuse is a very important way of encouraging them to disclose their needs to their bank early on, allowing the bank's designated support team to take swift action, and leading to better outcomes for survivors.

Rationale for rolling out an online contact tool across all banks

In discussions held by the Online Banking Commission, several banks raised that many customers do not intentionally disclose economic abuse to customer services via the pathways currently open to them (typically by phone or in-branch). Instead, they advised that these disclosures tend to happen spontaneously during wider conversations with customer services about specific support needs, e.g., requesting a new debit card, increasing an overdraft, or closing an account.

Banks should create environments which encourage customers to disclose their needs

However, Refuge believes that if banks are to deliver the pledge laid out in the 2021 Financial Abuse Code, to ‘create environments which encourage customers to disclose their needs’, then they should expand the ways in which survivors can speak to them about financial abuse. The option of choosing a mode of communication that is most appropriate to their individual situation cannot be overstated as a key means of creating a safe and empowering environment for survivors to reach out for support and leading to better outcomes for them.

Moreover, on a practical level, we are concerned that survivors, whose movements may be monitored by their perpetrator, are simply unable to avail themselves of the more traditional pathways to support such as coming into their branch to seek in-person assistance.

Data published last year from consumer group Which? revealed that the number of bank branches in the UK has almost halved since 2015, with over 4,735 branches closed or scheduled to close.⁵ This puts vulnerable customers, including survivors of economic abuse, at risk of being cut off from in-person support and reliant on contacting their bank by phone, where hold times are often protracted.

⁵ [Guardian \(2021\) UK bank branch numbers have almost halved since 2015, analysis finds](#)

Rationale for rolling out an online contact tool across all banks

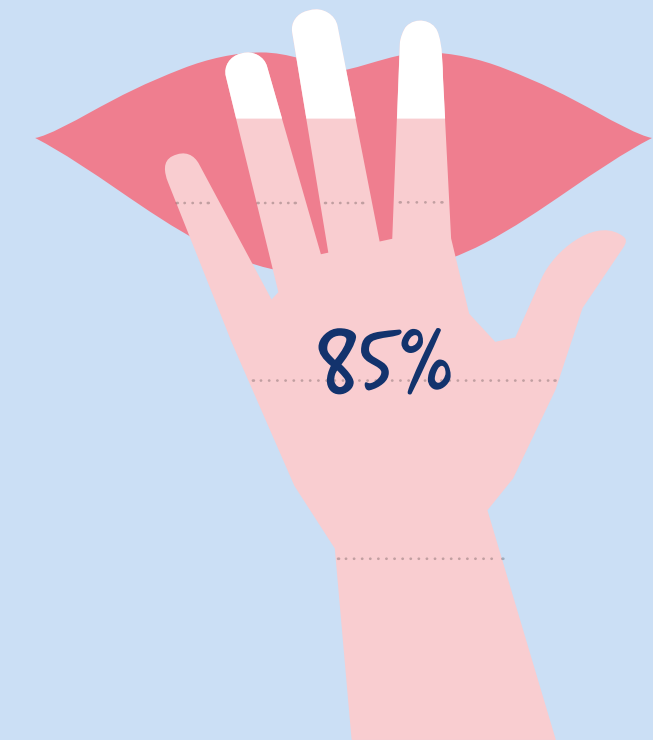
85% of economic abuse survivors are also experiencing other forms of domestic abuse, which could include physical and sexual violence, emotional abuse, stalking and harassment and tech abuse.

Refuge knows from our extensive experience supporting survivors of domestic abuse that it is extremely difficult for them to repeat their stories to different professionals when seeking support. Requiring survivors to phone generic customer service numbers to disclose their needs risks them being passed between customer service personnel who do not have specialist training in responding to economic abuse. Survivors worry that they will be required to reshare this information on multiple occasions before they can receive specialist support and assistance. We are concerned that many survivors will be deterred from contacting their bank for this reason. This is a particular concern for survivors who may have communication barriers,

such as deaf and disabled survivors or survivors for whom English is not their first language. Therefore, introducing a mechanism by which survivors can easily have access to vulnerability teams within banks without relying on time-consuming internal processes and referrals, could help ensure survivors more rapidly receive support from specialist personnel.

To protect the safety of survivors who suspect their device or web activity may be monitored by their perpetrator, Refuge also recommends that banks' online contact tools should be accompanied by clear information on tech abuse, (as per our second recommendation) and the webpage through which it is accessed should have a 'safe exit' button.

