



**SURVIVING
ECONOMIC
A B U S E**

Economic abuse and the coronavirus (COVID-19) outbreak

Building safety

The situation is changing rapidly in the UK as the government implements measures in response to the coronavirus outbreak.

Recommended measures such as limiting social contact, not going to work and self-isolating at home can have implications if you are experiencing economic abuse. You may be worried about your physical safety and your economic situation.

This resource is designed to support your economic wellbeing and your safety if you are living with someone who abuses you. It also contains information on financial support that is available.

You are not alone, and support is available during these extraordinary times.

Signs of economic abuse

Economic abuse often occurs alongside other forms of abuse and is commonly part of a pattern of behaviour through which abusers seek to control their victims.

Social distancing and isolation measures necessary to control the spread of the virus may reinforce the power that an abuser has over you.

For instance, an abusive partner might:

- use the outbreak as an excuse to gain or increase their control over your economic situation
- interfere with your ability to work by insisting you are responsible for childcare, or prevent you from accessing the equipment you need to work at home (such as a laptop or phone)
- use the current uncertainty to suggest you 'cut back' on heating, food and other essentials, or withhold necessary items such as food, medicine, hand sanitiser or disinfectants
- try to prevent you from accessing financial support that is available at this time, such as a break in mortgage payments

- increasingly monitor your phone, laptop or other communication devices
- make it harder to stay socially connected with others, so that the barriers to reaching out for help and accessing economic resources may seem even greater.

The abuser may also use the virus outbreak as a way to justify their behaviour.

See our resource '[What is economic abuse](#)' for other signs to look out for if you are worried about this type of abuse.

Your safety at home

We know that home is not always a safe place for everyone to be. Spending more time with the abuser at home may increase your risk of being harmed and raise concerns about your options for being safe.

The resources that friends and family might normally have been able to provide might no longer be available, such as a spare room for a night or some money to lend you. Money that you might have been saving to leave your partner might also now be needed for other things.

If you are allowed to work, then your workplace may have been somewhere you

felt safe and were able to access support. Having to work from home might change this.

You may feel worried about where you can turn with the current measures in place, and may wonder what support is available.

If you are in immediate danger

Call the police on 999

There is a lot that the police can do to help you, and keeping you and any children safe will be their top priority. There are steps that the police can take to remove the abuser from your home if you are at risk. For more information on how the police can support you, [see our resource on this topic](#).

Court proceedings

If you are in the middle of criminal or civil court proceedings, for instance seeking a non-molestation or occupation order, you may be concerned about how the coronavirus outbreak will affect your situation.

See the [guidance from HM Courts and Tribunal Service and the Ministry of Justice](#) for information on how court and tribunal proceedings may be affected. Any changes will be communicated by email or phone.

If you are not in immediate danger but need support

Call a domestic violence helpline

Phone and online helplines will be more important than ever at this time.

- **National Domestic Abuse Helpline (England):** A confidential, 24-hour service run by Refuge. Call on **0808 2000 247** or access the service online. You can set a codeword and send a message to the helpline to either contact you by phone or email. They can also contact an alternative number you provide, such as for a friend's phone. If you are asking them to contact you by email, it is important your email is safe and not checked by the abuser. See more information on online safety below.
- **Women's Aid online chat:** Chat directly

with a Women's Aid support worker (Mon–Fri, 10am–4pm; Sat–Sun 10am–12pm).

- **Live Fear-Free Helpline (Wales):** A 24-hour service available on **0808 80 10 800**. Live chat is available or you can email info@livefearfreehelpline.wales. A 24-hour text service can be accessed on **07860 077333**.
- **Domestic Abuse and Forced Marriage Helpline (Scotland):** A 24-hour service available on **0800 027 1234**. You can also email helpline@sdafmh.org.uk. An online chat service is also available.
- **Domestic and Sexual Abuse Helpline (Northern Ireland):** Managed by Nexus NI, the helpline is available 24-hours a day on **0808 802 1414**. You can also email help@dсахelpline.org or use the web chat service.
- **National LGBT Domestic Abuse Helpline:** Run by Galop, the service is available Mon, Tues and Fri, 10m–5pm; Weds and Thurs, 10am–8pm) on **0800 999 5428** or help@galop.org.uk.
- **Men's Advice Line:** Call on **0808 801 0327** (Mon and Weds, 9am–8pm; Tues, Thurs and Fri, 9am–5pm) or info@mensadviceline.org.uk. Web chat service also available.

