

**ECONOMIC ABUSE AND MORTGAGES:
WHAT BROKERS NEED TO
KNOW AND HOW TO RESPOND**



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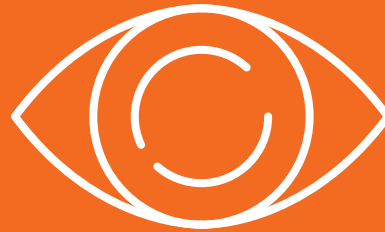
INTRO

Mortgage brokers are often one of the first professionals clients speak to about their financial situation. In most cases, those conversations focus on affordability, rates or the next step in a property journey.

But occasionally a client may raise concerns about money, control or financial pressure within a relationship.

Economic abuse is more common than people realise. It can affect someone's financial life in many ways, including their mortgage. In some cases, a person's home can be used as a tool of control. Because brokers sit at the centre of key financial decisions, you may find yourself hearing things that go beyond the usual scope of a mortgage case.

This guide aims to help you recognise some of the signs of economic abuse, respond appropriately and know where specialist support is available. It isn't about diagnosing abuse or going beyond your professional role. Instead, it focuses on awareness and practical next steps that can support both you and your client.



AT A GLANCE

4.2 million women experienced economic abuse in the last year.

750,000 women experienced joint mortgage economic abuse.

Of those, 78% felt unable to leave their partner or an unsafe living arrangement due to abuse through the joint mortgage.

Mortgage brokers may encounter situations where financial control affects a client's ability to manage their mortgage or wider finances.

This guide helps you:

- Understand what economic abuse is and how it can affect mortgage cases.
- Recognise some of the signs that may appear during client conversations.
- Respond appropriately while staying within your professional role.
- Know where to signpost clients for specialist support.

*research conducted by Surviving Economic Abuse



WHY THIS MATTERS FOR BROKERS

Economic abuse is more widespread than many people realise. [Research](#) shows that whilst anyone can experience economic abuse, it disproportionately impacts women. The charity Surviving Economic Abuse have found that **over 4 million women in the UK experienced economic abuse in the last year**, a figure which would significantly increase if men and non-binary individuals were included.

For brokers, this means the issue may surface during conversations about mortgages, credit histories or property ownership.

Economic abuse is often hidden, and it frequently intersects with mortgages. Research published by Surviving Economic Abuse found that 750,000 women had experienced joint mortgage economic abuse from a current or former partner in the last 2 years.

Of those, 78% felt unable to leave their partner or an unsafe living arrangement due to abuse through the joint mortgage. Heightening their risk of physical and financial harm.

Further 89% experienced negative mental health impacts because of the abuse, such as anxiety, depression, panic attacks, or suicidal thoughts.

In many cases, the risk becomes more visible during key financial events such as separation, a remortgage, or the sale of a property. These are moments when financial arrangements change and decisions about liability, ownership, or payments come into focus.

For brokers, this means you may encounter situations where a client appears under pressure or struggling to navigate financial decisions involving another party.

Mortgage arrangements themselves can sometimes become part of the abusive behaviour. Joint financial commitments, credit histories, and shared liabilities can create complex situations when relationships break down or when one party is exerting control over the other party as a form of economic abuse.

For many brokers, these conversations are rare. But when they do happen, they can feel difficult to navigate.

The aim here isn't to replace the valuable role of specialist domestic abuse services who can support customers experiencing these issues. Instead, it's about recognising when something may not be straightforward, responding calmly and safely, and knowing where specialist organisations can help. This is why safe, informed responses are increasingly expected under Consumer Duty.



INSIGHT FROM SURVIVORS

"Money doesn't make you happy, but without it there's nowhere to go. That's why, for me, economic abuse is the greatest form of control."

**Expert by Experience,
Surviving Economic Abuse**



WHAT ECONOMIC ABUSE MEANS IN PRACTICE

Economic abuse is a form of coercive or controlling behaviour that affects a person's ability to acquire, use or maintain financial resources. It is recognised as a distinct form of domestic abuse within the **Domestic Abuse Act 2021** in England and Wales, reflecting the significant impact financial control can have on people's lives.

It often occurs within intimate partner relationships and can involve controlling money, building debt in another person's name, or restricting access to financial resources.

Unlike general financial difficulty, economic abuse often involves deliberate restriction, sabotage, or exploitation of someone's financial situation.

Examples can include:



Restricting access to bank accounts or financial information.



Preventing a partner from working or controlling their income.



