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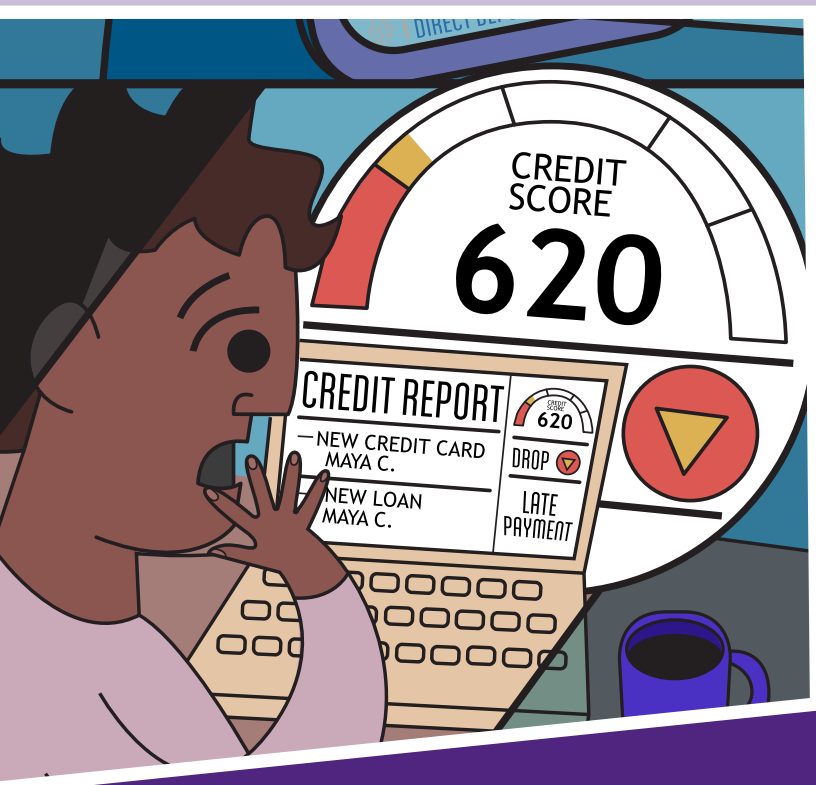
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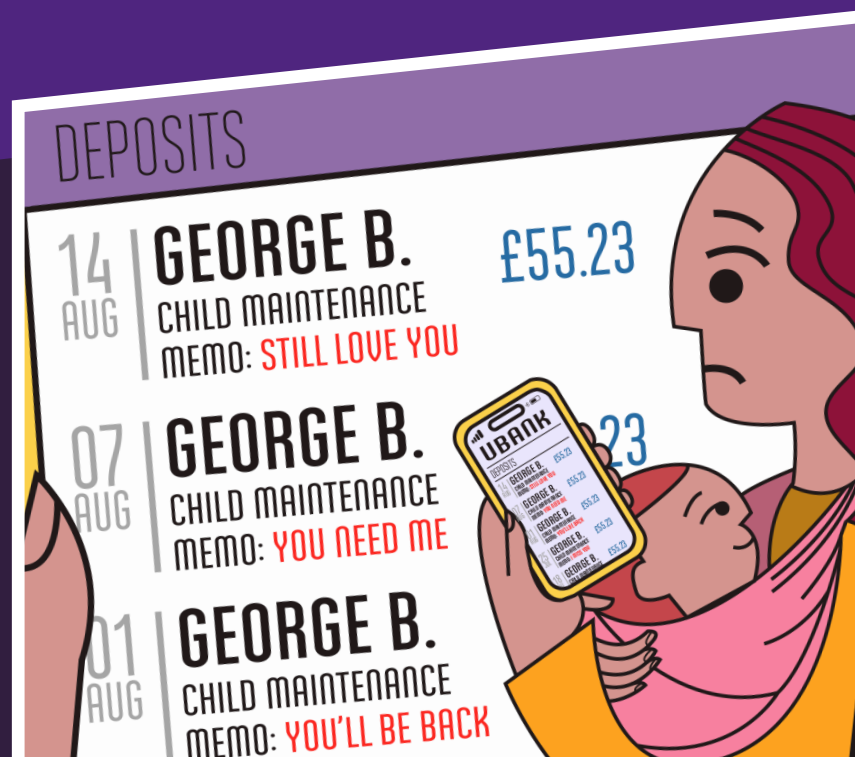
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SURVIVING
ECONOMIC
ABUSE

Designing Out Economic Abuse in the UK Banking Industry: A Call To Action

Kathryn Royal
Clare Wiper
Belén Barros Pena

November 2025



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Designing Out Economic Abuse in the UK Banking Industry: **A Call To Action**

Kathryn Royal

Clare Wiper

Belén Barros Pena

November 2025



Engineering and
Physical Sciences
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Research Team

This research was a collaboration between **Dr Clare Wiper** at Northumbria University, **Dr Belén Barros Pena** at City St George's, University of London, and **Dr Kathryn Royal** at Surviving Economic Abuse.

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A Note on Terminology

Economic Abuse

Economic abuse is legally recognised as a form of abuse in the 2021 Domestic Abuse Act, and often takes place in the context of coercive and controlling behaviours from an intimate partner, as well as alongside other forms of domestic abuse (e.g., physical, emotional, sexual and psychological abuse). Economic abuse involves a perpetrator **restricting, sabotaging or exploiting** a victim-survivor's economic resources, which includes money and finances, as well as things that money can buy (e.g., housing, daily essentials like food or clothing, transport, technology or other belongings).

Victim-Survivor

Throughout this report, we use the term 'victim-survivor' to refer to those with lived experience of domestic, including economic, abuse. On the one hand, some women find the term 'victim' validating of their experiences, and others think it can be empowering in certain scenarios – such as when trying to access justice. On the other hand, some women prefer the term 'survivor' because it captures agency and autonomy. We have therefore chosen to use the combined term in acknowledgement of the spectrum of feelings on this, and in recognition that the term 'victim-survivor' indicates that anyone experiencing abuse is already surviving it.

We strongly believe that lived experience should be valued as expertise. We recognise the expertise of the victim-survivors who participated in this research and consider it to be as important as the expert knowledge of the banking professionals who participated in this research.

Executive Summary

In 2023/4, **4.1 million women** in the UK experienced economic abuse from a current or former partner.¹ Economic abuse involves abusers restricting, sabotaging and exploiting victim-survivors' economic resources. This can include the misuse of essential banking products, such as current accounts, credit cards or loans, joint accounts or mortgages. In the last year, 1.2 million women in the UK experienced a current or ex-partner restricting their access to their personal bank account.¹

Research has established that perpetrators' use of banking products to cause harm is occurring regularly for victim-survivors. However, many responses to economic abuse are often **reactive** – taking place after the harm has occurred. This project sought to fill this gap in knowledge and responses by exploring **proactive and preventative responses** within banking. The research team consisted of Dr Clare Wiper at Northumbria University, Dr Belén Barros Pena at City St George's, University of London, and Dr Kathryn Royal at Surviving Economic Abuse.

In the last year, **1.2 million women** in the UK experienced a current or ex-partner restricting their access to their personal bank account.

Using participatory design methods, the research team brought together victim-survivors of economic abuse and professionals working in the banking sector to **co-produce ideas for preventing economic abuse** perpetrated through banking products, services and technologies. Between January and June 2025, two groups – each made up of three victim-survivors and three banking professionals – worked together across three design sessions.

Many responses to economic abuse are reactive. This project sought to fill this gap by exploring proactive and preventative responses within banking.

Though numerous examples of good practice have been demonstrated by firms and evidenced in SEA's recent **Good Practice Guide**, the sessions unearthed a number of '**wicked problems**'² relating to economic abuse in the financial services sector. This included how to keep victim-survivors safe and how to respond to perpetrators. At the same time, the sessions also uncovered a **wide range of opportunities** for banks to proactively respond to economic abuse and support affected customers. These included detecting patterns of economic abuse within banking behaviours, changing terms and conditions so as to better protect victim-survivors, and ensuring trauma-informed human responses.

During the final design session, participants were asked to engage in a process of refining and prioritising their intervention ideas. Victim-survivor participants then voted for the intervention ideas that felt the most feasible or important to them.

The **two prioritised intervention ideas** were:

1. Detecting and Disclosing Economic Abuse.

This idea includes two routes for a bank to become aware of a customer experiencing economic abuse: (1) through the victim-survivor being supported to disclose to their bank, and (2) through the bank proactively detecting signs and patterns which could indicate economic abuse. Regardless of the route, there would be human oversight, and customers would be routed into specialist support from trained and trauma-informed staff who could provide them with flexible solutions (see page 35).

2. Joint Account Protections and Education.

This idea involves changing the Terms and Conditions of joint accounts so that owners can be treated as tenants in common – an option that currently exists with joint home ownership. This would allow banks to split the account balance in cases of abuse. There would also be additional settings that add positive friction, such as needing both customers' consent for withdrawals over a certain amount. Furthermore, when opening joint accounts, all customers would be provided with information about economic abuse (see page 36).

This report showcases the range of intervention ideas that participants designed together over the course of the project. The research team recognises that there will be multiple steps to follow before these ideas can be implemented in practice. We are therefore issuing a **Call to Action** to the financial services sector – will you work with us to examine the feasibility of these ideas and to explore how they might be implemented to create positive change for victim-survivors of economic abuse?

Surviving Economic Abuse (SEA) offers **specialist consultancy** to help organisations build safer, more survivor-centred systems. Drawing on expertise in financial services and lived experience, SEA works with clients to identify, understand and address economic abuse within their products, policies and services. If you are ready to take inclusive design to the next level, SEA offers both **lived experience workshops** and **expertise in participatory design** to explore how your products, policies or systems impact customers experiencing economic abuse.

