

# Economic abuse and coercive control

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Experiences of survivors during the Covid 19 pandemic

Women's Aid 2022

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## Introduction

Over time the understanding and definition of domestic abuse has changed. At Women’s Aid, we define domestic abuse as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence. Domestic abuse can include, but is not limited to, psychological and/or emotional abuse, physical or sexual abuse, financial or economic abuse, harassment and stalking, online or digital abuse. It is always underpinned by coercive control, a pattern of intimidation, degradation, isolation and control with the use or threat of physical or sexual violence.

Coercive control restricts a victim-survivor's freedom and which therefore has a significant impact upon them. Economic abuse is an aspect of coercive control which is explicitly recognised within the 2021 Domestic Abuse Act. It is defined as "any behaviour that has a substantial adverse effect on [someone's] ability to— (a) acquire, use or maintain money or other property, or (b) obtain goods or services" and it is this type of abuse that this briefing will look at in more detail.

From job losses, to furlough schemes, job insecurity to real terms cuts to benefits, there is no denying that the Covid-19 pandemic has impacted many of us economically. As we

enter the “new normal” of a post-pandemic world we are seeing the cost of living rising across the UK and further cuts to vital services. This is the social and economic context in which victim-survivors experiences of economic abuse and coercive control have already got, and will continue to get, significantly worse.

As our report [A Perfect Storm](#) shows, only four months into the Covid-19 pandemic perpetrators of domestic abuse very quickly learnt to use the pandemic as a tool for enacting coercive and controlling behaviour. Many women reported that their abusers had had more control since the start of the pandemic and new perpetrator behaviours included blaming survivors for the micro-level economic impact of Covid-19.

This survey of survivors, one year on from the outbreak of the Covid-19 pandemic, shows that 202 of our 283 survey respondents reported that they experienced economic abuse during the Covid-19 pandemic. This is, sadly, not surprising. At Women’s Aid we know that the vast majority of survivors experience economic abuse at some point. Our survey respondents were all female, from a range of age groups and parts of the country. Their stories help us to see clearly what tools abusers use to exact control over victim-survivors, including in relation to economic and financial abuse, and therefore better understand what policies and practices are needed to bring about an end to domestic abuse.

## Findings

### What is economic abuse

Women’s Aid understands that economic abuse is wider in its definition than ‘financial abuse’, as it can also include restricting access to essential resources such as food, clothing or transport, and denying the means to improve a person’s economic status (for example, through employment, education or training). This is also the definition understood by Surviving Economic Abuse - a UK charity dedicated to raising awareness of economic abuse and transforming responses to it, who describe economic abuse as *“designed to reinforce or create economic instability. In this way it limits women’s choices and ability to access safety. Lack of access to economic resources can result in women staying with abusive men for longer and experiencing more harm as a result”*.

With this in mind, our survey sought to better understand the extent to which economic abuse was experienced during the Covid-19 pandemic, particularly in the first year of the pandemic when government restrictions across the UK were significant.

## Economic abuse worsened during the Covid-19 pandemic

We asked: “Did the following types of abuse [Economic abuse e.g. controlling access to money, employment, forcing you to take out debt, etc.] start or escalate during the Covid-19 pandemic (i.e. since March 2020)?”

Table 1: Did economic abuse start or escalate during the Covid-19 pandemic?

Response	% of total 283 respondents (number)
No, I've never experienced this	11.3% (32)
No, it reduced	2.1% (6)
Not sure	3.5% (10)
Stayed the same	27.2% (77)
Yes, it started	6.4% (18)
Yes, it escalated	32.2% (91)
Not answered	17.3% (49)

Table 1 shows that out of our 283 survey respondents, 32 people said that they have never experienced economic abuse. 49 chose not to answer this part of the survey and 10 were not sure. The table therefore shows that the majority of our 283 respondents experienced economic abuse during the pandemic with 192 respondents (67.9%) reporting they had experienced this type of abuse. 27.2% (77) of women said that the economic abuse they suffered continued during the pandemic and a staggering 32.2% (91) people's experiences of this type of abuse worsened during the pandemic.

## Economic abuse increased for a majority of victim-survivors

Of the 202 victim-survivors who told us they had experienced economic abuse at some stage before or during the pandemic, for a very small minority (2.9% 6 of 202), Covid-19 and its associated restrictions seems to have provided them with some relief in the economic abuse they were experiencing. However, unfortunately, as Table 2 shows

below, our survey highlighted that a much larger proportion of respondents (53.9%) either started to experience economic abuse during the pandemic or their abuse worsened during this time.

