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Report calls on the UK banking industry to consider interventions that “design out” economic abuse

Researchers have published the findings of a ground-breaking study which brought together victim-survivors and banking professionals to co-design ways of preventing economic abuse in the UK banking industry.

Economic abuse occurs when an abusive intimate partner or ex-partner restricts, exploits or sabotages a victim-survivors' economic resources, including money, finances, housing, transport and technology. It is legally recognised as a form of abuse in England and Wales under the 2021

Domestic Abuse Act.

The report, [Designing Out Economic Abuse in the UK Banking Industry: A Call To Action](#), highlights the ways in which banking products, services and technologies are intentionally weaponised by abusers to cause harm to their intimate partners – limiting their freedom and creating economic instability. The report also presents potential ways of disrupting and preventing this abuse.

Led by [Dr Clare Wiper](#) at Northumbria University, in collaboration with Dr Belén Barros Pena at City St George's, University of London, and Dr Kathryn Royal at the national charity Surviving Economic Abuse, the research employed innovative participatory design methods to bring together six victim-survivors and six banking professionals as partners in the design process. The banking professionals were from five major UK banks.

Between January and June 2025, the participants worked collaboratively to identify how financial products are being misused to perpetrate economic abuse, and to develop ideas for interventions which they hope could prevent harm. The report calls on UK banks to help feasibility test the proposed interventions and develop workable protections.

Dr Wiper, Assistant Professor in Criminology from [Northumbria University's School of Humanities and Social Sciences](#), said: "This research demonstrates the power of bringing together lived experience and industry expertise to tackle a problem that affects millions of people across the UK – disproportionately women.

"Many current banking responses to economic abuse are largely reactive – taking place after harm has occurred. Our participants have shown that banks have significant opportunities to be more proactive, and that this isn't always about massive investment or revolutionary technology – sometimes it's about asking one additional question during joint account opening or ensuring that digital banking features are designed with victim-survivor safety in mind."

The research identified two priority interventions which were selected by victim-survivors:

- **Detecting and disclosing economic abuse** – enabling banks to

become aware of abuse either through customer disclosures or proactive detection of unusual patterns, with specialist trauma-informed staff providing flexible support

- **Joint account protections and education** – changing terms and conditions so joint accounts holders can be treated as "tenants in common" using the same approach taken in joint home ownership, allowing banks to split account balances in cases of abuse, alongside settings requiring both customers' consent for large withdrawals



Illustrations by Stacy Bias

One victim-survivor who participated in the study reflected: "What I think I love about this project is... it's about looking for solutions, and prevention is so much more powerful than cure."

Dr Kathryn Royal, Senior Research Officer at [Surviving Economic Abuse](#), said: "4.2 million women across the UK experienced economic abuse from a current or ex-partner in the last year alone. From our work with victim-survivors, we know that abusers routinely misuse financial products and services to control, intimidate and cause lasting harm."

“This research shows that the most effective solutions to economic abuse emerge when survivor expertise is placed at the heart of design. By bringing victim-survivors and banking professionals together, with survivors leading the way, this project demonstrates how banks can move beyond reactive responses and proactively design economic abuse out of their systems. We are incredibly grateful to UKFin+ for supporting this work, and to the victim-survivors and professionals who shared their expertise to make it possible.

“With the Government’s Violence Against Women and Girls Strategy recognising the important role of the financial services sector in the response to economic abuse, and its Financial Inclusion Strategy supporting an industry-led Inclusive Design Working Group, this report offers a timely and practical roadmap for change. Financial services firms have a real opportunity to create safer, more inclusive financial products that work for everyone. At Surviving Economic Abuse, we stand ready to work with the sector to turn survivor insight into action and prevent economic abuse before it starts.”

The report reveals significant challenges facing the banking sector, including regulatory restrictions, continuous technological advancements which aid abusers’ misuse of banking infrastructure, and difficulties responding to abusive customers without putting victim-survivors at increased risk of harm or retaliation. However, it also highlights numerous opportunities for change – from adapting existing fraud detection practices to implementing enhanced verification for online transactions.

Importantly, the research found that banking professionals are keen to do more. One banking participant said: “[Economic abuse is] an area that we see, sadly, an increasing number of people suffering from ... and it just feels like there’s so much more that we could do.”

[Dr Belén Barros Pena](#), an interaction designer and researcher from City St George’s, University of London, said: “This research shows how our always-on, fast and convenient financial technologies have unintended consequences and can be misappropriated for harmful purposes. In their current form, financial technologies are not designed to frustrate or prevent such harms. To change this, we must ensure victim-survivors have a voice and can contribute to technology-making processes.”

The research was funded by an Engineering and Physical Sciences Research Council (EPSRC)/UKFin+ feasibility grant. The full report is available to view

online [here](#).

At Northumbria University, Dr Wiper leads other projects about economic abuse, including the UK's first academic study about coerced debt, and co-leads the University's interdisciplinary [Gendered Violence and Abuse](#) research theme.

FURTHER INFORMATION

Royal, K., Wiper, C., and Barros Pena, B. (2025) *Designing Out Economic Abuse in the UK Banking Industry: A Call To Action* is available here:
<https://doi.org/10.25398/rd.northumbria.30499676>

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Ends

Notes to editors

Image captions:

- Dr Clare Wiper from Northumbria University
- Illustrations by Stacy Bias

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Northumbria is a research-intensive university that unlocks potential for all, changing lives regionally, nationally and internationally.

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About Surviving Economic Abuse:

Surviving Economic Abuse (SEA) is the only charity in the UK dedicated to raising awareness of economic abuse and transforming responses to it. All our work is informed by Experts by Experience – a group of women who share their experiences to be a force for change.

<https://survivingeconomicabuse.org/>

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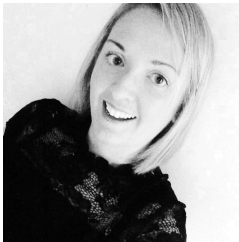
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