Contact SEA for more information on undertaking inclusive design in your firm

Introduction

Economic abuse is legally recognised as a form of abuse in the 2021 Domestic Abuse Act, and often takes place in the context of coercive and controlling behaviours from an intimate partner, as well as alongside other forms of domestic abuse (e.g., physical, emotional, sexual and psychological abuse).³

Economic abuse involves a perpetrator **restricting, sabotaging or exploiting** a victim-survivor's economic resources, which includes money and finances, as well as things that money can buy (e.g., housing, daily essentials like food or clothing, transport, technology or other belongings).³ This can involve the **manipulation of banking products** – including credit cards, mortgages, joint accounts and current accounts – by domestic abuse perpetrators.⁴ In research which took place in late 2024, 1 in 7 women in the UK reported they had experienced economic abuse from a current or former partner in the last 12 months, with racially minoritised and disabled women reporting higher prevalence rates.¹ As with other forms of domestic abuse, women are disproportionately impacted by economic abuse due to its intersection with wider inequalities between men and women.⁵

Perpetrators' control over victim-survivors' economic resources can have a significant impact on victim-survivors' lives – **limiting their freedom and creating economic dependence or instability**. This can, in turn, make it difficult to leave an abuser, with one in four adult women who experienced economic abuse in the last 12 months saying it prevented them from leaving their abuser.¹ As economic abuse does not require physical proximity, it can **continue, escalate or even start post-separation**, and can endure for many years. It can also have **lasting consequences** for those who do manage to leave. Global evidence demonstrates that economic abuse has ripple effects that impact victim-survivors' and their children's lives in the long-term, including exposure to poverty and debt; limiting access to financial products, daily essentials and housing; lost potential around studying and earning; poor physical and mental health; and the risk of experiencing further abuse, including homicide.⁵

As major providers of everyday financial products, **banks are uniquely positioned to respond to economic abuse and support affected customers**. This potential was recently recognised – for the first time – in the statutory guidance accompanying the 2021 Domestic Abuse Act, which named financial services as a relevant stakeholder.⁶ This report explores the actions that banks might take to prevent economic abuse, as key stakeholders in this area.

Background

What we know about economic abuse and banking products

Surviving Economic Abuse's (SEA) latest nationally representative survey shows that 5% of adult women in the UK (equivalent to **1.2 million women**) had experienced, in the last year, a current or former partner controlling their access to their personal bank account.¹ Of those who had experienced economic abuse in the last year, 21% reported receiving offensive, threatening or unwanted messages from a current or former partner through money transfers (such as in payment reference fields when transferring child maintenance payments).¹

Studies show that economic abuse can be perpetrated using a range of banking products, services and technologies. **Mortgages** are one example of such a product, with evidence showing that abusers can exploit the victim-survivor's joint liability by forcing them to pay all or more than an agreed share; accruing debts against a joint mortgage which the victim-survivor is then liable for; refusing to allow a victim-survivor to access a preferable interest rate (including post-separation); sabotaging a victim-survivor's ability to make mortgage repayments; and restricting the information a victim-survivor has about the mortgage or their ability to make decisions about it.⁷ Despite the harm generated by mortgage abuse, it can be difficult for banks to respond, namely because financial services have obligations to *both* parties on a joint mortgage due to the nature of the joint contract.⁷ In addition, there is regulation around secured lending which makes the separation of joint secured debt much more complex,⁸ and other legal processes (e.g., the division of assets during civil court processes) which often do not consider the impact of economic abuse.⁷ This intersection of different legal and regulatory systems can limit a banks' ability to respond to victim-survivors of economic abuse where a perpetrator is enacting harm through a mortgage.

Joint accounts can also be misused by perpetrators, with 3% of women in the UK reporting they had had their access to a joint account blocked by a current or former partner.¹ ⁴ Studies show that perpetrators can use joint accounts to create debts that the victim-survivor is then liable for; can coerce victim-survivors into only having a joint account whilst the perpetrator keeps their own finances separate; and can withdraw large sums from a joint account, even if they have not financially contributed to the account. ⁴ Victim-survivors have also shared that it can be difficult to close a joint account, despite UK Finance's Financial Abuse Code stating that firms should support victim-survivors to separate joint finances – though many firms have taken positive steps to enact this.⁴ Failure to separate joint finances often means that victim-survivors are financially tied to their abuser, including for many years post-separation. This can place victim-survivors at risk – including the risk of the perpetrator being able to find out their new, safe address.⁴

Studies show that lending products, such as **credit cards and loans**, are also weaponised by abusers to cause harm through **coerced debt** – a term that refers to any debt generated by an abuser (in the victim-survivor's name) through fraud, force, misinformation or other coercive methods.⁹ Survey data shows that 4% of women in the UK experienced coerced debt from a current or former partner in the last 12 months.¹ Among these women, 24% – equivalent to nearly one million women – said that the abuser damaged their credit score.¹ Some researchers have

expressed concern about the relative ease with which abusers can generate these debts via online applications, because these financial technologies are not designed with economic abuse and coercive control in mind.¹⁰ There are also myriad legal and regulatory complexities that prevent stakeholders from remedying coerced debt.¹¹ In recognition of this, UK Finance recently explained that adopting a safe, victim-led approach to coerced debt 'is extremely difficult in the current legal and regulatory environment' and have urged the UK government to agree an approach for responding to economic abuse.⁸

Studies show that some groups experience heightened levels of economic abuse due to wider structural inequalities. For instance, SEA's nationally representative survey found that **racially minoritised women, disabled women, and young women reported higher prevalence rates of economic abuse** from a current or former partner in the last 12 months.¹ SEA's research also demonstrates that victim-survivors who do not speak English were prevented from talking to banking services without the perpetrator acting as interpreter, thereby blocking their ability to disclose concerns, or to understand what they were 'consenting' to.⁴ In the same research, **migrant victim-survivors without leave to remain** in the UK spoke about the implications of not being able to open a bank account – something they are legally prevented from doing because of their immigration status. This puts banks in a difficult position, which is why SEA recently called upon the government to enact change (i.e., by allowing migrant victim-survivors to open a basic bank account whilst awaiting the outcome of their visa application).⁴

Research also shows that firms face difficulties when considering **how to hold perpetrators of economic abuse to account** for misuse of their banking products, services and technologies, such as a lack of mechanisms for responding to perpetrators.¹² This has led UK Finance to call on the UK government to explore how financial services can support criminal prosecutions and report suspected coercive and controlling behaviour with the victim-survivor's consent.⁸

Current banking responses to economic abuse

In the UK, banks have made great strides in responding to economic abuse in recent years. As it stands, there are several pieces of guidance in place for financial services which relate to economic abuse.

UK Finance's Financial Abuse Code, first published in 2018 and subsequently updated in 2021 and 2025,¹³ is a **voluntary code of conduct** for financial services firms. The Code provides a set of principles (under seven pillars) for financial services to embed in their response to economic abuse:

1. Understand Customers and Encourage Disclosure
2. Communicate and Engage
3. Product and Service Design
4. Product and Service Delivery
5. Skills, Capability and Leadership
6. External Education and Awareness
7. Continuous Improvement (Monitoring and Evaluation)

Currently, 25 firms across 39 brands are signed up to the Financial Abuse Code, many of which SEA is working with to support their implementation of the Code and to ensure good outcomes for victim-survivors.

In addition to the Financial Abuse Code, the Financial Conduct Authority (FCA)'s Consumer Duty¹⁴ came into effect in July 2023 and sets out **mandatory responsibilities** for financial services. This includes the requirement that firms deliver good outcomes for customers and pay attention to the needs of vulnerable customers in all aspects of products design, distribution and consumer support. The Consumer Duty includes three cross-cutting rules:

1. To act in good faith towards retail customers
2. To avoid causing foreseeable harm to retail customers
3. To enable and support retail customers to pursue their financial objectives

These rules support outcomes in four areas: (1) products and services, (2) price and value, (3) consumer understanding and (4) consumer support. In addition, the FCA's guidance on the treatment of vulnerable customers identifies domestic abuse, including economic control, as a key driver of vulnerability.¹⁵

Regulations and guidelines like these have helped to drive and inform responses to economic abuse in the UK banking sector, as well as highlighting the commitment from the sector to responding to economic abuse. Recent research shows that economic abuse is 'firmly on the radar' of financial institutions¹² and there are a number of areas of good practice which have been shared publicly. These include (but are not limited to):

- The development of **specialist domestic and financial abuse teams** or **vulnerability teams** that can support customers experiencing domestic, including economic, abuse (as seen at Barclays, Lloyds Banking Group, Nationwide, NatWest and Starling)⁴
- The implementation of Starling Bank's **hide abusive payment references** feature, which is a response to victim-survivor feedback (with support from SEA)¹⁶
- The introduction of **Flee Funds** for victim-survivors banking at TSB¹⁷ and **cash grants** for victim-survivors banking at NatWest (in partnership with the domestic abuse organisation SafeLives)⁵
- **Awareness-raising** of economic abuse and associated support mechanisms within banks (e.g., Lloyds Banking Group signpost to support services on ATM receipts⁴ and HSBC UK launched its own economic abuse awareness-raising advertising campaign¹⁸)
- Increased support to **enable disclosures**, by developing online disclosure forms and tools (e.g. Co-Operative Bank and Monzo¹⁶, HSBC UK¹⁹) and enabling customers to request a call-back at a safe time (e.g. Barclays)¹⁶
- The use of **quick exit buttons** on financial abuse-related webpages (e.g. Lloyds Banking Group)¹⁶
- The national roll-out (with support from UK Finance) of the **Economic Abuse Evidence Form**, devised by Money Advice Plus and delivered in partnership with SEA; an information-sharing tool that can be used by qualified money and debt advisors to tell organisations that a client has experienced economic abuse (with 25 banks and building societies now committed to accepting the form)²⁰
- The launch of a **Safe Spaces scheme** (e.g. HSBC UK, The Co-Operative Banks, TSB, Santander, NatWest or Nationwide)²¹, offering spaces in branches for victim-survivors to access support services¹⁷
- The provision of **non-geographical sort codes** to enhance victim-survivor safety (e.g. Lloyds Banking Group, HSBC UK, Barclays)¹⁷
- The provision of support for banking staff experiencing domestic, including economic, abuse¹²

Since the research was conducted, SEA has published a **Good Practice Guide** for financial services supporting victim-survivors of economic abuse. This guide shares a wide range of positive actions that financial service firms have taken in responding to economic abuse. Further information on what support is available from a range of banks can also be found in in **SEA's Banking Support Directory**.