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





5 The intersection between economic and tech abuse

Signposting survivors to information and support around tech abuse

Whilst the majority of banks include information on economic abuse on their webpages and signpost to specialist support with economic and other forms of domestic abuse, few appear to signpost to external help and advice with tech abuse. This is despite a high proportion of economic abuse being facilitated using technology, including perpetrators' misuse of online and digital banking tools.

Refuge's Know Economic Abuse survey found that 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. When asked whether access to online banking impacted them

positively or negatively, **24%** said that they thought online banking had made them more vulnerable to abusive people in their lives. Whereas **15%** said that they thought online banking had helped them escape their abusive partner⁶.

**Few banks appear to signpost
to external help and advice
with tech abuse.**

The high coincidence of tech and economic abuse is also reflected in Refuge's services. Between 1st April 2020 to 31st March 2022, Refuge supported **870 survivors** that had reported experiencing both tech and economic abuse and **39%** of those were complex cases requiring specialist support from Refuge's Tech and Economic Abuse team. In **16%** of these complex cases, survivors reported that they had been left unable to use their devices as a result of the abuse and **24%** were unable to use their online accounts.

⁶[Ellie Butt \(2020\) Refuge and The Co-operative Bank: Know Economic Abuse Report](#)



Refuge supported 870 survivors that had reported experiencing both tech and economic abuse

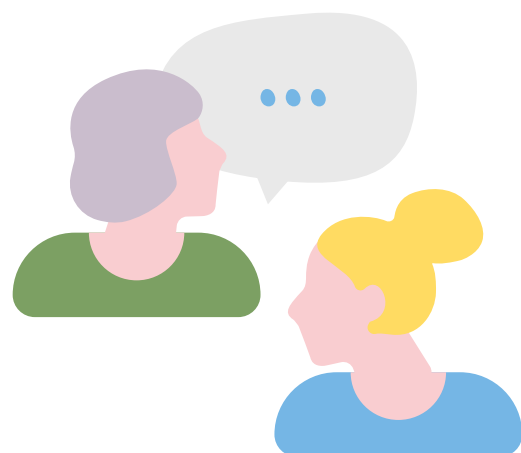
Signposting survivors to information and support around tech abuse

These figures demonstrate the intersection between tech and economic abuse and the very real and damaging impact it has on survivors – compromising their access to technology (often a vital line of communication to professional support) and limiting their capacity to retain access to online accounts and banking apps, leaving them without access to money that they may need to flee their perpetrator or tools to regain their financial independence.

Refuge strongly believes that banks have an important role to play in preventing and responding to economic abuse. This includes raising awareness of economic and tech abuse, signposting to specialist support services and working with these services to ensure that online banking tools are made safe by design and are accessible to all survivors of economic abuse. As a positive step towards realising these aims, Refuge recommends

that banks' websites include signposting to information and specialist support in relation to tech and economic abuse.

For example, Refuge's specialist tech and economic abuse team, along with frontline staff, can support survivors with securing their online accounts, assessing their financial situation, and liaising with their bank or other creditors for practical support. Refuge also maintains a tech safety [website](#), which offers practical information on how survivors can safeguard their devices, including phones and laptops, such as changing passwords to email accounts that might contain communications around their finances and protecting information on PIN numbers or passwords ([see appendix](#) for a list for further relevant resources that banks can signpost customers to).





6 Tech and economic abuse case studies

Sara's* story

Sara had been with her partner for many years and as the relationship progressed, he became more and more controlling. She was forced to give him access to her devices and online accounts, like her email and online banking. He would regularly use her phone and tablet whenever he wanted. She would often have to go to work without her phone because he would refuse to give it back to her. Sara suffered extensive gaslighting, emotional abuse, physical abuse and economic abuse for many years, she felt ashamed about what was happening, and felt like it was her fault when he was violent. It wasn't until a neighbor called the police that she felt able to tell anyone about the abuse.