**Table 2: Did your experience of economic abuse worsen during the pandemic?**

Response	% of 202 respondents who have experienced economic abuse (number)
No, it reduced	2.9% (6)
Not sure	4.9% (10)
Stayed the same	38.1% (77)
Yes, it started	8.9% (18)
Yes, it escalated	45.0% (91)

Some respondents shared further details of how their abuse had worsened. One respondent said: *“I have experienced economic abuse throughout my marriage. I have been blamed for spending too much on food. This escalated during the pandemic.”*

Others spoke of how Covid-19 was used specifically as a tool which worsened abuse; *“I’m a healthcare worker and was constantly berated about not bringing Covid-19 into the house. I was so afraid he would contract it.”*

Many of the experiences shared with us showed how economic abuse impacted on children as well; *“he used the pandemic as an excuse for not paying any maintenance for me or our four children, who live with me. Yet he is living rent-free in his father’s home and is still working.”*

*“My ex-husband has increased the number of times he has withheld maintenance payments during the pandemic. I wish the Child Maintenance Service would set up ‘Collect and Pay’ to stop him doing this - the service/system doesn’t seem to understand that this is economic abuse.”*

Table 2 also tells us that 38.1% of respondents felt the pandemic had not led to an escalation of the economic abuse they experienced, answering “stayed the same”. This is of note - it means that for 77 women, the amount of economic abuse they

experienced didn't change; they may have already been experiencing it and the pandemic didn't lead to an increase (or decrease). They could have experienced continued abuse in this way, whilst also trying to live with Covid-19 and the profound impact it had on every aspect of life.

### Different ways that economic abuse worsened

Before exploring in further detail the various experiences of economic abuse, we also invited respondents to; "Describe how the pandemic affected your experiences of abuse including whether (and how) this changed throughout the year since March 2020?"

Victim-survivors gave examples of the types of economic abuse which had worsened during the pandemic. These examples spanned work, education, access to resources and financial independence and control.

**Table 3: Describe how the pandemic affected your experiences of abuse including whether (and how) this changed throughout the year since March 2020?**

Response	% of total respondents (number)
Made it harder to do your job / studies	50.2% (142)
Lost your job / had to stop studying	12.7% (36)
Made it harder to access money / resources	35.3% (100)

For just over half of our respondents, (142 out of 283 respondents) the economic abuse they experienced during the pandemic made it harder for them to do their jobs or complete their studies.

*"I enrolled at college ... he is controlling and telling me to quit the course, knowing that this is my only shot to attend whilst my fees are paid by [provider]."*

*"He became very angry when he realised I would continue to be office based"*

For 12.7% (36 of our 283 ) respondents, they reported that they had lost their job or had to stop studying entirely as a result of economic abuse during the pandemic.

*“Stopped me from doing my masters work as I had to do everything in the house, homeschool and all domestic chores, I was up at 6am and bed at 9pm and didn't stop. He didn't do anything at all to help. He wouldn't let me do my studies.”*

*“He pretended to be concerned about my health to get me alone at home. He also stopped me from doing my diploma for work which I completed 95% of but in the end dropped out because he sabotaged my work by making false, embarrassing and humiliating allegations against me. They were found to be untrue, but the humiliation meant I couldn't go back. It was that bad.”*

One respondent who lost their job shared that, whilst becoming unemployed due to the pandemic their abuser “tried to get his hands on my money[...] He wanted a joint account but I refused. He also wanted me to get him an additional credit card from my credit card account but I didn't. He refused to pay half of the bills for two months.”

Finally, for over a third of victim-survivors (100 out of 283 people) economic abuse during the pandemic made it harder to access money and resources.

The abuse led to *“constant stressful situations worrying about whether he will pay the bills or not”* telling us that their partner *“used money as a weapon to control me.”*

*“I had to seek financial assistance from my family and also had to accept donations in the form of food parcels to support our children.”*

One person shared something we know to be the case for many victim-survivors; the *“reduced income makes it hard to leave”*.

To better understand the experiences of all the victim-survivors who responded to our survey, we asked further specific questions. We looked at the types of economic abuse and coercive control our respondents experienced during and as a result of the Covid-19 pandemic, and asked a series of dedicated questions covering topics such as:

- work and education
- reliance on abusers as a result of job losses and / or financial insecurity during the pandemic
- control and access to finances and other resources.