In addition to the UK banking examples listed above, there are also innovations taking place internationally. In particular, there are practices in Australia which could provide learning for financial services in the UK. Following the publication of Catherine Fitzpatrick's *Designed to Disrupt* report,²² which reimagines how banking products could be designed to improve victim-survivor safety, several Australian banks have made changes to their Terms and Conditions. This enables them to un-bank perpetrators who use banking systems to cause harm to other customers.²³ Banks are also taking actions against perpetrators who send abusive payment references, with 3000 customers having either been issued **warning letters**, had their online banking **suspended**, or been '**exited**' from banking after mis-using payment references.²² At two banks, 90% of those who received a warning letter discontinued this form of abuse after receiving the letter.²² Thousands of abusive references have also been **blocked**²⁴ through the development of machine learning.²⁵ Building on these initiatives, New South Wales is currently piloting a **referral scheme** between Commonwealth Bank Australia and the police to create a streamlined process for **reporting abusive payment references to the police**, with the victim-survivor's consent.²³ These practices highlight strategies for holding perpetrators responsible for their economically abusive behaviours, thus providing important learning for UK banks.

Towards a more proactive and preventative response

As providers of everyday financial products, banks have an unrivalled ability – and responsibility – to close down opportunities for perpetrating economic abuse. As the examples above demonstrate, banks in the UK are willing to take positive steps to support customers affected by economic abuse. However, it is also important to acknowledge that existing efforts are still largely **reactive**, focused on responding to economic abuse *after* the harm has occurred. Given the devastating and often irreversible damage that economic abuse can cause, this is problematic.

Our project therefore adopted a more **proactive and innovative approach**: to identify how financial products are being misused for purposes of economic abuse, in order to support banks to “design out” the opportunity for perpetrators to inflict harm in the first place. This approach required us to move beyond the scope of existing research about digitised banking threats, which typically focuses on the risks posed by highly sophisticated adversaries (i.e., organised ‘fraudsters’ motivated by financial gain).¹¹ Instead, we consider the threats posed by perpetrators who know their victims intimately and who exert control over many aspects of their lives – including their economic and financial resources. Our research methodology is outlined in the next section.

Methods

The research used **participatory design methods**, which aim to democratise the process of designing new services and technologies by involving their users as equal stakeholders in their design. This approach aligns with principles of **design justice** led by marginalised groups.²⁶ In our research, this meant involving victim-survivors of economic abuse in the design of banking products, services and technologies, all of which can be misused by perpetrators to cause harm.

We achieved this by working with **two groups** – each made up of three victim-survivors and three banking professionals. The same group of participants worked together over the course of three design sessions, which focused on **describing, reflecting** and **making** responses to economic abuse in the banking industry. All materials used to facilitate the sessions can be found [here](#).

The project was granted ethical approval from the ethics committees at Northumbria University (reference 7858-8709) and City St George's, University of London (reference 2425-0264).

Recruitment

Six women victim-survivors were recruited through organisations that work with victim-survivors of domestic abuse. This included SEA (a second-tier organisation) through the support of the organisation's Survivor Engagement Specialist, who shared information about the research project and what taking part would involve with members of **the Experts By Experience Group** (EEG) – a group of economic abuse victim-survivors who work alongside SEA. In addition, **Mums In Need** (a frontline service) and the Domestic Abuse Commissioner (DAC)'s **VOICES at the DAC** (a virtual platform which shares opportunities for victim-survivors to communicate their lived experience) also shared information about the research with victim-survivors. Each organisations' processes for recruitment were followed. Victim-survivors were required to be women over the age of 18 who had previously experienced economic abuse through banking products from an intimate partner. We also asked that they were psychologically and physically safe enough to participate (e.g., they were no longer in a relationship with the abuser, and that they felt able to engage in the sessions with other victim-survivors and the banking professionals).

Six banking professionals from five different banks were recruited with the support of SEA's Senior Financial Services Manager, who shared information about the project with the financial service firms that SEA holds relationships with, and asked them to contact the project lead if they were interested in participating. Banking participants were required to be over the age of 18 and had to work in a relevant area of financial service provision (e.g., where they encounter the issue of economic abuse). We asked that they had either already been trained around economic abuse, or that they would be willing to undertake SEA's specialist training. The final sample contained four professionals working in vulnerability and two from product design. Due to last minute cancellations, all sessions had at least 5 participants.

Building a safe and supportive research environment

To foster a safe and respectful research environment, a **Group Agreement was co-produced with all participants**, and finalised ahead of the first design sessions. The Agreement established that participants would (1) be open to other people's views, experiences and expertise; (2) believe victim-survivors and not question their experiences; (3) refrain from asking for personal information from other participants, including their location or the name of their employer; and (4) be mindful about the information shared, including the naming of specific banks that victim-survivors may have had a poor experience with, in order to avoid unproductive tensions (e.g., another participant may have had a good experience with that bank, or one of the banking professionals might work for that bank). **Chatham House Rule** was also implemented during the design sessions, meaning that participants agreed not to share the identity or affiliation of other participants.

Victim-survivor safety was prioritised in the design of the research. To minimise the risk of re-traumatisation, victim-survivor participants were able to access two hours of **counselling** from a trauma-informed counsellor (experienced in domestic abuse) at any point during the research process. A member of the research team with long-standing experience of providing **emotional support** to victim-survivors was also available to provide support during each session. The project lead contacted each victim-survivor prior to their involvement to ask if they had any **special accommodations** that needed to be met to ensure they could safely participate. These accommodations were then incorporated into the design of each session. The project lead also consulted with victim-survivors before the second and third sessions (which involved victim-survivors and banking professionals pairing together) to check if they were **comfortable** pairing with one of the male banking professionals. Pairings were allocated based on the responses received.

The research team intentionally **refrained from asking victim-survivors to share their personal experiences of abuse** during the sessions – though many wanted to and therefore did. During group work, a member of the research team always worked within the groups to help facilitate discussions and shape an **inclusive environment** for all participants (e.g., paying close attention to power dynamics, requesting short unplanned breaks). Victim-survivors were **remunerated for their time** and were given a choice about payment (e.g., bank transfer, vouchers) in line with best practice.²⁷ All victim-survivor **travel costs** were covered for the in-person design sessions, which took place in London. Remuneration and travel bursaries were also provided for the four victim-survivors who helped present the research findings at a stakeholder event in July 2025.

Describe › Reflect › Make

The research involved three design sessions, which Group 1 completed between January – March 2025, and Group 2 completed between March – May 2025. The first and second sessions were held online (via Zoom) and lasted 2 hours each, and the third sessions were in-person (at City St George's University of London) and lasted 4 hours.

The first session involved participants **describing** the problem of economic abuse in the banking context and saw participants play an active role in constructing the scope of the project. This activity was supported by the use of Evidence Cards which enabled participants to review the existing evidence base. To develop the cards, the research team conducted a literature review of what is known about banking technologies and economic abuse, collated the dominant themes, and refined the themes into five key areas: (1) joint products and services, (2) access to personal data, (3) holding perpetrators responsible, (4) digital banking features, and (5) (un)safe communications. We produced five evidence cards per theme (see *Figure 1*).

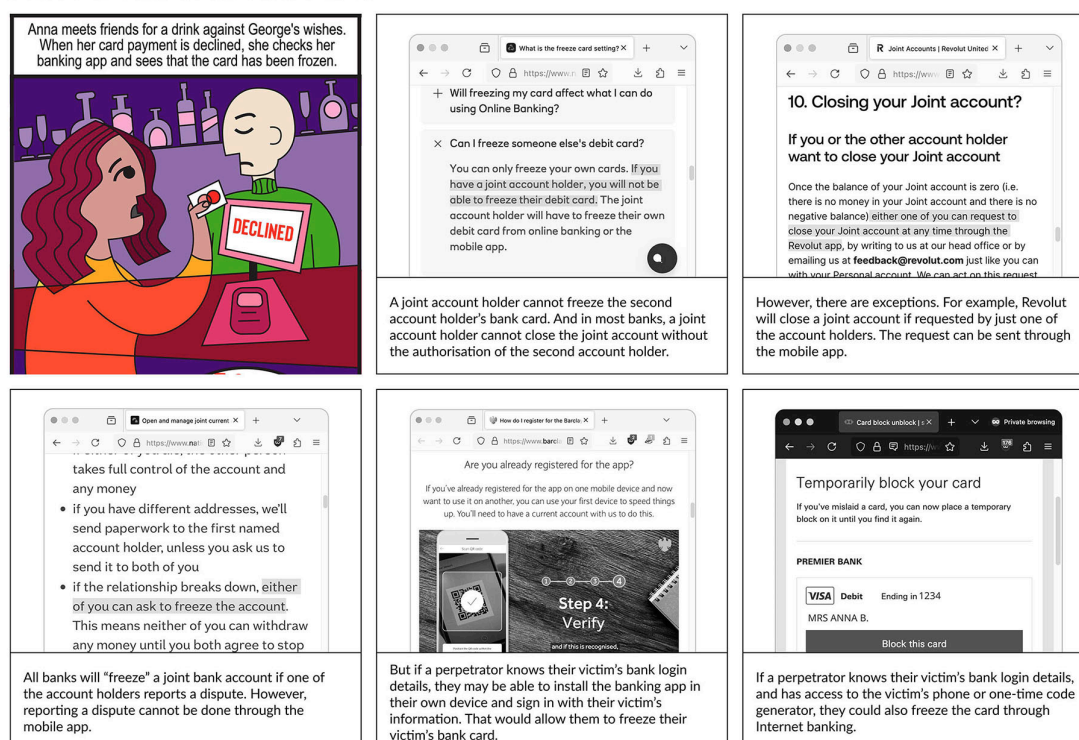
FIGURE 2 JOURNEY ILLUSTRATIONS



To support this activity, we created ‘How did this happen?’ information sheets, which explained how the perpetrator was able to enact each scenario, and which systems facilitated this abusive behaviour (see Figure 3). Each group received copies of their illustration and the information sheets in the post, in advance of the session. During the session, participants had time to reflect upon the illustration (including via a digital whiteboard) before splitting into breakout rooms (in pairs) to consider **what could have been done to prevent the abuse depicted in each vignette**. In breakout rooms, they were tasked with re-writing the vignettes and re-imagining the technologies so as to generate a more positive outcome for the victim-survivor.

FIGURE 3 ‘HOW DOES THIS HAPPEN?’ SHEET






























































HOW DOES THIS HAPPEN?