Contact a local domestic abuse service

You can search for your local service on the [Women's Aid website](#) or on [Hestia's Bright Sky app](#). Many charities have ways to contact them online, which may help you hide the contact from the abuser.

Your local service can help you to think about steps you may want to take to stay safe, such as finding somewhere else to live where you will be away from the abuser. If you need financial support due to the virus outbreak, including if the abuser has forced you into debt, they will be able to refer you to other services, such as benefit and debt advice. If you are already being supported by a domestic abuse service, speak to them about a review of your safety and support plans if your living and working arrangements have changed.

Safety planning

While you are spending more time at home, there are some things you can do that may help keep you safe.

Keeping in touch

Try to find ways to keep in contact with family, friends, neighbours and colleagues that you can turn to for support. If your mobile phone is being monitored more than usual while you are at home, can you establish code words or phrases that the abuser will not understand?

Support from your employer

If your workplace has been a place of safety from the abuse you are experiencing at home, speak to your employer about ways of keeping in touch so that your work still provides some form of safety net. Ask your employer to call you regularly. Perhaps you can tell the abuser that your workplace has a policy of checking in daily to explain contact with work colleagues. Further to keeping in touch measures, your employer may have a specific domestic abuse policy or an employee assistance programme. Find out what support your employer can offer during this time.

Banking

You may need to make contact with your bank to report the abuser's behaviour or make changes to your accounts, if you feel it is safe to do so. Increased financial pressures due to work changes may also mean that you need to get in touch.

If contacting the bank could put you at risk of harm, find out if the bank has a live chat service online or within the mobile banking app. See more information below on coping with financial pressures at this time.

On 9 April, the Financial Conduct Authority announced a range of measures that banks and building societies should implement to support customers during the virus outbreak. Our resource '[How banks can help during the coronavirus outbreak](#)' has information on these measures, outlining the ways in which

your bank can help you and the financial support that they may be able to offer.

Credit ratings

The FCA have announced that firms must resume reporting to Credit Reference Agencies from 31 October 2020. This means that changes to your finances, such as a payment holiday, will impact your credit file.

Covering your tracks online

This may be more important than ever if you would normally use work time or a work computer to access information and support. The abuser may now have increased access to your devices, meaning it is especially important to cover your tracks where possible. [This guide from Women's Aid](#) includes information on private browsing mode, which stores no information about your activity, using different browsers. There is also information about how to delete your browsing history. Further information about how to secure your email account/s is [available here](#). Refuge has a '[chat bot](#)' [service](#) that you can use to help secure your smartphone if you're worried that someone might be monitoring your mobile. Click the 'Tech Help' button.

Logging abusive behaviour safely

Keeping a record of abusive behaviour, including economic abuse, can be an important form of evidence that you may need for protections to be put in place. Being at home more with the abuser may mean that your devices are monitored more than usual, and you may need somewhere safe to record abusive behaviour. [Hestia's Bright Sky app](#) has a secure journal tool to record behaviour via text, audio, video or photo, without the content being stored on the device.

Securing important documents

With the abuser spending more time at home, you may have some concerns over the security of any important documents you have inside the house.

Can you share important documents with trusted family members or friends to keep safely in case you need them if you decide to leave? This might include a passport, other identity documents, bank statements, utility bills, and documents related to your home ownership or rental agreements. You may wish to keep these in an 'escape bag', including other items you will need in case you need to leave home quickly. Could you keep an escape bag with a friend or relative, too, in case it is not safe at home?

Further details on gathering important documents can be found in our resource '[Steps you can take towards economic safety](#)'.

Leaving the house

While many parts of the country are returning to normal, some local lockdowns may limit whether people can leave the house and for what reason.

It is important to remember that government guidelines state that [you are permitted to leave home at this time to escape the risk of injury or harm](#). Limitations on public transport may, however, mean it is harder to escape if you need to. Consider whether there are any local places where you could reach safety at this time, meaning you don't need to rely on limited public transport services. If you have a car, try to keep the fuel tank full in case you need to leave at short notice.

