

**SURVIVING
ECONOMIC
A B U S E**

**The Cost of Covid-19:
Economic abuse throughout the pandemic
Briefing one – Employment and education**

***'He has disrupted my ability to work through emotional, verbal and physical abuse - this became pretty much non-stop.'* (Victim-survivor)**

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Standard Life Foundation has supported this project (reference 202005-GR000021) as part of its mission to contribute towards strategic change which improves financial well-being in the UK. The Foundation funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable foundation registered in Scotland (SC040877).

Key points

- Measures to stem the spread of the coronavirus have brought new and increased opportunities for perpetrators to interfere with women's employment and study – a form of economic abuse
- 45% of women told us that, as a result of the perpetrator's actions since the start of the outbreak, their employment or education situation had either significantly worsened or slightly worsened
- Perpetrators have been sabotaging women's ability to work or study through methods that include directly telling women not to work or study, refusing to do childcare, and hiding their equipment such as phones and computers
- Almost half of front-line professionals (47%) reported that victim-survivors they worked with had concerns around their safety whilst working from home, as did 11% of victim-survivors who responded

- One in three victim-survivors (34%) told SEA that they had made plans to change their employment or education situation prior to the outbreak which had been impacted by the abuse during the pandemic, such as no longer being able to afford to take courses
- Employers and educators must respond to the needs of victim-survivors in the pandemic through:
 - Ensuring staff are trained in domestic abuse, including economic abuse, so that they can respond effectively to cases – including within the pandemic
 - Developing and effectively implementing comprehensive policies on domestic abuse, including economic abuse, that reflect any variations in normal practice during the pandemic
 - Offering flexibility to support staff and students experiencing economic abuse throughout the pandemic that enables them to maintain their work and studies
 - Making regular contact with staff and students throughout the pandemic as part of their health and safety/safeguarding responsibilities, and be ready to signpost them to support where needed
 - Ensuring staff and students have the equipment they need to deliver their roles or studies during the pandemic and allow them to use this for personal reasons where helpful to deal with the abuse
 - Providing enhanced packages of support to victim-survivors of economic abuse throughout the pandemic.

1. The background to the Cost of Covid-19

In early 2020, the new coronavirus arrived in the United Kingdom. Now some months into the pandemic, it is clear that the virus itself, as well as the measures introduced to stem its spread and protect the economy, have negatively impacted on members of society. This includes increased risk of domestic abuse – of which economic abuse is a form.

To explore the experiences and needs of victim-survivors facing economic abuse from a current/former partner throughout the pandemic, Surviving Economic Abuse (SEA) launched a project to research these and develop recommendations for policy and practice. Funded by the Standard Life Foundation, *The Cost of Covid-19: Economic abuse through the pandemic* started with a survey of both victim-survivors, and the front-line professionals who work with them, followed by interviews.

The research explored a number of domains of everyday life linked to economic resources to see how victim-survivors had been impacted by the perpetrator's actions during the pandemic. These were:

- Employment and education
- Housing and accommodation
- Finances
- Welfare benefits
- Child maintenance
- Access to help and support
- Access to core necessities

SEA is preparing briefings on each of these areas. This briefing focuses on the impact of the perpetrator's actions on victim-survivors' ability to maintain employment or education throughout the pandemic. It includes both findings and recommendations which, if implemented, would ensure that victim-survivors are supported as best as possible throughout and following the current pandemic and any further ones that may arise in the future.

2. What is economic abuse?

***'I am in the early stages of wanting to leave but have no clue how I would be able to and how I could afford to.'* (Victim-survivor)**

Economic abuse is a form of domestic abuse where perpetrators seek to reinforce or create economic dependency and/or instability. This, in turn, limits women's choices and their ability to build or access safety. The term 'economic abuse' recognises that it is not just money and finances that can be controlled by an abuser (known as 'financial abuse') but also the things that money can buy, like food, clothing, transportation and housing.ⁱ Given it does not require physical proximity, economic abuse can continue, escalate or even start after separation and be experienced for many years.ⁱⁱ

Further, it rarely happens in isolation, with 86% of those reporting economic abuse also having experienced other forms of abuse.ⁱⁱⁱ 95% of domestic abuse victims experience economic abuse.^{iv}