The third session, held in-person, saw participants **make** interventions to address some of the problems they had identified and discussed during the first two sessions. To do this, we created a set of design cards (see Figure 4) across four key domains:

- **People** – the different people that may be involved in encounters with economic abuse, such as victim-survivors, perpetrators, banking staff, domestic abuse advocates, the police, and criminal and family courts.
- **Action** – the different actions that could be carried out, such as to disclose, block, freeze, hide, warn, detect, or share.
- **Data** – the different information a bank may hold that is relevant to economic abuse, such as incoming transactions, banking history, data patterns, unusual transactions, transaction references or credit scores.
- **Technologies** – the different ways a bank can deliver their products and services, such as online, via telephone, SMS or email, using online banking or branch banking, through digital applications, using fingerprint, voice or facial recognition software, and through terms and conditions.
- **Blank cards** – for participants to populate if they felt something was missing.

FIGURE 4 DESIGN CARDS

PEOPLE BANK STAFF  The bank employees interacting directly with victim-survivors in branches or over the phone.	PEOPLE POLICE  A member of the police force directly responding to reports of economic abuse.	PEOPLE BANKS  The commercial, for-profit entities providing basic financial services to citizens.	PEOPLE VICTIM-SURVIVOR  The person subjected to abuse.	PEOPLE ADVOCATES  People and organisations supporting victim-survivors of domestic abuse.	ACTION FRICTION  Introducing resistance or artificial obstacles to the completion of a process (e.g. imposing a time delay before a change is allowed to take effect).	ACTION ANONYMISE  Removing all personal and sensitive information from documents or data (e.g. generic sort codes removing location data from account numbers).	ACTION DISPUTE  Notifying an institution of a conflict or argument impacting a shared financial service, asset or transaction (e.g. notifying a bank of a dispute between joint account holders).
PEOPLE FAMILY COURT  The legal institution dealing with family disputes.	PEOPLE PERPETRATOR  The person causing harm through economic abuse.	PEOPLE CRIMINAL COURTS  The legal institution dealing with criminal cases.	PEOPLE CREDITORS  Entities lending money other than banks (e.g. credit unions or 'payday loan' companies).	ACTION FREEZE  Stop all activity in a financial product or service (e.g. freezing a bank card so that no payments can be made with it).	ACTION DELAY  Enforcing a time difference between an action and its outcome (e.g. a new fingerprint to unlock a smartphone activates 12 hours after it was created).	ACTION NOTIFY  Communicate to someone that an event that concerns them has occurred (e.g. someone has just logged into your banking from a new device).	ACTION SUSPECT  Identifying an action or activity as suspicious, concerning, or potentially harmful (e.g. a change in smartphone security settings).
ACTION SEND  Submit something to someone (e.g. an email, an SMS message or a mobile app notification).	ACTION BLOCK  Stop an action or event from completing (e.g. a suspicious transaction).	ACTION HIDE  Stop certain content from displaying (e.g. a payment reference containing a triggering word).	ACTION WARN  Give notice of possible danger, harm or anything that may be unfavourable.	ACTION SHARE  Reveal or grant access to others (e.g. banks sharing abuse-related information with other banks or institutions).	ACTION DETECT  Identify an event or pattern considered a sign of something else (e.g. a transaction that may indicate abuse or coercion).	ACTION SHOW  Display something to a user on the screen (e.g. a warning on a mobile app).	TECHNOLOGY FACIAL RECOGNITION  Access a service using your face.
ACTION DISCLOSE  Inform an institution (e.g. a bank) of a situation of abuse or harm.	ACTION DECLINE  Refuse a request or transaction (e.g. decline a loan application).	ACTION APPROVE  Consent, agree to, or approve a request or transaction.	ACTION CONFIRM  Verify an action or transaction (e.g. a bank checking with a victim-survivor upon receiving a product web application).	TECHNOLOGY FLAG  Digital marker identifying an entity as possessing a certain trait (e.g. customer flagged as a survivor of economic abuse).	TECHNOLOGY FINGERPRINT RECOGNITION  Access a service using your fingerprint.	TECHNOLOGY VOICE RECOGNITION  Access a service using your voice.	TECHNOLOGY VIDEO CALL  A call where parties use video cameras to see each other.
TECHNOLOGY ONLINE BANKING  A bank's website that customers can use to transact online.	TECHNOLOGY TERMS & CONDITIONS  The rules that govern the provision of a financial product or service.	TECHNOLOGY DIGITAL APPLICATION  A digital way of submitting service applications remotely (e.g. for a financial product).	TECHNOLOGY TELEPHONE BANKING  Banking over the phone.	TECHNOLOGY EMAIL  A message delivered to an email address.	TECHNOLOGY WEB FORM  A web page through which one can submit information via the web.	TECHNOLOGY PHONE CALL  Those good, old telephone calls.	TECHNOLOGY CHATBOT  An automated tool that allows you to interact through conversation without a human involved.
TECHNOLOGY BRANCH BANKING  Banking in person in a branch.	TECHNOLOGY MOBILE BANKING APP  The banks' native mobile apps.	TECHNOLOGY PUSH NOTIFICATION  Notifications from mobile apps that appear when you don't have the app open. Push notifications can be turned off.	TECHNOLOGY SMS MESSAGE  The 'old-fashioned' text messages delivered through the mobile phone network.	TECHNOLOGY MOBILE WALLET  An app storing bank cards, coupons, and loyalty cards on a mobile device to make payments without money or physical cards.	TECHNOLOGY OPEN BANKING  A technology that makes banks' customer data available to third parties with customers' permission.	TECHNOLOGY PEER TO PEER (P2P) PAYMENTS  A technology that allows people to send and receive money to / from each other directly, without a middleman like a bank.	TECHNOLOGY ENCRYPTION  A way of encoding information and messages so that they can only be decoded and read by the intended recipient.
DATA INCOMING TRANSACTION  Money coming into a bank account, for instance through a deposit or a bank transfer.	DATA VICTIM-SURVIVOR INPUT  Data, preferences and settings directly configured by victim-survivors (e.g. specifying a word that should be blocked from payment references).	DATA PERSONAL INFORMATION  Any data relating to an identified or identifiable individual (e.g. a name, a postal address or an email address).	DATA DATA PATTERN  Common traits in a data set (e.g. a payment to a house provider that happens every month for the same amount).	DATA TRANSACTION HISTORY  Full record of incoming and outgoing transactions to / from a bank account or financial service (e.g. credit card, loan, mortgage).	DATA UNUSUAL TRANSACTION  Financial activity that doesn't match the usual patterns in an account or service (e.g. bank transfer for a very small amount).	DATA INFORMATION ABOUT EA  Educational content about how to identify economic abuse, how to act on it, and relevant support services.	DATA FINANCIAL HISTORY  Historical data about a bank account or customer (e.g. when was an account open, how long has someone been a customer).
DATA CREDIT SCORE  Your 'financial CV', i.e. what credit you have held and if you paid it back, postal address history, and financial connections to other people.	DATA TRANSACTION REFERENCE  Description of a transaction written by the payer and displayed in the payee's transaction history.	DATA SECURITY CREDENTIALS  Information used to authenticate and access a secured digital service (e.g. your online banking username and password).	DATA OUTGOING TRANSACTION  Money coming out of a bank account, for instance through a payment, a withdrawal, a direct debit, or a bank transfer.	DATA PAYER INFORMATION  Data and details about who made a payment or the source of an incoming transaction.	YOUR IDEA HERE	YOUR IDEA HERE	YOUR IDEA HERE

Victim-survivors and banking professionals were grouped into pairs or small teams, and participants were invited to come up with as many design ideas as possible, across two rounds of ideation. Following these two rounds, we then asked participants to select two ideas they felt were most important, and refine them using six 'safety by design' principles, which the research team adapted from the work of Eva PenzeyMoog.²⁸ The principles were designed to prompt participants to consider the key safety features of their ideas, and to adapt their ideas in response:

1. **Consent** – does this idea obtain explicit consent from the victim-survivor on an ongoing basis?
2. **Control** – does this idea keep victim-survivors informed and in control, helping them regain power over their money?
3. **Human support** – does this idea enable victim-survivors to access support from actual humans, if they would like to?
4. **Trauma informed** – could this idea cause emotional distress or re-traumatise victim-survivors?
5. **Inclusion** – is this idea accessible to victim-survivors who are not confident using technology?
6. **Safety** – could this idea be subverted by an abuser to cause harm?

This led to the development of eight intervention ideas that were 'safety-checked' by the participants (within the time constraints imposed) and that became the focus of the Prioritisation stage of the design process.

Design Prioritisation

In line with the principles of **design justice** outlined at the start of this section, the design prioritisation session provided victim-survivors with space to review and vote for the ideas they would like to prioritise. Victim-survivors from Groups 1 and 2 were brought together to reflect on the eight intervention ideas, and to prioritise them based on importance, urgency and potential impact. A written and visual summary of the eight ideas was created by the research team. Each victim-survivor was given a total of five votes which they could distribute however they liked (e.g., five votes for one idea, or splitting the five votes across multiple ideas). The result was four prioritised ideas which, due to their complementary nature, were later merged by the research team to create two prioritised intervention ideas (see pages 35-36).

At the end of the design process, each participant took part in an individual **interview** (conducted either online or over the phone) to reflect on their experiences of taking part in the research, and on the ideas that they created in the final in-person session. Some of these reflections are included in this report.

Limitations of the research

As with any research, there are limitations to our research. One is the relatively small sample size – a total of 12 participants – which has compromised the diversity and generalisability of the findings. Small samples sizes are, however, common practice within participatory design research, as this research often requires significant effort from both the participants and the researchers, and does not aim to create generalisable conclusions. Rather, our aim was to uncover new design possibilities by opening up the design process to those who are most impacted by the financial technologies being explored.

A second limitation is that victim-survivors were mostly recruited from charitable services, with most being members of the Experts by Experience Group who work alongside SEA. We know that victim-survivors face a large number of barriers to seeking and receiving support from specialist services, meaning that the victim-survivors who participated do not necessarily represent all victim-survivors.

Participants' reflections on the research process

During interviews, we asked participants to reflect on their involvement in the research, including what had motivated them to take part, their thoughts on what worked well and what could be improved. This feedback is very useful for evaluating the research process, the methods implemented, and the ethics of participatory design research with victim-survivors. We outline participants' main reflections below.