Economic stability

If you need to take measures to help control the coronavirus outbreak, you will understandably have concerns about how this might affect you financially or be used by the abuser to undermine your economic stability. You may be worried that you might lose your job, making it harder to leave the abuser and re-build your life independently. If you are self-employed or in a low-paid job, you may also have particular concerns.

There are some forms of economic support

that may be available, and there are some places that you can turn to for financial help. See our resource '[How banks can help during the coronavirus outbreak](#)' for more information on the support that banks, building societies and mortgage providers can offer.

Income

Coronavirus Job Retention Scheme

Under the Coronavirus Job Retention Scheme (or 'furlough'), you may be able to receive 80% of your monthly salary, up to £2,500 a month. While the government initially paid the full 80%, from 1 September the government has contributed 70%, with the employer paying the remaining 10%. On 1 October, the employer's contribution will rise to 20%.

Employers can also top up salaries further if they choose to. 'Retained' employees means people who are kept on the payroll, rather than laid off. The scheme covers the cost of wages backdated to 1 March and has been extended until 31 October.

Working part-time

From July, those who are able can work part-time and still receive support from the furlough scheme. For example, if you usually work five days per week, your employer could pay you to work three days per week and the furlough scheme would cover the other two.

Employment and sick pay

If you are an employee, you will usually be entitled to statutory sick pay (SSP) at the rate of £95.85 a week. Usually this is payable from the fourth day you are off sick, but statutory sick pay will be paid from the first day you are off sick if it is related to coronavirus.

You will usually need to earn at least £120 a week to be eligible for statutory sick pay. Your own employer's policy may differ, so it is worth checking what this is with your employer.

If you are not ill but following guidance to stay at home or self-isolate and you can't work from home, you may be able to claim [Employment and Support Allowance \(ESA\)](#). You may also be eligible for ESA if you need to take time off to care for a child who is ill with coronavirus or has been told to self-isolate.

Disputes over statutory sick pay

If you are in dispute with your employer about the payment of statutory sick pay, contact the [HM Revenue and Customs statutory pay dispute team](#) on **03000 560 630** (Mon–Thurs, 8.30am–5pm; Fri, 8.30am–4.30pm).

Employment and benefits entitlement

If you are an employee but you don't earn enough to be eligible for statutory sick pay, measures are in place that mean you may be able to claim Universal Credit and/or 'new style' Employment and Support Allowance (ESA). Contact the [Citizens Advice Help to Claim service](#) to find out if you may be eligible and for support in claiming.

School closures

You are legally entitled to take time off work to look after your children if school closures will affect you. This leave may be unpaid. However, employers can use the Coronavirus Job Retention Scheme for employees who are unable to work due to childcare commitments. Check with your employer what their policy is. See further information below on supporting children during school closures.

[This Q&A from Working Families](#) outlines your rights as a parent or carer at this time.

Self-isolation payments in high-risk areas

From 1 September, there is a [new payment scheme](#) for people on low incomes who need to self-isolate and are unable to work from home in areas of COVID-19 outbreaks.

If you are eligible and test positive for COVID-19, you will receive £130 to help support a 10-day period of self-isolation. If you live with others, they may need to self-isolate for 14 days, and will be entitled to a

payment of £182.

This benefit is only available to people currently receiving Universal Credit or Working Tax Credit. The government is currently trialling the benefit in particular areas.

Self-employment

Cash grants are available for people who are self-employed.

The scheme is open to those with a trading profit of less than £50,000 in 2018–19 or an average trading profit of less than £50,000 from 2016–17, 2017–18 and 2018–19. If you are self-employed, more than half of your income in these periods must have come from self-employment to qualify for a grant. You will only be eligible if you are already in self-employment and meet the conditions.

One grant is available for the months March, April and May, and is worth up to 80% of the average monthly trading profit over the last three years (up to £2,500 a month). A second grant is available for the months of June, July and August. This grant is worth up to 70% of average monthly trading profits and will be capped at a total of £6,570.

HMRC has contacted those it has identified are eligible for the scheme with details of how to apply. If you haven't received a letter, you can use the [HMRC online tool](#) to check your eligibility. You must apply for the second grant on or before on or before **19 October 2020**.