Economic barriers to leaving can lead to women staying with an abusive partner for longer and experiencing more harm as a consequence.^v In this way, economic abuse underpins physical safety. Women who experience it are five times more likely to experience physical abuse^{vi} and are at increased risk of homicide^{vii} and suicide.^{viii} Further, lack of access to economic resources post separation is the primary reason women return to an abusive partner^{ix} and it makes the process of rebuilding an independent life challenging. One in four women reports experiencing economic abuse after leaving the abuser,^x and 60% of domestic abuse survivors are in debt as a result of economic abuse.^{xi}

3. Who took part in the research?

The research began with an online survey. This was aimed at victim-survivors and front-line professionals who work with them, with tailored questions for each group. At the conclusion of the survey, participants were offered the possibility to register their interest in an interview. A total of 560 people responded to the survey – 360 victim-survivors and 200 front line professionals – and a total of 47 interviews took place. This briefing is based on the findings of both the survey and interviews.

Because of the scope of the research, the first survey question for victim-survivors asked whether they were currently experiencing abuse. Whilst 83% (n=293) answered

'yes', 17% said 'no' (n=59) and were redirected out of the main survey to a page that invited them to share their experiences of past abuse and the pandemic. 14 victim survivors did so and over a third of these responses indicated that the victim-survivor was in fact still experiencing abuse. This highlights the need for further awareness of economic abuse amongst the public and services.

The survey for victim-survivors was open to all genders and residents of all countries, however the findings in this briefing are from responses that were provided by 253 women living in the UK who identified as currently experiencing abuse.^{xii} It also covers the findings from 173 front-line professionals based in the UK who responded to the survey. It is important to note that the majority of questions were optional and so responses will not always add up to the total number of respondents. Furthermore, as percentages are rounded, they may not always equate to 100.

Whilst full demographics information is in the briefing paper 'Cost of Covid-19: Demographics and Research Design', it is important to note that 90% of respondents were separated from the perpetrator, and 90% were no longer living with the perpetrator. This is unsurprising given that those in a relationship with, or living with, the perpetrator are likely to have felt less safe to respond; this is why we also engaged front-line professionals as they were likely to have been in touch with women less able to safely participate in the research. As such, it is vital to recognise that some of the most affected will have been unable to take part and that the sample size of this group is limited. Therefore, it is not necessarily representative of all victim-survivors who are still in a relationship or living with the perpetrator. Similarly, given the number of respondents, nor are the findings necessarily generalisable for all victim-survivors who have left the perpetrator but offer an important insight into the experiences of those who were able to take part in the research.

4. Findings: Employment and education, economic abuse and the covid-19 pandemic

***'The wider context of fear induced by the pandemic, job losses and social isolation greatly improves the perpetrator's ability to abuse as fear, limited access to work/money/education combined with social isolation are the key tools of an abuser.'* (Professional)**

The ability to work and study is of great importance to victim-survivors of economic abuse as they enable women to have – or work towards – economic independence and the choices this brings through earning an income.^{xiii} Furthermore, a woman's workplace or educational setting can be a place of respite from the perpetrator and the abuse they inflict,^{xiv} as well as a space to disclose it and access help.^{xv}

Perpetrators of abuse are only too well aware of this. Women engaging in employment and education can threaten the power and control perpetrators seek to hold over them. As such, perpetrators may focus their attention on disrupting or sabotaging a woman's

work or study, in turn limiting their space for action and leaving them isolated so that seeking help is more difficult.

'[I'm] worried that he is prioritising his job over mine, I will lose the freedom of work.'
(Victim-survivor)

'Any access to independence I have to provide financially for the children he will try to jeopardise this.' (Victim-survivor)

'Perpetrators are in some cases preventing partners from going to work and children from going to school in order to exert control and isolate the victims from support networks.' (Professional)

This can have severe repercussions for victim-survivors and jeopardise their physical and economic safety. If their employment is compromised, women can be forced into debt or further debt and, if their study is impacted, it can limit their career prospects and earning potential. If isolated, women may be unable to find the help they need to find safety.

Sadly, abuse of this nature is not new, and it is important to recognise that, for a number of women, the perpetrator will have been interfering with their work or study prior to the outbreak. Yet measures introduced to control the spread of the coronavirus have exacerbated this situation and have brought new and increased opportunities for perpetrators to interfere with women's employment and study. For example, periods of lockdown and social distancing mean that large numbers of people have been spending more time at home, and this includes both perpetrators and victim-survivors.