Motivations for participating in the research

We asked participants to share what it was that motivated them to get involved in the research. For the victim-survivors, this was centred around wanting to create change which could help others:

“I feel quite passionate about making sure that I’m doing my bit to bring about change because so much progress is needed to prevent people from being abused, and there’s a lot of situations that I’ve had in the past where I feel like I’ve been let down by services and systems, and I want to try and make sure that doesn’t happen to other people.”

Victim-survivors also mentioned that they valued the opportunity to design preventions:

“I want to help create preventative measures rather than people dealing with things once they’ve happened.”

What I think I love about this project is... it’s about looking for solutions, and prevention is so much more powerful than cure.

Similarly, banking professionals' motivations centred around wanting to create changes which would benefit victim-survivors. The research also presented an opportunity to hear from and work with victim-survivors first-hand:

“[Economic abuse is] an area that we see, sadly, an increasing number of people suffering from it and it just feels like there’s so much more that we could do...As soon as I got asked whether I wanted to be involved, I was like, yes, 100% if we can get this opportunity to listen to people who’ve gone through the really challenging experiences but learn from it and do something, do something positive, I’m totally up for it.”

In addition to this, one banking participant reflected that having others from the financial services sector in the groups was a motivating factor. This may be due to limited opportunities for cross-bank collaboration (for example, due to anti-competition laws).

What worked well?

Participants reflected on the environment created by the research team, with phrases such as ‘safe’, ‘comfortable’ and ‘supportive’ used to describe it. In addition, victim-survivors appreciated that the design of the research was centred around their voices and expertise, and one said that the research team was always ‘five steps ahead’ in terms of offering support, and that this was a ‘game-changer’.

“Just the whole project and the way it’s been worked out with the experts by experience in mind has been really well thought out.

All of you [the researchers] have been like trauma-informed and mindful of the impact it could have, and putting things in place to make sure that we were safe and all of that. So I’m grateful for that because sometimes projects aren’t like ethical like [that].

The provision of the specialist counselling for victim-survivors was also identified as a strength of the research: *I think offering the counselling, which I took advantage of, was really helpful. Like I probably would have been fine without it, but it actually made such difference.*

The collaboration between victim-survivors and banking professionals was praised by all participants, with one banking professional (who had worked with service users previously) stating that this project felt different: *I don’t think I’ve ever been in something so collaborative before, I’d say that’s the difference.*

We asked all participants if they felt their expertise was valued during the sessions. All reported that it was, and that the bringing together of different areas of expertise was very exciting. Banking professionals, in particular, reflected on the openness and bravery of the experts by experience in sharing their personal insights, and the difference that working with them directly made:

“I thought it was really valuable and also it provides a level of confidence, I feel, that you’re going down the right lines because I do think if you just chucked a load of banking staff in a room that you would probably go down a few tangents and then you would sort of validate it and find out that it actually isn’t going to solve a problem, the problem that you thought... I thought it was really great. So yeah, I would say there’s sort of no negatives to it at all and I’m glad that you brought those groups together.

In a similar vein, victim-survivors appreciated learning about the challenges that banking participants faced:

“I learned so much from the banking side that I found really useful, because it’s hard to know the lay of the land within the banking world and what’s actually possible, so it’s just it was really good to just ask. I kept asking so many questions about like what would be possible, what’s not possible, like, what can’t you do, or why is it you can do that but you can’t do that?

Participants said the materials used in the sessions were ‘really well thought out’, ‘really nice to look through’, ‘colourful’, and ‘fantastic’, and some said they appreciated that the materials were posted to them in advance of the first and second sessions, giving them a chance to familiarise themselves with the materials ahead of time, which eased anxiety. One banking participant has even used some of the materials as ‘prompts’ in meetings since the project ended, which highlights the value of these materials in supporting discussions about economic abuse in the banking context.

The ‘safety by design’ cards used to refine ideas were considered ‘a really good part of the [design] process’ (banking professional) and ‘nudged us in a really good way’ (victim-survivor) to refine ideas and develop them beyond initial thinking. Another banking professional commented that, had these cards not been provided, a key element of the design process would have been missing:

“What I loved about it was the design principles that you add on after...I really, really liked the way it made you reflect on your idea to consider, all of those different safety, perpetrator abuse, you know, all of the ways that that could be either misused or could cause harm. So that was really helpful. I think had that not been part of the process, I probably would have had to reflect about [it] because we definitely changed some of our ideas on having seen those.

When asked to summarise their overall involvement in the research, feedback was overwhelmingly positive:

“I just think it's brilliant. I think it's, for me, I think it's opened a door as to where we could be going with this. (Victim-survivor)

It's been really, really good and really thought provoking. I think the whole process has been done brilliantly. (Banking professional)

[We] went from conversation experience-sharing to actually, these are some real propositions that you could take to your business areas or to your business and have a look at actually implementing and they didn't feel wildly unachievable. So we've had some interesting conversations since. (Banking professional)

What could be improved?

Though often minor, some participants did suggest areas where the sessions could be adapted to work better. For example, some reflected that having the in-person session first, rather than last, or having all of the sessions in-person, might have been beneficial. Others reflected that, in the final session focused on making ideas, swapping groups would have exposed them to a broader range of participants and their ideas. In addition, there were some technical issues during the online sessions (e.g., two participants were unable to access the virtual whiteboard) – though these two participants commented that this ‘*always happens*’ and was ‘*entirely*’ outside of the research team’s control. For the in-person design session, there was also feedback that the number of design cards was overwhelming. For all of the sessions – but particularly the in-person design session – there were comments that ‘*more time*’ would have been beneficial. These are all important points that the research team will take into consideration moving forward.

Findings

Throughout the design sessions and individual interviews, victim-survivors and banking professionals reflected on the range of barriers which influence (or restrict) a bank's ability to respond to economic abuse and support affected customers. Although the research team did not explicitly ask victim-survivors to share their experiences of economic abuse, or the limitations they personally encountered when seeking support from their banks, many chose to do so as their experiences helped contextualise their thoughts and ideas. Likewise, banking staff were not explicitly asked to share details of their own banking practices, but most chose to do so for the same reason: to provide context and increase understanding and relatability. Some of these reflections are therefore included in this section, where we outline key issues and challenges discussed by the participants.

1. Perpetrators' misuse of banking infrastructure

A significant problem, which arose repeatedly in participants' discussions, related to perpetrators' abilities to find new ways of misusing financial products, services and technologies to exert control over (and enact harm upon) victim-survivors. Joint products, including mortgages and joint accounts, were a particular concern for many of the victim-survivors who took part in the research, with one victim-survivor sharing that the abuse 'started' with the joint account. They shared a number of experiences:

“My ex-husband used to wipe our joint account out every Friday...leaving me...with absolutely nothing. He would even take all the bill money and spend that as well.

I was coerced into getting a mortgage with the perpetrator and then we got a joint account, and I didn't really understand the implications of it, and then pretty much paid for the mortgage all the time because my income was the only one going into the joint account and therefore paying for the mortgage.

Mortgages are just, that was how I was trapped and the track for a mortgage product is long and it's hard. It's incredibly difficult to get [out]. You can't even pay your way out. It's not even about that, it's a legal entrapment as well as it being a financial one.

Participants also highlighted that perpetrators will often have access to (and can therefore prevent victim-survivors' access to) documents such as passports which may be required for some banking actions. They also often know the personal information required for particular transactions, such as applying for loans or credit, which then enables them to create debts in the victim-survivor's name:

“My data was used online to get credit cards, loans, store cards, things like that... I feel like it's so easy for a perpetrator to just put all your personal details in, and they can get credit no matter what, and even if you don't - like, I had a situation where I wasn't even banking with that bank, and the perpetrator got a credit card out and a loan from that bank, and I only knew about it because it came through the door. All in my name and everything.

Victim-survivors also shared that the abuse could be so personalised that it would not necessarily appear abusive to others. When talking about the abusive payment references her ex-partner had sent her, one victim-survivor shared:

“One of the issues I had around with what [the abusive payment reference was] saying, what my ex was doing. And his bank’s response was, it didn’t pick up on any of their algorithms, which is having swear words in it or a threatening message...If he’d have used a swear word in that, his bank literally said that they would close his account, and he would have to get a bank account somewhere else. But it missed the algorithm because of how it was more personalised to me.

Whilst it is unlikely a product or service will ever be fully perpetrator-proof, considering such risks during the design process will nevertheless help minimise the ways a perpetrator can misuse financial services. However, participants were also aware of the risk of perpetrators misusing a feature which has been designed to help victim-survivors. They noted that a key way to mitigate this risk is to train staff to be aware of abuse and how perpetrators may manipulate services:

“If those cases were dealt with by humans who were trained in [abuse], then they would... have the knowledge around recognising or knowing – even the awareness that perpetrators will present as victims and if you’re trained enough in that... it can be difficult, but you’ll have a better idea than an app, to know whether that person is trying to play the system and whether they are actually the perpetrator or the victim. (Victim-survivor)

Once again, the element of human oversight is important here and although it will not completely eradicate risk, it is nevertheless important to enhance protections where possible, as one victim-survivor explained:

“Whatever systems are put in place, perpetrators will find a way of getting around it and anything that’s put in place will have vulnerabilities that perpetrators will exploit, but it’s still important to put things in place, to add protections.

Victim-survivor and banking participants also spoke about the need for **perpetrators to be held accountable** for their actions – a response that is largely missing in the financial services sector.

“I do think there’s so many different areas that the banks, building societies and everything could be involved in. He’s still allowed to use the bank that he was [with] before, even though he’s used that as a form of abuse... There’s so many different ways that the perpetrators should be held accountable, but they’re not. But also it’s there’s just never ever any consequences for the perpetrators, ever...It always comes down to the survivor. (Victim-survivor)

“I have always felt that we could do more around [perpetrators]. Because I feel like perpetrators get away with everything, basically. And it’s always left for the survivors to either pay for it, or, you know, go bankrupt and things like that. (Banking professional)

“Australia, New Zealand have started to take actions against customers who put abusive messages and transfers. I think that [response is] really good and I don’t understand why we don’t adopt that. (Banking professional)

However, both sets of participants were also aware that such responses are complex and would likely require legal or regulatory change of some kind. Likewise, risk of perpetrator retaliation was

frequently raised during discussions, with one victim-survivor explaining that holding perpetrators to account for their actions is the equivalent of *'poking an angry bear with a big stick'*. Participants were therefore clear that victim-survivor safety must be prioritised at all times.