If you pay yourself a salary and dividends through your own company, you are not covered by the scheme. However, you will be covered by the Coronavirus Job Retention Scheme if you are paid through PAYE.

Before a grant payment is made, you can access business continuity loan if you have a business bank account. You can also access some benefits at an increased rate.

If you've paid enough National Insurance contributions, you may be able to claim

Employment and Support Allowance (ESA) if you're ill, or elements of Universal Credit if you need help with costs like children or housing. If you're self-employed and need to claim Universal Credit, rules around the minimum income to be able to claim have been suspended. This means that self-employed people can access Universal Credit in full, at the same rate as Statutory Sick Pay for employees.

Self-assessment tax payments for people who are self-employed have been deferred until January 2021.

Some gig-economy employers have said they will offer sick pay if you have to self-isolate because of coronavirus. If you're working in the gig economy, check with the company to find out what your rights are.

Business owners

The following support is available for businesses affected by the coronavirus.

- If you run a business employing 250 people or fewer, the government will fund the cost of statutory sick pay for up to 14 days.
- Through the Coronavirus Business Interruption Loan Scheme, businesses can borrow up to £5 million, with the first 12 months of the loan interest-free.
- A number of private lenders have made funds available to small businesses affected by the virus, including £2 billion from Lloyds Banking Group and £5 billion from NatWest.
- Business rates have been abolished for businesses in hospitality, retail and leisure.
- Grants for small businesses eligible for Small Business Rate Relief have increased from £3,000 to £10,000.
- £25,000 grants are available for many small businesses.
- VAT payments have been deferred.

If you run a business that is struggling due to coronavirus, call [Business Debtline](#) on **0800 197 6026** (Monday–Friday, 9am–8pm).

Benefit claimants

The Universal Credit standard allowance has been increased by £1,000 a year for the year following the virus outbreak. The Working Tax Credit basic element has also been increased by the same amount.

If you are not able to work or attend interviews because of coronavirus, your work search and work availability requirements will be removed for the period of sickness. Contact your work coach to let them know.

All face-to-face assessments for health and disability benefits have been suspended temporarily during the coronavirus outbreak.

If you are making a claim for Universal Credit, you can still apply for the Advance Payment, which is usually paid the same day.

Support for people with no recourse to public funds

If your immigration status is insecure, your visa or other paperwork may state that you have no recourse to public funds. This means there are certain welfare benefits that you are not entitled to receive in the UK.

If you have no recourse to public funds and are facing homelessness during the virus outbreak, contact your local council as alternative arrangements may be able to be put in place at this time to find accommodation for you. You should speak to an immigration adviser about your situation before contacting the local council.

This [factsheet from the No Recourse to Public Funds Network](#) has more information.

If your immigration status is not secure, you may be charged for some hospital treatment. **However, treatment for coronavirus is free for everybody, regardless of immigration status.** Advice from NHS 111, and treatment in a GP surgery or A&E department are also always free.

Our [resource on Economic abuse and no](#)

[recourse to public funds](#) contains more information on the support you are entitled to receive if your immigration documents state this rule.

More information

See the government's guidance on the coronavirus for more information:

- [Guidance for employees](#)
- [Coronavirus and claiming benefits](#)
- [Guidance for employers and businesses](#)
- [Support for businesses](#)
- [Financial help if you're self-employed](#)

UNISON has also produced [a guide on your rights at work](#), which may have some more useful information.

[Money Advice Service](#) and [Money Saving Expert](#) have further information on how the coronavirus may affect your entitlement to income from employment, statutory sick pay or benefits. There is also information on travel, if your travel plans have been disrupted as a result of the virus.

Support with essential costs

Mortgage payments

All banks should offer a break from mortgage payments for homeowners struggling with the financial effects of the coronavirus. This means that the payments will be deferred during this time.

Payment holidays were initially available for a period of three months, and this has been extended to 31 October 2020.

To access a mortgage payment holiday, contact your mortgage lender to tell them you are facing difficulties. You won't need to prove that your finances have suffered due to the virus. The break will not affect your credit rating but could increase future mortgage payments. It may help to speak to a money or debt advisor about your options. A payment holiday calculator is available [here](#).