Building debt in someone else's name.



Refusing to cooperate with shared financial obligations.

It's important to remember that anyone can be affected, and the treatments in this guide are for the benefit of all brokers and customers. Clients may not use the language of economic abuse themselves. Research by Surviving Economic Abuse suggests that nearly half of people experiencing economic abuse did not recognise it as such.

Instead, they might describe specific financial problems or pressures they're experiencing.





HOW ECONOMIC ABUSE CAN APPEAR IN MORTGAGE CASES

For brokers, economic abuse may become visible through the practical realities of managing a mortgage.

Sometimes the signs are subtle. In other cases, they may become clearer during discussions about ownership, payments or consent.

Examples brokers sometimes encounter include:



One party refusing to engage with a remortgage or property sale.



Mortgage payments suddenly stopping, or falling into arrears, despite previous stability.



A partner withholding consent for changes that would resolve financial difficulties.



Credit records being damaged by actions taken by another party.

Joint and several liability can also create challenges. Because both parties remain responsible for the mortgage, one person's behaviour may have a direct impact on the other's financial position and physical safety. The mortgage can be used to trap the victim-survivor and can make it harder to leave an unsafe situation.

When these situations arise, clients may feel frustrated, anxious, or afraid about their options.

For brokers, recognising that these circumstances can sometimes reflect wider patterns of control can help guide the next conversation.





RED FLAGS AND MOMENTS TO PAY ATTENTION

Economic abuse rarely presents as a single obvious indicator. More often, it becomes visible through patterns or repeated situations that don't quite add up.

Some examples brokers might notice include:



A client struggling to access financial documents or information.



A client expressing fear, confusion, or pressure around financial decisions.



One party controlling communication or insisting on being present during discussions, or it could also be that one party disengages and refuses to co-operate.



One party refusing to engage with or agree to mortgage changes (such as a sale, remortgage or revised terms), even where these would benefit both parties financially.

It's important not to jump to conclusions. Many complex mortgage cases involve difficult circumstances that have nothing to do with abuse.

However, when patterns emerge, it can be helpful to approach the conversation with sensitivity and awareness. Often, simply creating space for a client to explain their situation can be the most valuable step. The client is the best judge of their own safety and situation.





CASE STUDY

WHEN MORTGAGE ARRANGEMENTS BECOME A BARRIER

Jenny, (not her real name) approached a broker following separation from her partner. Despite being excluded from the family home, she remained jointly liable for the mortgage while also covering rent and arrears.

Her partner refused to cooperate with resolving the mortgage, leaving her financially exposed through no fault of her own.

Although her lender was aware of the situation, information was not shared across teams. Jenny was required to repeatedly explain her circumstances, which added to the stress of an already difficult situation.

With support from an intermediary, who advocated for Jenny, her case was escalated and a solution was eventually secured, allowing her to regain control of the mortgage.

However, when she later attempted to move to a more affordable property, several lenders declined her application due to historic arrears linked to the abuse. A successful outcome was only achieved through a lender willing to take a more flexible approach.



"Financial freedom had felt impossible for so long... this has given me hope."

'Jenny' a Meet Margo client

(an intermediary service, highlighting the role brokers and advisers can play in supporting clients through complex situations.)

"This situation highlights how limited the options are for victim-survivors when it comes to their mortgage. Accord was her only option as a high street lender; if they had not approved, the only remaining route would have been via a specialist lender, which would mean higher rates and higher payments."

Claire Towe, co-founder at Meet Margo





WHAT THIS HIGHLIGHTS FOR BROKERS

- Economic abuse can create financial outcomes that don't reflect a client's true situation.
- Repeated disclosures across different teams can be retraumatizing for clients.
- Rigid processes can limit fair outcomes and can also inadvertently allow the abuse to continue, even where circumstances are understood.
- Brokers and intermediaries can play a key role in advocating for clients.



"As a busy brokerage focused on supporting more women into homeownership, one of the most alarming things we've uncovered is just how often mortgages are being used as tools of control, particularly when it comes to couples separating.

Every one of us has likely advised or supported someone experiencing economic abuse, even if we didn't recognise it at the time. The reality is it's happening on our watch, through our products and across our industry far more than we think, and it also carries a real emotional impact for advisers supporting these cases.

Data shows victim-survivors are more likely to open up to someone in financial services than to police or support services. That means we're often the first people they turn to, and the ones best placed to spot when something doesn't feel right.