This has compromised the safety of victim-survivors and comes at a time when many are already experiencing other pressures in connection to the pandemic, such as money worries, home-schooling and health concerns. It is also set against a wider backdrop where women are already at a disadvantage in accessing economic resources. Women are more likely to be in low-paid and insecure employment, and are in the majority of those living in poverty, with female headed households more likely to be poor.^{xvi} Black, Asian and ethnic minority, disabled, low-income women and single mothers are in a more disadvantaged economic position, and the outbreak has been found to have a disproportionate impact on these women.^{xvii}

This briefing explores the experiences of women experiencing economic abuse during the pandemic, using evidence gathered from SEA's research. All quotes included stem from the research and are from women themselves, or from professionals who work with them, so that their experiences can be understood within their own words.

4.1. What were the findings?

The research generated a significant amount of evidence in relation to women's experiences of economic abuse during the pandemic. This section explores: women's employment and education statuses; where they had been working during the

pandemic; concerns in relation to the perpetrator's behaviour; methods of interference, and; how women's plans connected to work or study had been impacted by the perpetrator's actions during the outbreak.

Overall, 45% of women told us that, as a result of the perpetrator's actions since the start of the outbreak, their employment or education situation had either significantly worsened (20%) or slightly worsened (25%). 52% said this had stayed the same, and 3% reported it had either significantly improved (2%) or slightly improved (1%). As mentioned earlier, it is important to acknowledge that it is likely that a number of these women will have already been experiencing abuse in relation to their work or study prior to the outbreak.

4.1.1. Victim-survivors' employment or education status

***'I was furloughed but now at work but reduced hours due to childcare.'* (Victim-survivor)**

To provide a snapshot of the employment statuses of the women who responded to the survey, respondents were asked what these were. 69% told us that they were either employed full or part time, or self-employed, and 4% were students. 18% were not in paid employment, and 8% answered 'other' (see Table 1). In terms of the latter, victim-survivors noted they were neither working nor studying when completing the survey as a result of factors including caring responsibilities, ill health or disability, and maternity leave.

Status	Percentage
Employed full-time	24%
Employed part-time	33%
Self-employed	12%
Not currently in paid employment	18%
Student	4%
Retired	1%
Other	8%

Victim-survivors were asked if their employment situation had changed during the outbreak. Whilst 58% reported this had stayed the same, 42% told us this had changed. Here, in terms of working hours, 11% had been furloughed, 13% were working fewer hours, and 4% were working more hours. A further 3% had been made redundant, and 2% had resigned from their jobs; 9% reported other changes, including businesses collapsing, being signed off sick or, positively, starting new employment.

'For some, being employed gave them the chance to have free time to think, some breathing time. Being furloughed has resulted in them being at home where it is not safe - isolating them from further support too.' (Professional)

'I have been made redundant but also have 100% of the childcare and no economic support.' (Victim-survivor)

4.1.2. Where victim-survivors were working or studying

'With both people working from home the abuser has been able to disrupt and control my work and time and ability to work and study in an unprecedented way, than if we were both physically going to an office.' (Victim-survivor)

Given the safety implications, the survey explored where victim-survivors were working. Looking at responses from both women living with the perpetrator and those not, 42% responded that they were working from home (with 17% having done so regularly prior to the outbreak) whereas 25% had jobs where working from home was not possible. The remainder were either not currently employed or on furlough.

Whilst it is not possible to directly compare the results from those living with the perpetrator and those who were not due to the significant difference in sample size, the findings for each are below in Table 2.

Location	Victim-survivors <i>not</i> living with the perpetrator (n=186)	Victim-survivors living with the perpetrator (n=21)
Working from home and regularly did before	18%	10%
Working from home and <i>did not</i> regularly do so before	24%	38%
Not possible to work from home due to nature of job	27%	24%
On furlough	6%	14%

The findings make clear that victim-survivors of economic abuse have been spending more time at home during the pandemic which creates more opportunities for the perpetrator to exert control.