She was referred to Refuge for support to increase her safety. With the support of the Economic Tech Abuse Lead at Refuge, Sara discovered the full extent of the economic abuse - her ex-partner had applied for many different credit cards and loans in her name without her knowledge or consent, and the total debt was over £35,000. The Economic Tech Abuse Lead supported Sara to report this

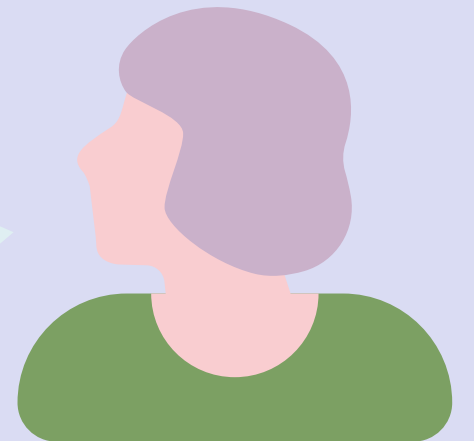
to Action Fraud, the police and directly to each creditor. With the support from the Economic Tech Abuse Lead most of the debts were written off as fraud by the creditors as the applications had been made without Sara's knowledge or consent. However, one is still not resolved, the creditor still requests Sara pay the debt. Refuge supported Sara to raise this issue to the Financial Ombudsman Service as the creditor refuses to agree that the abuser took out the account in Sara's name.

This has had a significant impact on Sara's mental health and also her financial stability – the default on her credit file is impacting on her ability to move forward with her life. Although Sara has been physically safe and away from her abuser for many months, she is still feeling the long-term impact of economic abuse. With the ongoing support from the Economic Tech Abuse Lead Sara will be supported to rebuild her credit file and receive ongoing emotional support.

*all names have been changed to protect survivors' identities

He made me give him access and passwords to my my phone and laptop... email and online banking. He would use my phone and tablet whenever he wanted.

I didn't know that he applied for many credit cards and loans in my name. I was told by Refuge it was over £35,000



Eryka's* story

As a survivor of economic and tech abuse, Eryka was referred to Refuge's Economic Tech Abuse Lead who is still supporting her to address economic and tech concerns. During the initial assessment with the Economic Tech Abuse Lead, it became apparent that Eryka would need support in securing several aspects of her tech before addressing any economic concerns in order to establish safe communication between her and her support workers. Eryka is Polish speaking and requires interpretation especially when dealing with specific economic and tech vocabulary. The Economic Tech Lead sent Eryka guides to secure her iPhone, Apple ID account and WhatsApp account as well as the link to access Refuge's Tech Safety website and explore other helpful resources. These guides exist both in English and in Polish, so Eryka was able to follow the instructions herself in Polish.



My support worker has helped me to secure my phone and all other devices and accounts. They sent me the link to to access Refuge's Tech Safety website where I could find instructions in Polish.

Refuge support worker has explained to me why I should go to the bank with an impartial interpreter.

I didn't know about the overdraft on my joint account that he forced me to join. They helped me to get my name removed from the account.



Eryka's* story

Once Eryka's devices and accounts were secured, the Economic Tech Abuse Lead contacted Eryka's bank and spoke with the specialist financial abuse team to discuss her experience of economic abuse and request they remove her from a joint account which the perpetrator had used to go into the overdraft without her knowledge or consent. The bank asked Eryka to go in branch for support, however, they had no facilities for interpretation. The bank was adamant that she would have to go in branch for further help, and suggested Eryka attend her appointment with a "trusted person" who could interpret for her. The Economic Tech Abuse Lead explained that attending a branch appointment with her

perpetrator, a so-called "trusted person", rather than an impartial interpreter is what had led to her experience of economic abuse in the first place. Luckily, Eryka has a daughter who was able to support her and provide interpretation at the bank. Eryka confirmed that she was never made aware of the overdraft that was on the joint bank account, which she had been forced by her perpetrator to join. The bank agreed to remove her from the joint account and no longer held her liable for the overdraft on the account.

Ruth Davison

Refuge's CEO



“Refuge has long spoken about the link between economic abuse, where a survivor’s finances are monitored, restricted or controlled by a perpetrator and tech abuse whereby technology is used to facilitate domestic abuse.”

“Refuge runs the only specialist tech and economic abuse support service in the country, and we urge the financial sector to increase their understanding of how technology is used to perpetuate this complex type of abuse.

Online banking is commonly used by perpetrators to closely track their partner’s accounts and monitor their spending, with survivors regularly telling us online banking means their abuser can easily impose surveillance on their finances. We hear about perpetrators setting up text alerts on their partners accounts, imposing spend limits and taking money out of their accounts using an online banking app without the survivor’s permission.