The sample size of respondents to these questions dropped from 283 to 223, with 60 participants of the wider survey not answering any questions on this type of abuse. Therefore, for the following analysis all percentages shown relate to the economic abuse sample size of 223 respondents.

## Using work and education as tools for abuse

Covid-19 and measures introduced to curb the spread of the virus has led to working patterns changing across the world. Some people were still able to work away from their homes during the various lockdowns, but many others found themselves trapped at home with perpetrators. To further investigate the specifics of economic abuse during the pandemic, we asked: “During the pandemic has your abuser used your work or education as a tool for abuse (employment sabotage)?”

Employment sabotage is when “an abusive partner can limit a woman’s access to economic resources or ability to improve her economic position by controlling her access to employment, education and training” ([Economics Of Abuse Report](#)).

Table 4: During the pandemic has your abuser used your work or education as a tool for abuse (employment sabotage)?

Response	% of 223 respondents (number)
No this hasn't happened	43.9% (98)
They harassed you, your employer and/or your clients through business social media pages and work email addresses	8.5% (19)
They prevented you from working outside the home due to the pandemic	10.3% (23)
They insisted you continue working when you are not sure it's safe due to the pandemic	4.5% (10)
They used working from home to increase abuse	23.3% (52)
They destroyed or withheld equipment you needed to work from home	6.7% (15)

Whilst 43.9% reported that this abuse (using education or work as a tool to abuse and control) had not happened, the majority recorded a number of different tools their abuser used during the pandemic to control them and their finances in relation to their



work and education. 25.6% (57 respondents) shared that they had experienced this abuse in different/other ways, and where further information was given about this, we have included this below.

Analysis of the results shows that 124 respondents (55.6%), selected that the abuser had used one or more of the tools describing employment sabotage in the table above, indicating further the multitude of tools perpetrators use to instil fear, isolation and solidify control over victim-survivors of abuse.

The statistics in Table 4 are further evidenced by the multiple experiences of victim-survivors who shared with us the numerous and different ways perpetrators used their work or education to enact abuse.

### Using work or education as a tool for abuse at home

For those who were directed to work or study at home, this meant that they were then trying to work / study in the same environment as their abuser.

*“He came into the room and threw things around the room while I was on zoom calls.”*

*“He would constantly distract me with messages and calls, a couple of times he turned up and stopped me from working while WFH.”*

*“Hid my uni books and turned the Internet off when I tried to put boundaries in place.”*

All of these behaviours reflect attempts to carry out economic sabotage within a context of significant economic uncertainty and upheaval. Economic sabotage is “unfortunately not uncommon and victim-survivors themselves recognise how key financial independence is if they want to leave the perpetrator and move on” ([Economics Of Abuse Report](#)).

### Using work or education as a tool for abuse out of the house

For some victim-survivors abuse followed them out of the house: “At the start of lockdown I was volunteering at A&E dept. The stalker or their mates would be driving up and down the road when I went into work and when I had finished work. I dreaded travelling home.”

Others had to deal with their abuser’s actions towards colleagues; *“[they] harassed a fellow work colleague of mine who is also a friend”*.

Some victim-survivors had their livelihoods threatened by their abuser; “He tried to stop me from doing my work but wanted me to get a job in the hospital when it was unsafe.”

*“He threatened to come into my work and cause a scene saying ‘I will make you lose that job.’”*

*“He would constantly turn up at my work wanting my credit or debit cards to get things and without my knowledge withdrew money for gambling. I constantly got in trouble with the owner of the company.”*

Other victim-survivors were reported to their employer by their abuser on false grounds; *“My ex-partner told a member of my school’s Board of Governors that I am a child abuser. I am a nursery teacher so he knew how serious the accusation would be. He is currently under investigation for harassment. ”*

*“He reported me to my employer, the police, and my regulatory authority with a number of complaints designed to impose sanctions and bring about disciplinary proceedings. This was not successful but generated additional work, stress, and financial stress due to defending myself.”*

**Personal finance as a tool for abuse**

In [A Perfect Storm](#), women reported that their abusers had more control since the start of the pandemic and that new perpetrator behaviours included blaming survivors for the economic impact of Covid-19. Unfortunately, this trend continued throughout the first year of the pandemic.