'I don't see how will ever be able to work from home now as I now know I cannot rely on him to provide safe or reliable childcare when I work.' (Victim-survivor)

'During lockdown it meant that I was working from home and then he was also working from home... So I suppose that the main difference was kind of being there non-stop, and him being here when he would normally have gone out to work every day then come back.' (Victim-survivor)

The next section explores the concerns victim-survivors had as a result of the perpetrator's actions in relation to their work or study.

4.1.3. Concerns in relation to the perpetrator's actions

***'His bombardment, abuse and control has triggered my anxiety making it difficult to work.'* (victim-survivor)**

Both the women and professionals who responded to SEA's survey reported a number of concerns about employment or study in connection to the abuser's actions during the pandemic, as shown in Table 3.

A shared concern was the ability to balance childcare with working from home as a result of the perpetrator's actions, with 33% of victim-survivors and 66% of front-line professionals noting this. Concerns around job security in the future, and the victim-survivor losing their job, were also significant concerns.

Worryingly, a number of respondents reported concerns connected to safety in relation to the perpetrator's actions whilst working or studying from home. Nearly half (47%) of professionals noted this had been raised by the victim-survivors they work with. As one professional explained: *'perpetrators are aware that women and their children will mostly be at home so this can compromise safety.'* Sadly, a number of professionals told us that they had seen increases in both incidents of abuse and the severity of them.

'Women and children have probably experienced more abuse than ever before during lockdown.' (Professional)

'He just made it impossible for me to work really, really difficult just disrupted non-stop. Non-stop abuse really absolutely unending, sort of verbal abuse or physical abuse as well and he would also just, you know, demand that I look after him all the time and fly off the handle if I didn't.' (Victim-survivor)

Looking at responses from victim-survivors, 11% were concerned about safety whilst working or studying from home and, whilst again we cannot directly compare the data given the differences in sample size, this number rises to 25% when only responses from those living with the perpetrator are explored.

'[The perpetrator] has been deliberately damaging my property and making me too scared to leave the house.' (Victim-survivor)

'The constant threat, just letting me know through the children that he is keeping an eye on us is terrifying.' (Victim-survivor)

Concern	Victim-survivors	Professionals
Balancing childcare and working from home	33%	66%
Losing their jobs	17%	53%
Reduced hours	16%	33%
Safety whilst working/studying at home	11%	47%
Being furloughed	4%	43%

Worried about job security in the future	37%	53%
Finding a new job	22%	*
Other	16%	13%

* was not asked of professionals

Those who responded 'other' were offered the option of leaving an explanation, and included here were the impact of the perpetrator's actions on their mental health which in turn affected their ability to work, and professionals commented on matters such as victim-survivors experiencing worry due to their partners being home all of the time.

These findings demonstrate how victim-survivors are facing significant challenges in connection to their employment or education as a result of economic abuse within the pandemic. The actions of the perpetrator that have led to these are explored below.

4.1.4. How perpetrators have been interfering with women's ability to work or study

43% of victim-survivors who responded to SEA's survey reported that the perpetrator had interfered with their ability to work or study during the outbreak. Whilst methods varied many tended to comprise of sabotage.

Sabotaging women's ability to work or study

'He didn't want me to work and refused to share childcare' (Victim-survivor)

In terms of sabotaging women's ability to work or study, women described how perpetrators had disrupted their time and space so that they were unable to work or study as they wanted or needed to.

A number of women told SEA that the perpetrator explicitly told, or threatened, them not to work or study. Given the nature of domestic abuse, many victim-survivors are aware that, if they do not comply with the perpetrator's demands, the abuse can escalate and compromise their safety to an even greater degree. As such, many feel they have no safe alternative other than to do what the perpetrator demands.

'He has disrupted my ability to work through emotional, verbal and physical abuse.'
(Victim-survivor)

'My old work contacted me to go back to work and he wouldn't let me.' (Victim-survivor)

Some perpetrators had directly contacted women's employers in an attempt to destabilise their employment. One victim-survivor told us that the perpetrator had written to their employer accusing them of '*breaking lock down rules*', and a professional suggested this behaviour was, sadly, widespread:

'Some perpetrators have also taken the opportunity to contact victim's workplace to try and report lies about the victim to put their employment in jeopardy.' (Professional)

Women also reported that perpetrators had sabotaged their ability to work or study through disrupting the time they needed for this. The most commonly reported issue was the perpetrator either refusing to, or unreliably, contributing to childcare; including in situations where there were court ordered agreements, or when the perpetrator was not working or studying and so was seen to have the time to give to the children. This choice to be unreliable included the perpetrator going back on agreements or claiming to have forgotten them, or turning up at their homes unannounced – which can be incredibly unsettling for victim-survivors of abuse.