This is why it has to be taken seriously as part of everyday mortgage advice, not as an edge case. We need to equip advisers with the confidence and awareness to ask better questions, recognise the signs, and respond appropriately when something feels wrong.

We all have a responsibility to act, so that no customer on our watch is ever left feeling trapped in their mortgage, or their home."

Claire Towe, co-founder at Meet Margo



HOW BROKERS CAN RESPOND SAFELY AND APPROPRIATELY

If a client raises concerns or appears under financial pressure, your role remains focused on providing mortgage advice and managing the case professionally.

Small adjustments in how you approach conversations can make a meaningful difference. A calm, practical approach helps clients feel supported without adding pressure.



DO

- Listen and believe without judgement, and allow the client time to explain their situation.
- Be mindful that communications may not always be private and confirm the safest communication channel.
- Express concern and show professional curiosity – acknowledge what the customer has shared, let them know help is available and that they are not alone.
- Use gentle, open questions if appropriate to understand their needs, while avoiding anything that feels intrusive or pressures them to disclose more than they wish.
- Explain mortgage options clearly and calmly.
- Keep notes brief and factual, only record what's necessary to manage the case safely — this also protects the customer if joint records are requested by the abuser through a Subject Access Request. This avoids the customer having to retell their story. [As experienced by Jenny in her case]
- **Recognise when to escalate safeguarding concerns**
 - If there is an immediate risk of harm, suicidal ideation or a child safeguarding concern.
 - Follow your organisation's safeguarding procedures and escalate appropriately.
 - Where appropriate and with the client's consent, signpost to specialist external support.

These conversations can be difficult. Where needed, it's important for brokers to seek appropriate support within their organisation and look after their own wellbeing.



AVOID

- Making assumptions about what a client is experiencing, or giving personal opinions about what they should do.
- Using labels such as “vulnerable client” without context or consent and avoid recording unnecessary or sensitive details about the abuse itself.
- Putting the client at risk of harm by confronting the other party directly or asking the client to contact the other party themselves.
- Asking questions that could place the client under additional pressure or make assumptions about what will keep the client safe - you should always check and agree on the next steps together.

Many people experiencing economic abuse do not identify with labels such as “vulnerable”. Focusing on the client’s situation, and listening carefully to how they describe it, can help keep conversations respectful, safe and supportive.

In many cases, the most appropriate step is to signpost the client to organisations that specialise in supporting people experiencing economic abuse.





SIGNPOSTING AND SPECIALIST SUPPORT

Mortgage brokers are not expected to manage situations involving abuse. Specialist organisations exist to provide support, advice and guidance.

Where appropriate and with the client's consent, you can share details of organisations such as [Surviving Economic Abuse](#), which provides information and resources about the support available for individuals and guidance, training and consultancy for professionals.

Signposting ensures clients can access specialist help while brokers stay focused on their role to provide flexible and tailored support with the mortgage.

KEY TAKEAWAYS FOR BROKERS

Economic abuse can intersect with mortgage cases more often than many people expect.

For brokers, awareness is often the most important first step. Simply recognising that economic abuse can intersect with financial decisions may help clients feel heard and guide them towards the right support.

Recognising potential warning signs, responding calmly, and knowing where to signpost clients for specialist support can make a meaningful difference.

Your role remains focused on managing mortgage cases professionally and providing flexible and tailored support, which might involve advocating for the client with mortgage providers. However, by understanding how financial control can affect clients' situations, you can help ensure conversations are handled with care and clients are guided towards appropriate support.



SUPPORT AND FURTHER RESOURCES



Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. All our work is shaped by the Experts by Experience Group – a network of women who have experienced economic abuse and whose expertise informs everything we do. We work to save lives and stop economic abuse forever.

SEA provided vital information and resources on economic abuse for victim-survivors: <https://survivingeconomicabuse.org/i-need-help/>. It also has a list of organisations that can help: [Organisations that can help - Surviving Economic Abuse](#)

SEA provides resources, specialist training and tailored support via their consultancy services to help financial services firms to embed safe, survivor-centred practice at every level: <https://survivingeconomicabuse.org/im-supporting-someone/information-for-financial-services/>

RESEARCH BY SURVIVING ECONOMIC ABUSE

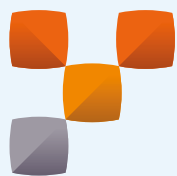
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We would like to thank Surviving Economic Abuse (SEA) for their collaboration and expert input in developing this guide.

DISCLAIMER

The information in this guide is for general information purposes only and does not constitute financial or professional advice.



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