You will need the consent of everyone on the mortgage in order to apply for a payment holiday. If you have a joint mortgage with the abuser and are concerned that they will not consent to this, many banks can look to override this. Our [resource on how banks can help](#) has more information.

If you were already behind with mortgage payments (in arrears), you may still be eligible for a payment holiday. You will need to discuss this with your lender, who can also outline any other options that you may have.

If you have an insurance policy that covers mortgage payments, this may also be an option if you can't or do not wish to take a payment holiday.

All property repossessions have also been put on hold until 31 October 2020.

Rental payments

If you are renting your home, you should not be evicted without sufficient notice during the coronavirus outbreak. From [29 August](#), landlords must give at least **six months' notice** of an eviction, unless other circumstances apply. For example, in cases of anti-social behaviour or over 6 months' accumulated rent arrears, they are only required to give 4 weeks' notice.

Emergency measures from 26 March to 28 August in England and Wales meant that you were entitled to a three-month notice period before eviction. This applied to social and privately rented accommodation.

Court action for eviction is on hold until 20 September 2020, which means landlords cannot get an eviction order and a bailiff (enforcement agent) will not evict you.

A landlord can still give you an eviction notice, but they cannot evict you. Once the notice period ends, they can get a court order to remove you from the property. However, court actions are still on hold until 20 September 2020.

In Scotland, landlords must give **six months'**

notice before taking steps to evict a tenant. This is reduced to three months in certain circumstances, such as antisocial and criminal behaviour, or where the landlord or their family must move into the property. These laws apply [at least until 30 September](#).

The Local Housing Allowance within Universal Credit is increasing so that it is guaranteed to cover at least 30% of market rents in your area.

Following the outbreak, the government urges landlords and tenants to work together on affordable repayments. The three-month mortgage payment holiday will apply to landlords during this time. See the [government website for more information](#).

See [further information on housing and the coronavirus](#) from Shelter.

Utilities

If you are in financial distress, your energy supplier can support you by reassessing debt repayments and bill payments, and reducing or pausing payments where necessary. Credit meters will not be disconnected at this time.

If you have a pre-payment meter and cannot add credit, speak to your supplier. You may be able to nominate a third party for credit top-ups, have a discretionary fund added to your credit, or have a pre-loaded top up card sent to you. See the [government website for more information](#).

Council Tax

If you live in England and receive Local Council Tax Support, your 2020/21 council tax bill will be reduced by £150. If your bill is less than £150, it will be reduced to zero.

You do not need to do anything to receive this support. The local authority should automatically re-bill you if you are eligible. You do not need to have been directly affected by the coronavirus to be eligible. People living in some areas may also be able to defer council tax payments. See [more information on the government website](#).

Insurance

If you are in financial difficulty and struggling to pay for insurance, speak to the insurer before cancelling your direct debit. If you have missed payments, the policy may still cover you through a 'non-forfeiture' clause.

The Financial Conduct Authority has announced further measures to support customers with the cost of insurance products. You can ask your insurer to re-assess the cover or type of products you need during this period. This could result in a lower premium. You can also ask them to waive fees or charges associated with changing the policy.

If an insurer cannot offer a lower premium through re-assessing the policy you require, they should offer a payment deferral. Where this cannot be offered, the insurer should provide alternative options, such as reduced payments or amending a repayment date. More information is available [from the Financial Conduct Authority](#).

Borrowing

You may need to borrow some money if you are now living off a reduced income. Some banks and building societies are offering temporary increases in credit card limits and refunds on credit card cash advance fees.

If you are struggling to pay credit card bills, many lenders will offer forbearance (more tolerance in enforcing payments). Some may offer repayment holidays and some may waive fees for missed payments. Check with your lender to see what support is available. Our resource '[How banks can help during the coronavirus outbreak](#)' has more information.

Essential supplies

If changes to your employment make the cost of food unaffordable, contact your local foodbank. You may need a referral from a local advice agency.

If you are struggling for essential supplies, many pubs and restaurants are providing a takeaway service. Some may offer reduced rates for those who are vulnerable. If you

have a medical condition that makes you extremely vulnerable, you can [register for help getting deliveries](#) of food and medicines. This service is only available in England. [Covid Mutual Aid](#) is also organising local groups to help deliver supplies.