Looking at responses from just those in employment with children at home, balancing work with childcare was a concern amongst almost half of all women (44%).

'I am about to be unfurloughed. I have asked him to look after the children so I can return to work. He has refused to do so.' (Victim-survivor)

'We've got a client who gets up very early in the morning because he sabotages her work by not looking after the kids. And she gets up really early to try and get her work done.' (Professional)

Without support with childcare, victim-survivors reported difficulties in being able to spend sufficient time working or studying and, in turn, this could cause worry as to their job security. Again, looking at responses from women in employment with children at home, 45% reported being worried about their future job security, with 22% worried they would lose their job and 23% worried they would have their hours reduced:

'I have reduced childcare massively because I cannot afford it. This is having a massive impact on my work performance and I am worried that I could be made redundant because of this.' (Victim-survivor)

It was additionally noted, however, by several professionals that some perpetrators had used the offer of childcare to support work or study as a way in which to try and reconcile the relationship or regain access to the family home. Worryingly, one noted that this has resulted in victim-survivors who had previously been 'okay' now needing 'support again'. SEA also heard that some perpetrators were trying to increase childcare in return for reductions in child maintenance.^{xviii}

Aside from childcare, several victim-survivors noted that the perpetrator was refusing to do housework and that this additionally impacted on their time to work or study.

A number of women also reported that dealing with abuse itself affected their ability to work or study. This could be in relation to the time needed to deal with demands from the perpetrator or because of the psychological impacts of the abuse. Professionals also reported this, noting the abuse and harassment being experienced by the victim-survivors they are working with during the pandemic.

'Due to escalating intimidation and abuse during the outbreak I have suffered with my mental health and this has significantly affected my ability to work effectively or at all.'
(Victim-survivor)

'I am never fully relaxed. I never feel safe and secure. It's hard to give your best to your work and think strategically and confidently about it when most of your resource is being taken up by trying to reduce chaos and ambiguity in your daily life.' (Victim-survivor)

These findings paint a bleak picture of the day to day challenges women have faced during the pandemic whilst trying to work or study. They highlight how the pandemic has been used by perpetrators to sabotage women's ability to work or study through forbidding this outright, and/or obstructing women's time so they cannot work or study whilst being forced to spend time on practical tasks such as childcare or in dealing directly with the abuse itself.

'Trying to home school while juggling working from home with no support from other parent who repeatedly emails and threatens social services or legal action if I do not comply/conform to his demands and wishes.' (Victim-survivor)

'It piles up on the guilt feeling that if you're working you think you should be doing the homework and if you're doing homework, you feel that you should be working.' (Victim-survivor)

Sabotaging women's access to economic resources needed to work or study

***'He is hiding my phone and my computer.'* (Victim-survivor)**

A number of women also told us that the perpetrator had obstructed the economic resources they needed in order to work or study, such as office equipment. As one professional explained: *'women who are working from home are using phones and computers and perpetrators do not like this. They like to control what goes on in their home and this interferes with their rules.'*

Most commonly reported by victim-survivors was that the perpetrator was interfering with the technology they needed to work or study, including through taking, hiding or interrupting use of the WiFi, phone and/or computer.

'He was taking my work equipment or threatened me to take my equipment.' (Victim-survivor).

One victim-survivor told us that the perpetrator had 'confiscated' their car, and another described how the perpetrator's actions meant they faced losing their home and work:

'I work from the house, he has gained a Court order ordering a sale of the house... I will struggle to rehouse myself... I will lose my work as well adding further to my frankly desperate position.' (Victim-survivor)

These findings are extremely worrying. By sabotaging women's access to economic resources, perpetrators jeopardise women's ability to work or study and, in turn, their economic security, independence and choices.

The next section explores the impact of this on the plans some of these women had in relation to employment or education.

4.1.5. Victim-survivors' employment and education plans that were negatively impacted because of the perpetrator's actions during the outbreak

***'I was unable to complete an online course I had enrolled in due to the ongoing abuse and disruption.'* (victim-survivor)**

SEA explored whether victim-survivors had made plans relating to their employment or education in advance of the pandemic which they had needed to then change as a result of the perpetrator's actions during the outbreak. One in three (34%) women told us that this has been the case.