It is vital that the banking and financial sector looks at ways to reduce the risk to women and supports survivors who experience this form of domestic abuse. We are pleased that several banks have already committed to having an online tool on their websites where survivors can contact their bank for support with economic abuse. We look forward to continuing to work with the banking and financial sector, raising awareness about the ways in which technology is mis-used by perpetrators, and ensuring online banking tools are designed with women’s safety in mind.”

Francesca Ferrier

Refuge's Tech and Economic Abuse Manager

'We hope that the recommendations made by Refuge as a result of the Online Banking Commission will encourage banks to establish faster routes into the right teams for survivors of abuse, reducing the number of times a survivor needs to tell their story.'

"At Refuge, we recognise patterns of stalking and controlling and coercive behaviour through the inevitable link between economic abuse and the misuse of technology. A perpetrator's access to a domestic abuse survivor's device and/or online accounts is the gateway to their personal and financial information, often leading to fraudulent financial activity occurring in their name and putting them at risk of economic abuse and financial harm."

"Our research showed that 24 % of survivors of economic abuse said they thought online banking had made them more vulnerable to the abusive people in their lives. This clearly illustrates how important it is that banks take a more proactive role in protecting survivors from the misuse of tools like online banking.

We are pleased to see that banks are taking steps towards identifying economic abuse and addressing concerns raised by survivors, but we can see that survivors still struggle to safely access the support

from specialist vulnerability teams within the banks.

We hope that the recommendations made by Refuge as a result of the Online Banking Commission will encourage banks to establish faster routes into the right teams for survivors of abuse, reducing the number of times a survivor needs to tell their story. Above all, we want banks to enable survivors to make contact with the appropriate teams safely, at a time and through a channel that is most suitable for that survivor."

Maria Cearns,

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

Chief Administrative Officer and Co-Chair of the Online Banking Commission on Economic Abuse



“We have partnered with Refuge since 2015, and I continue to be immensely proud of what we have achieved together.”

“After the success of the Know Economic Abuse campaign, which really identified the impact economic abuse was having in the UK, and particularly during the pandemic, it felt like a natural next step to bring together representatives from the Banking industry in 2020 and into 2021 to look more closely at some of the key issues to see where we could do more.

“We were really proud to co-chair the Online Banking Commission, which was a first of its kind, and overlaid real life testimonies of survivors of economic abuse to the systems and processes applied to banking products and services within the industry. We heard about the issues some survivors faced such as crippling debts, debilitating joint mortgage arrangements, and their feeling of loss of control

over their personal finances, all perpetrated by their abusers. In the spirit of our values and ethics, it was fantastic to work co-operatively with our peers in the industry and those in the Violence Against Women and Girls Sector, to understand the problems and discuss tangible solutions.

‘In the spirit of our values and ethics, it was fantastic to work co-operatively with our peers in the industry and those in the Violence Against Women and Girls Sector’

“With the findings of the Commission, Refuge have diligently responded with a recommendation to ease the ways in which customers can report economic abuse to their bank – to empower them to gain control. At The Co-operative Bank, we are pleased to be able to commit to implementing the recommendations of Refuge’s report and the reaction from other participating banks has also been really encouraging. We hope that through the work of the Commission, we can continue to improve the support options for survivors of economic abuse.”



7 Appendix

A list of relevant sources

Appendix

A list of relevant
resources



Domestic abuse support hotline

National Domestic Abuse Helpline

Free and impartial advice website run by Refuge



0808 2000 247

(24 hour National Domestic Abuse Helpline)



Webchat (Mon-Fri, 3pm-10pm)



Webchat with support in BSL (Mon-Fri, 10am-6pm)



Websites for information on domestic abuse

Refuge

Women’s Aid Federation England

Women’s Aid Federation Northern Ireland

Scottish Women’s Aid

Welsh Women’s Aid



For information on tech abuse visit

Refuge’s tech safety website



For information on economic abuse visit

Surviving Economic Abuse website



For support with economic abuse, visit the

Financial Support Line for Victims of Domestic Abuse

Free and impartial advice website run in partnership by

Surviving Economic Abuse and Money Advice Plus



0808 196 8845 (Mon-Fri, 9am-1pm and 2pm-5pm)



For male survivors of domestic abuse support, visit

Men’s Advice Line website



0808 801 0327 *freephone helpline*



Support for LGBT+ survivors of domestic abuse

Galop website



0800 999 5428 *freephone helpline*



For information on specialist support for Black and Minoritised survivors of domestic abuse visit

Imkaan website



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Author: Bo Bottomley, Refuge. December 2022