**Table 5: During the pandemic has your abuser used the economic impact of the pandemic in the abuse?**

Response	% of 223 respondents (number)
No this hasn’t happened	43.9% (98)
You lost your job/reduced income during the pandemic and increased reliance on abuser	16.1% (36)
Your abuser has been more reliant on you for money/resources as a result of loss of/reduction in their income due to the pandemic	18.8% (42)

They blamed you for the economic impact of the pandemic on your household	23.8% (53)
They forced you to take loans from friends/family	10.3% (23)
They forced you to take loans from banks/loan companies	7.2% (16)

49.8% (111 respondents) selected more than one answer, again highlighting the multiple tools perpetrators use to exact control and extend their abuse. Examples shared with us include economic abuse that used child maintenance, loans and payment methods as tools to control the victim-survivor.

*“He uses the pandemic as an excuse for not paying any maintenance for me or our four children, who live with me. Yet he is living rent-free in his father's home and is still working.”*

*“They did not work and blamed their inability to get a job on Covid-19, forcing me to hand over money and pay all bills.”*

*“He forcefully took my money off me and harassed my family for loans pretending to be me.”*

*“He would deliberately withhold paying me his contribution towards the rent so my rent payments would be late. He's put me in a really scary position with my landlords and now I'm scared every month in case they ask us to leave as we have nowhere to go. [...] They've made our situation so much worse and I could never report it to the police again because of what we went through last time [...] There is no way out for me.”*

Our previous analysis of using the economic impact of Covid-19 as a tool to abuse, available in [A Perfect Storm](#), indicated worrying trends such as survivors having to work due to poverty. Victim-survivors reported fearing becoming ill and children going to the perpetrator and abusers using the economic impact of Covid-19, including loss of employment and financial consequences, as a tool for abuse. Almost a third of respondents to the Women's Aid 2020 survey that followed A Perfect Storm reported their abuser blaming them for the economic impact of Covid-19 on the household. It is clear from this new set of data and recorded experiences that the fears and experiences of victim-survivors as recorded in A Perfect Storm continued in subsequent lockdowns and as the pandemic continued.

## Economic control as a barrier to accessing resources

[A Perfect Storm](#) showed that coercive and controlling behaviour exhibited by perpetrators was central to the way they used the Covid-19 virus itself and lockdown restrictions as an integral part of the abuse they inflicted.

In this study, we explored economic abuse as a form of coercive control to understand if this type of abuse was exacerbated by the pandemic and its restrictions - part of this included trying to understand how perpetrators used access to resources including money to extend control over victim-survivors. We asked survey respondents the following question;

**Table 6: During the pandemic has your abuser controlled your access to money or other economic resources such as transport or food (economic control)?**

Response	% of 223 respondents (number)
No this hasn't happened	38.6% (86)
They stopped you from accessing money	19.7% (44)
They stopped you from accessing transport (e.g. family car, preventing you from using public transport)	14.3% (32)
They withheld food and/or medication	14.3% (32)
They were in the house more and this prevented you from accessing money (e.g. bank account they didn't know about)	13.0% (29)
Due to restrictions you were unable to access money/resources kept elsewhere to help you leave (e.g. bank account/money kept with friend)	8.1% (18)

As Table 6 shows, perpetrators stopped almost one fifth of our survey respondents *from accessing money*.

*"He cancelled my bank card or kept my bank card from me"*

*"My car broke last October, and he refused to fix it. I have a secret stash of money saved but I can't use it to fix the car or he'll question where I got it from"*

*"Would demand to borrow money leaving me unable to afford food shops etc."*

*"Despite still working he refused to contribute to the house, resulting in me having to take out credit cards to put food on the table"*

*"He refuses to engage with the bank to make arrangements for reduced payments, as he knows I cannot afford our mortgages on my earnings. My inability to pay all mortgages will result in a bad credit rating for me, as they are all in joint names, thus will impact my ability to borrow in the future."*

Our research also shows that perpetrators of abuse withheld access to other essential resources such as food and / or medicine; *"[he] was trying to dictate what food I ate and when."*

*"Although I'm not financially dependent on [partner], he would sometimes tell me I wasn't allowed to eat the food from the last delivery and that I would be breaking the Covid-19 rules if I went to the shops for food because it wasn't an essential purchase."*

*"He forced me to overeat and he plied me with prescription drugs [then] would force me to take them so I would become sleepy and docile and confused."*

Women found themselves unable to leave their abuser due to restrictions on their finances, compounded with the way perpetrators used Covid-19 to extend abuse.