In terms of study, a number described how they were no longer able to start or complete academic or professional development courses. Reasons given here were generally connected to money or their ability to study. In terms of money, victim-survivors told us that, as a result of the preparator's actions, they were no longer able to afford to do the courses they had intended to, or that they were struggling to buy items they needed to support their studies.

'I'm finding it difficult financially to purchase books/ tech etc for my studies as I have to prioritise the children's needs.' (Victim-survivor)

'He did not pay maintenance so I can't afford the course.' (Victim-survivor)

In terms of ability to study, women told us that they were no longer able to start courses as they did not feel they would be able to concentrate with the perpetrator at home, or that the perpetrator's actions had stopped them from completing a course.

'I wanted to begin studying from home but because of my perpetrator's ongoing actions, I am affected emotionally and mentally so feel unable to at present.' (Victim-survivor)

In relation to employment, a number of women explained how the perpetrator's actions had constrained their choices and had led them to either halting existing plans or having to make new plans where they had not previously intended to. Here, some victim-survivors told us that, because of the abuse in the pandemic, they were unable to change jobs or start working when they had planned to.

'The abuse got worse and he kicked me out. I may not be able to start my new employment as previously planned.' (Victim-survivor)

One reason cited here was the perpetrator's lack of support around childcare and being unable to afford this alone and therefore being unable to accept work – or only that within limited hours:

'I was going to change to a full-time role but because he is so unreliable with contact, I've had to turn it down.' (Victim-survivor)

Two victim-survivors told SEA that their employment involved working with the perpetrator and explained the impact of this on their employment during the pandemic. One reported how they felt unable to work: *'He is my boss, I feel I cannot go to work'* and the other reported that the perpetrator had fired them and so they needed to find new employment.

Others told SEA that they needed to find work or move to new roles because of the perpetrator and the abuse, with one explaining that this was so they would not have to rely on the perpetrator paying child maintenance.

A few, however, reported positively changing their plans as a result of the perpetrator's actions in the pandemic, such as deciding to start a course.

The responses here show the deep impact that the actions of perpetrators of economic abuse have had on victim-survivors in relation to their work and study during the pandemic. Through limiting women's choices, setting back plans and sabotaging progression, their actions have restricted victim survivors' ability to build economic safety and independence.

In the next section, actions employers and educators can take to support victim-survivors of economic abuse during the pandemic are explored.

5. Conclusion: What can employers and educators do to support victim-survivors during the pandemic?

'I have notified my employer however it has been years of harassment and abuse - whilst work have been understanding I fear they may say that this is affecting my ability to carry out my role due to the effect on my mental health - it is relentless.'
(Victim-survivor)

The findings of the Cost of Covid-19 are of significant concern and demonstrate the considerable impact the pandemic has had on the ability of victim-survivors to work or study whilst experiencing economic abuse. Not only has the safety of some women been compromised through increased time at home and the repercussions of working or studying against the perpetrator's wishes, but many have struggled to meet the requirements of their work or study whilst dealing with the abuse. This has left many women with concerns about their employment or education, including losing their jobs, and a number have also had to change their plans.

Perpetrators' actions have compromised the economic safety of women and it is clear that urgent and targeted action must be taken to support them throughout the pandemic. These measures must ensure victim-survivors face no further harm and are comprehensively supported to build stability in connection to their work and study so that these vital sources of income or future earning potential can be maintained.

The recommendations below outline how this can be done. They are based on feedback from victim-survivors and professionals about what employers and educators already are, or should be doing, to support women, along with SEA's wider insight.

5.1. Employers and educators must ensure that staff are trained in domestic abuse, including economic abuse, so that they can respond effectively to cases – including within the pandemic

Linked to the need to develop and implement policies on domestic abuse, including economic abuse, it is vital that employers and educators provide relevant staff with training on domestic abuse and economic abuse so that they understand: what these forms of abuse are; how to spot the signs, and; how to respond safely and effectively to staff and students. This must include content on the pandemic, including how it has increased opportunities for perpetrators and the impact of this on women in the context of work or study, along with detail of how the employer or educator is seeking to support victim-survivors throughout the outbreak. For example, in ensuring staff and students working remotely are asked whether they are in a private place before asking about their safety in relation to the abuse.