2. Banking systems inadvertently enabling abuse

During discussions, victim-survivors shared experiences where banking systems had either caused them harm, or had enabled the perpetrator's abuse. This included harmful responses from staff who were not trained on domestic abuse:

“My personal experience when I've then contacted the bank, they've said that I have to pay it, because it's all in my name and that when I've said it's economic abuse, and they've said, but how can it be economic abuse, it's all in your name. So I feel like the victim blaming is real.

“Even though it was all my house and stuff, he was doing all the talking and I think [bank staff] made the assumption that he was the man with the money kind of thing even though that really wasn't the case.

They also shared a lack of friction which enabled perpetrators to take out debt in their name, without their knowledge or consent;

“It was very easy to go online and for the perpetrator to just put in a few details...I never got any notification to say, have you applied for this or you've just signed up for a loan or a credit card like I never got any of that come through, and it wasn't until the cards either came through the door, or I was checking my credit score online. So I feel it's made to be quite easy for a perpetrator to kind of do those things.

“He put my name on a card and because my name was on the card, they contacted me to pay his debt, his overdraft, unbelievable, and it took several months for that to be untangled, which was enormously distressing.

In addition, banking systems (such as affordability criteria for mortgages) were described as negatively impacting victim-survivors' ability to rebuild their lives post-separation, with one victim-survivor participant describing banking staff as *'becoming perpetrators...by proxy'*. A banking professional similarly shared that a customer had told the bank that *'you were my perpetrator, as well as my ex-husband'*.

“Banking organisations are really being manipulated into perpetuating abuse every day. (Victim-survivor)

There were also discussions around how banking systems are designed to prevent harm from strangers motivated by financial gain, which leaves those experiencing abuse from an intimate partner at risk. For example, one banking participant reflected on how there is friction in a banking journey the first time a transfer is sent from one account to another, but after this there is far less friction:

“The way the banks work is the first time you pay someone, it's really suspicious, right? And so they always kind of ask you to confirm something. The more times you pay that person, the bank is less worried because it thinks it's normal behaviour.

In fraud scenarios, this is understandable. However, in situations of coercive control and economic abuse, increasing and repeated payments from the victim-survivor to the perpetrator are potentially a sign of escalating control or risk. As another banking participant summarised: *'the main lens is financial crime, not economic abuse'*.

3. Regulatory restrictions

Regulations that restrict professionals' responses were frequently raised during participant discussions. For instance, one banking professional shared that due to regulations, they cannot 'recommend and advise', which prevents them from being able to offer advice or guidance to victim-survivors. It may be, therefore, that changes are needed to enable banks to advise customers where there are concerns around domestic, including economic, abuse. Other regulatory barriers discussed included: the obligation to both parties on a joint product, which means that banks have a duty to *both* customers; legal protections on mortgages and secured lending; and regulations around fraud and financial crime, data and payment services, and legislation such as the Consumer Credit Act. During their first design session, one banking professional explained: *'from a legal standpoint from the banking side, we are so restricted to what we can do, but it's just not enough'*.

Another banking professional explained that although there is a certain amount of 'wiggle room' to respond to economic abuse outside of regulation, this does restrict how much a bank can share about such actions and practices. Other banking professionals also explained that some banks are worried that disclosing this information could result in fraudulent use of support measures (e.g., customers lying about abuse to get out of repaying a debt). Ultimately, different banks are likely to have different risk appetites regarding what they feel able to disclose when acting outside of regulation.

Positively, however, it was acknowledged that some regulation – such as the Consumer Duty and vulnerable customer guidance – *'is actually in [the bank's] favour to help'*. Banking professionals also explained that having the support of industry bodies (such as UK Finance) or cross-sector collaboration would also be helpful for banks, as well as providing consistency for victim-survivors (and to perpetrators).

“Some of the things we were talking about need to be industry-led...we could do it as one bank, but actually, does that, if another bank isn't doing it, you probably wouldn't get the benefit...how do we ... how do we engage, not just at kind of individual bank level, but actually at industry level, so that there's agreement on the wider piece about what we can do to help design it out.

The cost of designing and implementing changes was also raised by some banking participants as a consideration for firms in their responses to economic abuse, as were competing interests and different ways of operating across different types of banks (e.g. newer, fintech banks compared to older, more traditional banks).

4. Victim-survivor safety

Participants were all aware of the potential danger to victim-survivors of an ill-designed banking intervention or a response that did not consider domestic abuse, including coercive control. How banks might **safely** interact with victim-survivors during ongoing situations of economic abuse – especially if perpetrators are monitoring their phone calls and online activity – was therefore a central point of discussion during the design sessions. Banking professionals asked if embedding more friction in online transactions and applications could be done safely, or if there were risks (for example, that this friction might anger the perpetrator, or that the perpetrator would still have enough information to pass the additional verification steps).

Banking participants were also aware of the danger to a victim-survivor if the bank was to respond in a way which was not safe. Such discussions were often linked to broader questions about understandings of economic abuse within the banking sector. While specialist teams within banks generally have a good understanding of economic abuse, other staff (e.g., those in frontline roles who receive first disclosures or witness perpetrator behaviours) might not have the same level of understanding and awareness. Participants were therefore clear that all banking staff should be trained in domestic, including economic, abuse, by those with the correct expertise. Indeed, one victim-survivor described being treated poorly by staff who had received 'in-house' training (rather than specialist training) on economic abuse:

“I complained so much to the bank about the training not being good enough, and they just said that it was. And then they said it was in-house, and I was like, well, that's why it's rubbish. It's not good enough, you need to look elsewhere to have a better understanding, but that that's where it would really make a difference, that [the training] is in-depth.”

Some victim-survivor participants also emphasised the importance of not requiring victim-survivors to report to the police (or produce a police report) before agreeing to take their disclosures seriously. There are myriad reasons women do not report their abuse to the police (such as fear of consequences from the perpetrator), or why their report does not result in a conviction (for example, cases not reaching court as not enough evidence was gathered for the Crown Prosecution Service to take the case forward). Banking professionals agreed that a police report (or lack thereof) should not be a barrier to a victim-survivor receiving support from their bank:

“I think I've seen one case where I've seen a conviction... But I think from banking, okay, so to take that out for a moment, we can still do more. So this victim survivor's coming to us, the police haven't pursued it. Okay, that's fine. But what can we do to fix it and get them on the right path to building the life again?”

At the same time, participants agreed that banks should continue building links with (and referring customers to) specialist frontline services who are the experts in domestic abuse, whilst simultaneously intervening to support customers in ways that are safe and appropriate to the role of a financial service. As one banking professional explained:

“It is a difficult one, because I think in terms of from a banking point of view, I think it's really important that we stick to what we're experts at. So, in terms of domestic abuse, we should be signposting to the police, but it's not great if they're not getting the right response. However, we can do something about financial and economic abuse. And I think that's the areas where we really need to focus on to make sure that we're doing what we can to support that, and then making sure that in terms of domestic abuse, we're signposting to the right place.”

5. Inclusivity and accessibility

Another key consideration participants reflected upon was around ensuring responses were **accessible** and **inclusive** to all customers. This, for example, included making sure that ideas which might involve online or app banking could also be accessed by those who only bank via telephone or in-branch (for banks that offer in-branch banking). It was also reflected that the route someone uses to disclose should not impact the response they receive, with one participant saying 'just because the information comes through the app or comes through the branch doesn't make one or the other more... valuable'. For all victim-survivors, but particularly for those who are disabled, it is

important that they can access their banking services in a way that feels safe and is accessible to them, including by being able to speak to a human or go in-branch, if they wish to do so. This was powerfully demonstrated by one of the victim-survivors who participated in the research:

“Going into a branch makes all the difference for me. I’m a disabled person, but also, I find that one-to-one interaction hugely important. Time and time again, I have benefited from having a face-to-face conversation with somebody in a branch. It has literally saved me on a number of occasions.”

With an average of 53 bank branches closing every month over the last 10 years,²⁹ it is vital that victim-survivors do not lose access to face-to-face services. In-branch interactions offer a key space for victim-survivors to access support (as demonstrated by the Safe Spaces scheme) and for staff to recognise signs of economic abuse. This human interaction was felt by many of our participants to be key and it is therefore positive that banking hubs are opening across the UK.³⁰

In addition, participants also spoke about how banks’ materials, including information on economic abuse, need to be presented clearly and with accessible language, including with different options for those with access needs, such as text relay or sign language. They should also be inclusive of victim-survivors from a wide range of backgrounds, including of different classes or ethnicities.

The barriers to implementing the specific responses, at times, led banking participants to reflect that they had not always shared what the potential difficulties in implementing certain ideas could be in their discussions with victim-survivors. For example, one shared that ‘I was very conscious not to keep saying’ about possible barriers, as they did not want to negatively impact the idea-generating stage of the research and risk making victim-survivors feel that they were not being listened to. This is therefore a tension that must be managed in participatory design work with victim-survivors and professionals going forward.

6. The need for more proactive responses

As mentioned above, ways to easily enable victim-survivors to disclose experiencing economic abuse were considered by participants. In addition to this, however, there were numerous discussions around how banks could more proactively recognise economic abuse, **without the onus being on a victim-survivor** to disclose. This was also felt to be important given that many victim-survivors struggle to identify the abuse, and that recognition of economic abuse can vary across different demographic groups.¹ Indeed, some of the victim-survivors in this project shared they were not initially aware that they were experiencing abuse, as well as the barriers to disclosing to a bank:

“I didn’t know I was being coerced, I had no idea.”

Banks seem very scary to me, so I wouldn’t even want to go and try and engage in that.

There’s this assumed focus here on the victim, and for the victim to communicate the problem which in itself is a risk, and it’s also really hard to do. It just takes a lot of courage to speak out against it to the bank and to do that safely.

Banks are clearly in the difficult position of not being able to support victim-survivors if they do not know they are experiencing abuse, but our participants spoke about the potential ways banks might be able to **proactively detect economic abuse**. This could include developing technologies such as models to recognise patterns or signs of economic abuse within customers’ accounts (potentially building on work around gambling harms and fraud prevention measures). Both

banking professionals and victim-survivors felt that there was significant potential in the amount of data that financial services hold on customers and using this to spot patterns of economic abuse. As well as this, participants believed that there was potential in technology to be able to spot signs of coercion, such as stress (for example, in someone's voice), changes in how often someone is accessing their account, or that someone else is in the background of a phone call. Throughout this, however, the importance of **human oversight** was stressed as being vital.