*"I rely on him for everything. Sometimes if I needed something badly, he would pretend it was too dangerous to go out and get it."*

*"I had to make myself homeless to flee."*

When we focused on broader control in this question just over one third (38.6%) of respondents told us this hadn't happened. This means that almost two thirds of women had been the victims of economic abuse, specifically in relation to coercive control.

Over a quarter of respondents selected more than one answer in Table 6 showing the multifaceted nature of economic abuse and coercive control and how it impacted on victim-survivors and their children.

*“He made me feel guilty for having to have my son shopping with me, he often said I was putting him at risk by taking him shopping, I had no other option as I struggled to get a home delivery slot.”*

*“The children were living with him in lockdown. He limited the food they were allowed. He stopped them using the internet. Our youngest son was achieving First at university. When he had to work online he denied him WiFi access. His marks all dropped because he couldn’t do the work. Our son was devastated, the perpetrator thought it was hilarious and took great pleasure in laughing at him.”*

For many of our respondents this issue is incredibly distressing and complex; the experience shared below highlights the pervasive nature of coercive control and how Covid-19 was used to exacerbate this further:

*“It’s so hard to explain by ticking boxes. I have to explain [to the abuser] everything I do, everywhere I go and account for everything I spend. He put me down so much when I was offered a job it made me sabotage it. I didn’t feel it was possible they would give me a job because I believed they wouldn’t want me because he said they wouldn’t. He didn’t withhold food as such, but he controlled what we ate and when. He would only buy things he believed we needed and his eating habits are incredibly unhealthy and unbalanced. He didn’t stop me from using my car but he controlled the money that would pay for insurance, tax, any maintenance including petrol, oil etc. And he made it clear under no circumstances were we to leave the house. The doors aren’t locked but he knows I couldn’t go anywhere anyway so he doesn’t need to do that. He makes it seem like I have options but I don’t. The rent is in my name, nobody officially knows he’s here so I can’t walk away but I can’t make him leave because I can’t support us financially on my own. He knows that.”*

## Conclusion

We know that economic abuse can leave women with no money for basic essentials such as food, clothing, and even access to education. It can leave them without access to their own bank accounts, with no access to any independent income and with debts that have been built up by abusive partners set against their names.

Even when a victim-survivor has left the home, financial control can still be exerted by the abuser with regard to employment-based harassment, child maintenance, and access to joint or shared accounts. In light of the Covid-19 pandemic and related restrictions we have explored the extent to which our respondents experienced

financial abuse and coercive control, so as to better support victim-survivors and advocate for effective change and protections. We know that for many women their experiences got worse, or remained as bad as they were before the pandemic.

This devastating reality needs urgent attention from the government, law enforcement bodies and the criminal justice system, and health, education, and financial service providers. Without addressing the root causes of these issues and effectively seeking support and justice for victim-survivors, perpetrators will continue to use these tools of abuse with impunity. This means that many victim-survivors are left stuck in the same situation as one respondent who simply explained:

*“Reduced income makes it hard to leave and I’m fearful.”*

We want everyone to “level up”, but survivors have already been “levelled down” in many ways including their personal economic status. Survivors are not starting at an equal point due to their experiences of domestic abuse, and this must be considered in responses to domestic abuse. For example, asking victim-survivors to pay back crisis loans is unrealistic and harmful.

As [A Perfect Storm](#) indicated the trend of economic abuse and coercive control behaviours increased during the Covid-19 pandemic and related restrictions. This survey, one year on from the start of the pandemic, confirms these early findings, with the vast majority of respondents experiencing these types of abuse. Without a doubt, the pandemic exacerbated the levels of economic abuse that victim-survivors suffered and increased the tools and means through which this abuse could be enacted.

At Women’s Aid we know the manipulation of money and other economic resources is one of the most prominent forms of coercive control, depriving women of the material means needed for independence, resistance and escape. For many, the pandemic has placed them, and their families at a higher risk of increased economic abuse and coercive control.

As we move out of restrictions and work towards “living with Covid-19” Women’s Aid will work to increase awareness of the types and impact of economic abuse and coercive control. As an organisation we will continue to put forward the recommendations of victim-survivors, as we call for greater financial support and measures to protect the independence, welfare, and livelihoods of those who’ve experienced this type of abuse.

## References and links:

For more information on the questions asked in our survey and the demographics of our survey respondents please see [overall One Year On report](#)).

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