5.2. Employers and educators must develop and effectively implement comprehensive policies on domestic abuse, including economic abuse, that reflect any variations in normal practice during the pandemic

It is imperative that employers and educators have clear and accessible policies in place on domestic abuse, including economic abuse, so that staff and students are aware of the processes and support they can access if they disclose; whilst some women told SEA that they had disclosed the abuse to their employer or educator, a number of reported that they had not. Through comprehensive and well-implemented policies, employers and educators can increase the confidence of victim-survivors feeling able to speak about their experience and access help.

These must clearly state how broader policies will be adapted to meet the needs of women during the pandemic, in recognition of how measures to stem the virus may mean they are at greater risk of abuse. This requires adapting health and safety/safeguarding procedures for those working from home, such as daily check-ins, and new measures, like additional support for victim-survivors returning to the workplace following the 'stay at home' guidance.

It should also cover the support that can be offered if a victim-survivor leaves the perpetrator during the pandemic. It is vital that enhanced support is offered at this stage as women's safety is significantly compromised at the time of separation. This should

include paid leave so that the victim-survivor has the time and space to deal with the emotional and practical ramifications of this, along with any possible legal or criminal processes.

It is key that other policies do not compromise the wellbeing or safety of women. For example, one victim-survivor told us that their employer wanted to share their address with colleagues and they felt this would be unsafe; whilst many people are working from home, their addresses remain sensitive information and must be treated as such.

5.3. Employers and educators must offer flexibility to support staff and students experiencing economic abuse throughout the pandemic that enables them to maintain their work and studies

Whilst it is vital to have defined policies on domestic abuse, including economic abuse, flexibility is key in responding to individual cases as the situations – and therefore needs – of victim-survivors will differ. Employers and educators must work with women to identify their individual needs during the pandemic and how they can best be supported to safely deliver their work and studies whilst managing the abuse and its impacts:

'An example of good practice when a victim fled from her perpetrator she discussed [the] situation with her employer and as part of safety planning they transferred her. When perpetrator came looking for her they said they were unaware of where she is.'
(Professional)

In terms of safety, the needs of women will vary. For example, those of women living with the perpetrator may be very different from those post-separation, and employers and educators will need to work with women to identify these and how to respond to them. This may include measures such as code words; as one professional explained, these can assist women in communicating with employers and educators as it means *'they can be alerted when [the victim-survivor] is being prevented by an abuser for going into work.'* Furthermore, some women may want to work from the office, and others from home, to help them deal with the abuse or its impacts throughout the pandemic. Equally, some may want to be furloughed if possible, whereas others may fear this would impact on their safety.

In terms of how work is delivered, flexibility in working hours, as well as work or assignment deadlines, can help victim-survivors to balance these around the abuse and its impacts. Other bespoke arrangements can also be helpful, and employers and educators must identify these with women. As one victim-survivor told us, *'They organised team meetings around my child's naps and have reduced unnecessary emails to give me brain space so that I can get on with my tasks at my own pace.'* Another told us of how her employer had allowed her *'time to make calls during work hours to try and get help'* which can be of vital importance.

Working to women's needs around taking leave is also key in supporting them to maintain their work or education. Where possible, this should be in addition to their annual leave allowance.

'[My] employer has been flexible about the need for me to take some additional holiday because of the situation and the number of days I have had to take as annual leave to deal with matters.' (Victim-survivor)

Without flexibility, employment or education can become another significant stressor for victim-survivors during the pandemic at the point they need support more than ever.

'Despite knowing my circumstance as a parent with zero childcare/respite, I was expected to keep up all of my work hours; told I wasn't allowed annual leave at one point; sometimes expected to complete task that could only be done in the office despite having my child with me.' (Victim-survivor)

5.4. Employers and educators must make regular contact with staff and students throughout the pandemic as part of their health and safety/safeguarding responsibilities, and be ready to signpost them to support where needed

As part of these policies and a wider approach to safeguarding, it is vital that employers and educators make regular contact with staff and students throughout the pandemic so that they can disclose abuse and seek safety when needed. This is more important than ever now that an increased number of people are working from home and employers and educators cannot assess their staff and students are safe and well from their physical attendance.