Some banking participants also reflected on whether financial services are being proactive enough around economic abuse, with one saying *'I still don't feel like we're in that proactive space'*. For example, one participant shared that unusual transactions can be proactively responded to when it is thought they are linked to scams or to fraud, but that this does not happen for economic abuse.

Similarly, victim-survivors reflected on how it often felt like the responsibility was on them to disclose and seek support, to pay debts or mortgages used by the perpetrator to harm them, or to gather evidence of the abuse. A common theme of discussions was therefore around **more responses to perpetrators** to make them responsible for their actions, **and less onus being on victim-survivors**.

7. Opportunities for responding to economic abuse

In the discussions, participants spoke of a number of potential opportunities for banks to address economic abuse, some of which informed the development of the intervention ideas (and prioritised interventions) outlined further in the next section. There were many opportunities identified, including:

- **Adapting existing practices**, such as responses to fraud or gambling harm (such as spotting fraudulent behaviour or signs of gambling harm in accounts)
- **Additional security** steps or **enhanced verification** for transactions
- Treating situations on a **case-by-case basis** to ensure victim-survivors can receive **flexible support** that meets their needs
- The use of **code words**, including as a means for seeking support or as a security measure
- More **connections between banks and other agencies or systems**, such as the police and justice systems (including criminal, civil and family)
- Increased responses around **credit ratings** and **credit restoration**
- Increased links to specialist **domestic abuse services**
- The role of banks in **educating** customers about economic abuse, including young people
- Looking at the **evidence and patterns** of economic abuse available to banks
- **Flags** on accounts, such as domestic abuse markers or a 'don't lend to me' flag
- Additional **friction** in banking journeys, such as delayed transfers
- **Human support** and **oversight** of responses – particularly those which might rely on technology
- Cross **industry or interbank** collaboration, to develop responses where there are regulatory barriers or to create a sector-wide response
- **Treating joint customers** (i.e., those with joint products such as mortgages or joint accounts) as **'separate'** as much as possible
- **Secret accounts** for victim-survivors fleeing abuse

- **Specialist teams** in banks for economic abuse
- Making the most of **technological developments**, such as exploring new possibilities around pattern recognition, voice recognition, or biometric security features (e.g., fingerprint scanners or facial recognition) to confirm transactions
- Further development of practice around **'tell us once'** to avoid victim-survivors having to repeatedly disclose abuse
- The application of **tenants in common** to joint accounts, as can be applied to joint home ownership
- Changes to **Terms and Conditions** for products, helping to create **new normal practices** (i.e., making changes that are for all customers, not just victim-survivors)
- More **ways for victim-survivors to safely disclose** to banks

At the same time, banking professionals were aware of the balancing act they must perform to ensure other customers, who are not experiencing economic abuse, are not negatively impacted by such interventions. As one banking participant explained:

“But actually, that same friction could for a, for a, for a customer in a healthy relationship, could actually be more detrimental. So it's things like that, that actually you have to balance that out.”

This was particularly relevant when discussing positive friction (e.g., introducing a delay to transactions). As another banking participant pointed out, *adding* friction is in contention with other areas of banking where *'we're constantly trying to remove friction from journeys to make it easier'*. Similarly, when discussing the potential of hiding information in accounts, another banking participant reflected that *'in the last few years, there's been such a huge push for increasing amounts of information related to transactions that we display...a lot of customers are asking for that'*.

The idea that introducing friction is a conflicting design requirement – beneficial for some and bothersome to others – reflects a traditional conception of financial services. In this traditional view, financial services must be standardised and homogenised, behaving in the exact same way for all customers, independently of their personal circumstances. This leaves little room for individualised and flexible service provision. However, the delivery of financial services via digital channels opens new opportunities for flexibility and personalisation which are currently under-utilised. In principle, allowing victim-survivors to choose which information is visible in their digital banking interfaces, or to temporarily block themselves from submitting online applications for credit products, is certainly possible from a technical standpoint, even if it would require investment in software development. In fact, similar approaches are currently being deployed for gambling prevention and spending management purposes.³¹

Intervention ideas

In recognition of the hard work, expertise and consideration participants put into designing their ideas, the table below includes a summary of all the intervention ideas that victim-survivors and banking professionals created together. These are followed by the two prioritised intervention ideas that were selected by victim-survivors during the design prioritisation session, and which have been illustrated. As stated previously, there were four prioritised ideas which were combined into two illustrated interventions, due to their complementary focus.

As the sessions were designed to envision new ways of responding to economic abuse that are currently missing from financial services, the ideas below are not necessarily ready-to-implement interventions. We know there will be a range of factors that financial services will need to consider before being able to implement the ideas, and that different institutions may face different challenges. Some interventions may also require regulatory or legal changes. Nevertheless, we hope the ideas are seen as useful starting points for the development of new innovations that better protect victim-survivors of economic abuse within the financial services sector – whether implemented by specific institutions, or indeed across the industry. We would encourage financial services to use our Safety by Design Principles (see pg 20), especially when thinking about minimising risks (such as a perpetrator misusing a new feature designed to help victim-survivors). We would also strongly encourage financial services that are interested in making such changes to reach out to the research team and SEA for support.

As there were some common themes and complementary ideas within both groups' proposed interventions, some ideas have been combined in order to reduce repetition.

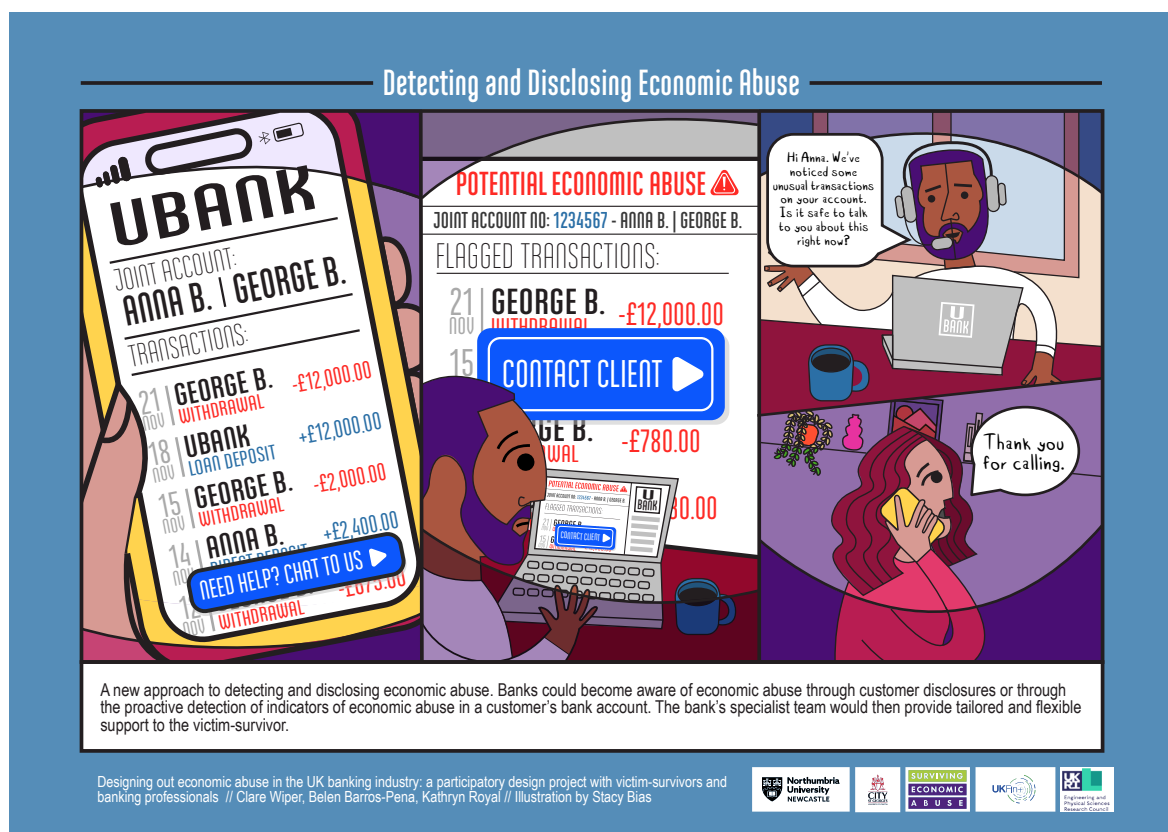
Idea name	Summary
Industry wide call for help	An industry wide call for help , similar to the 'Ask for Angela' scheme adopted in bars. A digital button (e.g. in a loan application web page) or a code word that could be used without alerting a perpetrator. It would trigger human contact from a specialist at the bank to confirm that the call for help was intentional, and to discuss how to support the victim-survivor with a range of actions (e.g. blocking a transaction, signposting to domestic abuse support).
Hide payment references	Ability to hide payment references involving interbank collaboration and a standardised approach across banks. It would involve a customer disclosing receiving payment references that are upsetting to them or that they do not want to see. The bank would then offer specialist support and gain the customer's consent to alert the abuser's bank . The abuser's bank would then contact the abuser to tell them the messages are in breach of their Terms and Conditions . If the behaviour continues, consequences could escalate (e.g. flagging to police, unbanking the abuser). It would further develop existing responses on hiding abusive payment references.