Grants

Some organisations provide grants to people in financial difficulty. Search on the [Turn2Us website](#) to find out if you might be eligible for any grants to provide financial assistance. We have a list of some grants that you may be eligible to receive in [our resource 'Grants, benefits and financial help'](#). Your local authority may have further information on local organisations that could help.

Local council assistance schemes

Many local councils have a welfare assistance scheme for people on a low income who are experiencing financial difficulty. Contact your local council to see if they have a scheme and to find out if you are eligible. Some offer loans or grants, and some might offer support in other ways, such as food vouchers.

Access to cash

If you are unable to leave home, you may be able to ask a trusted family member or friend to withdraw cash for you at a Post Office through the 'Ask-a-friend' cash access scheme. If your bank or building society is part of the scheme, you can ask for a barcode to be sent to you via text, email or post for a specified amount. The person who goes to the Post Office for you can exchange the voucher for cash.

Supporting children

School closures

While most schools are re-opening, there may be further localised closures in areas with coronavirus outbreaks.

If a child needs specialist support, is vulnerable or has a parent who is a critical worker, educational provision will still be

available. If your child's school is closed, your local authority can let you know which alternative local school they can attend.

The government defines vulnerable children as: 'children who are supported by social care, those with safeguarding and welfare needs, including child in need plans, on child protection plans, 'looked after' children, young carers, disabled children and those with education, health and care (EHC) plans.'

[A full list of 'critical workers' is available.](#) It includes those working in health and social care, education and childcare, key public services, local government, food and necessary goods, public safety and national security, transport, utilities, communications and financial services.

The Department for Education has recognised that schools may want to support other children facing social difficulties. This could include living in a home where they are or a parent is abused. Contact your local authority to find out what support is available.

Schools can provide vouchers for food or meals for pupils who access free meals at school. Vouchers are issued at the school's discretion, and can be sent directly to you by post or email. The vouchers may also be of a higher value than a free school meal, recognising the higher food costs that you may have. See [further guidance on free school meals](#).

Schools re-opening

You may be concerned about an escalation of abuse when children return to school, particularly if the abuser is home more often due to other social-distancing measures.

For support and advice, you can call the National Domestic Abuse Helpline, run by Refuge, on **0808 2000 247**. If it is not safe to call, you can also contact them online or use the [Women's Aid's online chat service](#).

Financial support

If you are struggling to provide essentials like food and heating to support your children, you may be eligible for assistance from the local authority under section 17 of the Children Act 1989. This Act provides a general duty on all local authorities to safeguard and promote the welfare of all 'children in need' in their local area, including providing accommodation and financial support.

Contact your local authority Family and Children's Services department to request financial support under section 17 if you are struggling. This support may not be a cash payment but could help with things such as food, gas or electricity.

Child maintenance and child contact arrangements

An abuser may use the measures currently in place to refuse to pay child maintenance, or use you going to work as a reason to deny you contact with the children.

If you have concerns about child maintenance at this time, contact the [Child Maintenance Service](#). Rights of Women has produced [information on child contact arrangements](#), which you may also find useful.

Wellbeing

Spending more time at home – whether or not you live with the abuser – can have an impact on your emotional health and wellbeing. The uncertainty of the current situation may make you feel anxious about both your safety and your economic situation. You may not be able to access your usual support networks and may feel isolated and alone.

These feelings are all completely understandable, and support is available to help focus on your emotional wellbeing. Mind has produced information on [coronavirus and wellbeing](#), which you might find useful. Anxiety UK has [further information and](#)

[support resources](#) if the current situation is making you feel anxious.

If it is safe for you to do so, you may find comfort and support at this time in speaking to others experiencing economic abuse about what they are going through and how they are coping. [Women's Aid has a Survivors' Forum](#) that you may find useful for peer support and to help you feel more connected with others.

Some members of the [Experts by Experience Group](#), facilitated by Surviving Economic Abuse, have also shared some words of hope and encouragement that you might draw support from at this time.

“Don't be afraid to ask for help. Acknowledging your feelings is important.”

“Talk about your feelings with a trusted friend or family member.”

“This will end and normality will return.”

“You deserve to be happy.”

Further support

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances. Visit [the resources page of our website](#) for information including:

- Organisations that can help you
- Grants and financial help
- How banks can help
- Steps you can take to economic safety