Idea name	Summary
Safe online banking mode	<p>A 'safe mode' for logging into digital banking, both web and mobile app. Customers could customise what is visible in the standard, non-safe mode, with full account information visible only in safe mode. There would be more complex authentication needed to access safe mode.</p> <p>Visibility settings would include options to hide accounts (such as a flee savings account), balance, or transaction locations; setting a safe location for certain transactions; and blocking applications for new products or changes to personal details. There would also be a fast exit button, which would then trigger a full, 'safe mode' login to come back into the account.</p>
Joint mortgage checks	<p>Introducing separate checks for joint mortgage holders. This includes at the time of applying, to ensure that both parties are fully consenting. Individual checks would be done via separate video calls or in person, but they must take place individually and separately from the other party.</p> <p>This would also involve individual yearly financial health checks built into the annual mortgage statement process. This would give each customer the opportunity to confirm that they are still happy with the joint product. If there is a disclosure, customer will be referred to human support from trained staff.-</p>
Active detection/survey	<p>This could be part of detection, where a bank sends customers a survey to find out more about their spending habits, which could help to identify abnormal transactions that could be a sign of economic abuse. This could link in with other methods of detection, and include routes to support.</p>
Coerced signature detection	<p>This involves introducing friction around potential coerced debt and contacting a customer in suspected cases of coercion. If a bank declines the transaction, it would be with support in place and making it clear that the decline was due to the bank, and not the victim-survivor.</p>
Economic abuse education in schools	<p>This involves banks playing a role in education around economic abuse in schools, supporting awareness-raising and prevention. It could also normalise conversations about economic abuse or managing finances in a relationship.</p>
Remedying coerced debt	<p>A response to coerced debt which involves looking at patterns within a customer's account, and identifying how a coerced debt has been used (for example, if it was sent to the perpetrator's account). Banks could explore debt write offs by seeing a victim has not benefited from the debt, look at restoring a credit file and hold the perpetrator to account using the evidence and links to other banks and justice systems.</p>
Lending flags	<p>Customers could opt to add flags to their account around lending which would be visible to the bank, such as 'don't lend to me'. If a lending application was made, the bank could then pause going ahead on this using a generic script so that the perpetrator would not be suspicious and that responsibility would not be placed on the victim-survivor for the application being paused. This could build on practices around gambling harm.</p>
National database	<p>This would be a large-scale 'tell us once' scheme where victim-survivors could choose to be registered on a database to prevent them having to repeatedly disclose their experiences. This could involve cross-sector working (e.g. between courts and banks). In addition, this could involve a database of ID for victim-survivors who may have had their ID destroyed by an abuser, or who had to leave it behind when fleeing. This could help with access to other key economic resources, such as mobile phone contracts.</p>

Idea name	Summary
Secret accounts	A secret account that could be used by victim-survivors to safely hide money (e.g. for fleeing). There could be features such as transactions to this account not being visible to a customer.
Safe correspondence address	This would allow victim-survivors to set a safe address for postal correspondence from a bank, such as a friend or family member, a PO Box or even their local bank branch .
Additional security and confirmation	This would involve requiring additional security confirmation steps for certain transactions, adding friction points to a banking journey.
Voice recognition	Utilising voice recognition when a bank account is opened, so that later on, technology could be used to detect distress or coercion (such as someone in the background) in a telephone banking journey. In branch, this could be alongside staff training to support staff to detect signs of economic abuse .
Joint account data sharing	This would give joint account holders more options around what is shared with the other account holder , for example, instant spending notifications. There could also be additional settings, such as only being able to make payments from the account over a certain amount if both account holders are in the same room.
Transaction history to support victim-survivors	This involves looking at a victim-survivor's banking history in a positive way to empower them. For example, showing that they have been able to meet financial obligations (such as paying bills on time) to support a loan application that might otherwise be declined. Such a loan could support a victim-survivor to flee or with other essential costs. This would help to prevent economic abuse from negatively impacting a victim-survivor's future and shift to using financial history to help victim-survivors. For a wider reach, this information could be shared with other creditors. In addition, it would involve no longer using financial history as a form of authentication (e.g. asking about recent transactions), which could be misused by a perpetrator, or settings for how much historical information is available online or in an app.
Interbank responses to perpetrators	This involves developing responses to perpetrators, using interbank collaboration . For example, letting other banks know that a perpetrator has been unbanked for sending abusive payment references, or adapting existing fraud systems like CIFAS to apply fraud markers to perpetrators.
Proactive withdrawal warning	This involves looking at patterns of money leaving an account , such as money consistently going to a perpetrator's account from a victim-survivor's. This could include putting positive friction in place for joint accounts to prevent one account holder from moving a certain percentage out of the joint account.
Reparation and support	This explored reparations for economic abuse, such as debt write-offs, restoring credit ratings or making credit ratings more individualised (e.g. if an abuser stopped paying the mortgage and this impacted the victim-survivor's credit score). In addition, it explored banks offering further support to victim-survivors (such as access to legal advice or a forensic accountant).

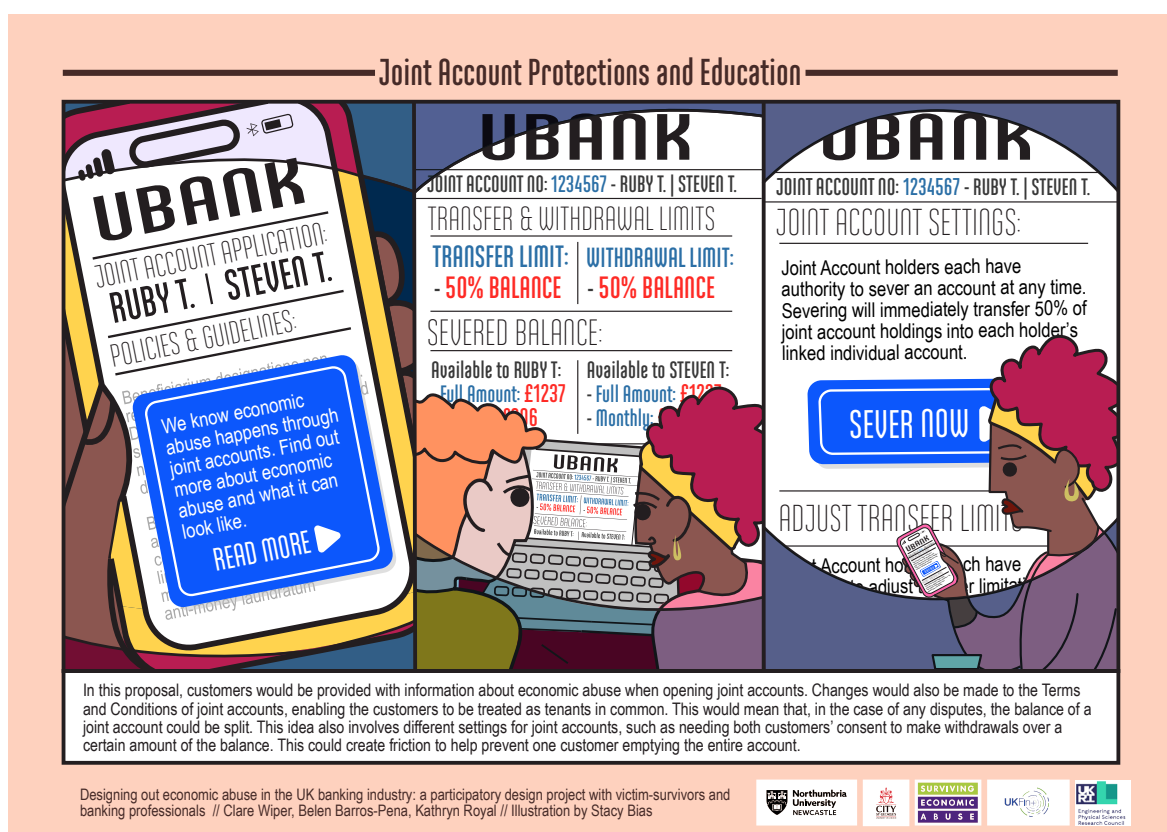
Prioritised Ideas

Detecting and Disclosing Economic Abuse



In this idea, there are **two routes for a bank to become aware of economic abuse**: through a **customer disclosure** and through the **bank proactively detecting abuse**. For cases that were detected, there would be **human oversight** of the detection to ensure it was accurate. Once the bank was aware, and no matter how they became aware of the abuse, victim-survivors would be offered **specialist support** from **trained, trauma-informed staff** in the bank, who would provide the victim-survivor with **flexible solutions** that meet their need and consider their safety.

Joint Account Protections and Education



This idea involves changing the **Terms and Conditions** of joint accounts so that they could be treated as **tenants in common**. This is an existing option for joint home ownership. This change would allow banks to **split the balance** of a joint account in cases of abuse. There would be **additional settings**, such as requiring **both customers' consent** for withdrawals over a certain amount, helping to **add friction**. When opening a joint account, **all customers** would also be provided with **information on economic abuse**.

The prioritised intervention ideas highlight the areas and services that participants felt were most urgent to address and which were felt to cause the most harm to victim-survivors. Therefore, it is not only the specific ideas highlighted above that are valuable, but also the identification that these are areas of financial services that were felt to be most in need of change, and which could have the most impact if changes were made. Our participants reflected on the value and difference that the interventions could make:

- “It would massively make a difference. (Victim-survivor)
- “I think those [interventions] will be really valuable. (Banking participant)
- “I do think they are all realistic things. I don't think we were coming up with ideas in the session that were really, really tricky. (Banking participant)
- “Knowing that [response] is there as well, I feel like that would change so many people's lives. (Victim-survivor)

Conclusion

This research demonstrates the value and the importance of involving victim-survivors of economic abuse in the design of financial products and services. Using participatory design methods, victim-survivors and banking professionals were supported to develop a range of intervention ideas that have the potential to design out economic abuse in the UK banking industry. We are incredibly grateful to our participants for their commitment and contributions to this research.

Common themes emerging from the design sessions included the need to consider victim-survivor safety at all stages of the product and service design process; the importance of human oversight and involvement when responding to economic abuse; the need for more proactive detection of economic abuse within the banking sector, as well as more flexible support; the importance of holding perpetrators of economic abuse to account for their behaviour; and the need for cross-industry collaboration to prevent economic abuse.

This report showcases the range of intervention ideas that participants designed together over the course of the project. The research team recognises that there will be multiple steps to follow before these ideas can be implemented in practice. We are therefore issuing a **Call to Action** to the financial services sector – will you work with us to examine the feasibility of these ideas and to explore how they might be implemented to create positive change for victim-survivors of economic abuse?

Surviving Economic Abuse (SEA) offers **specialist consultancy** to help organisations build safer, more survivor-centred systems. Drawing on expertise in financial services and lived experience, SEA works with clients to identify, understand and address economic abuse within their products, policies and services. If you are ready to take inclusive design to the next level, SEA offers both **lived experience workshops** and **expertise in participatory design** to explore how your products, policies or systems impact customers experiencing economic abuse.

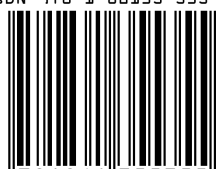
Contact SEA for more information on undertaking inclusive design in your firm

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