'Be sympathetic and supportive to those victim-survivors of perpetrators during this time as during lockdown they may feel more isolated and them talking to employer and education might be the first step in recognising what they have experienced and searching for help. Listen to your staff and students.' (Professional)

Regular contact is key not just for women who have already disclosed abuse, but also those who may not yet have disclosed by providing them with a space to do so. A number of women reported that their employer had made little contact with them during the outbreak and how this had impacted them negatively.

'One of my employers has not made any telephone contact which makes me feel isolated, not valued and anxious if I do return. I am very worried they will make me redundant.' (Victim-survivor)

'Employer has not been very communicative during lockdown. Better communication and contact with employees to discuss any concerns or worries would have been welcomed.' (Victim-survivor)

It is essential that employers and educators are able to respond to disclosures and the concerns of victim-survivors effectively. This is why training is vital (as noted in 5.1), as well as the ability to signpost to specialist support. This should include domestic abuse services, the police, and financial advice. A number of victim-survivors positively reported to us that they had been able to access counselling through employee

assistance programmes at their workplaces or through university services, and it is key that this support is promoted where available.

'I had told my manager about the abuse before lockdown and they have supported me to be furloughed for longer than planned due to my situation. I have accessed counselling through my employee assistance programme.' (Victim-survivor)

5.5. Employers and educators must ensure that staff and students have the equipment they need to deliver their roles and studies during the pandemic and allow them to use this for personal reasons where needed to deal with the abuse

A key way in which employers can support victim-survivors to deliver their roles is to ensure that they have the equipment they need; they must not take for granted that victim-survivors have access to items such as the internet, computer or phone as these may be denied or compromised by the perpetrator, or women may not be able to afford them as a result of the abuse.

Allowing women to use equipment for personal reasons can also be incredibly helpful in providing them with an avenue through which to seek help and support. Some victim-survivors will not have their own devices or will be unsafe to use them for this purpose if they are aware or suspect that the perpetrator is monitoring them.

'They've... allowed me to use work laptop and phone for personal matters, given me an encrypted memory stick for safety and supported my work.' (Victim-survivor)

5.6. Employers and educators must provide enhanced packages of support to victim-survivors or economic abuse throughout the pandemic

Offering victim-survivors a package of enhanced support based on their needs, and what the employer or educator can provide, can be transformational in how women are able to deal with abuse and its impacts during the pandemic. What can be offered will depend on the type and size of organisation or institution, however this may include support in connection to money, paying for services and providing economic necessities.

In relation to employers, a key way in which women experiencing economic abuse can be supported is through maintaining their roles and salaries throughout the pandemic, where possible, to support them to build economic safety and independence. For example, we heard from a victim-survivor whose employer supported them through continuing to pay them in full whilst they were unable to work because childcare. Such economic stability is vital for women experiencing abuse.

In addition, paying for victim-survivors to access services to deal with the abuse and its impacts throughout the pandemic can be hugely beneficial. This may include counselling services to support them emotionally, and legal advice to help them practically:

'[Work] offered to pay for private legal advice. And that has made a tremendous difference. I don't really know where I'd be without that.' (Victim-survivor)

'They are very supportive and also are providing paid counselling to get me through this time.' (Victim-survivor)

In terms of providing economic necessities, one woman who took part in the research told SEA that their employer had provided childcare during the pandemic, and another explained that they would have found it helpful if their employer offered this. SEA additionally heard from respondents about the value of supporting staff and students to access food if they are in poverty as a result of the abuse during the pandemic, such as through food parcels and meals:

'They give me a free lunch when I am at work.' (Victim-survivor)

In terms of educators, flexibility around how grades are assigned to victim-survivors experiencing abuse during the pandemic is vital in recognition of how their ability to study may be compromised. Mitigating circumstances policies must apply to domestic abuse and staff and students should be made aware of this. It is also key that they signpost students to any provisions they offer on campus that would assist them, such as mental health services, childcare, and access to equipment such as laptops and WiFi where teaching is online.

'Support from the tutors has been great. I haven't been able to complete any work during lockdown, but they are using predicted grades.' (Victim-survivor)

Through implementing these policies, employers and educators can support their staff or students who are experiencing economic abuse to maintain their work or study throughout the pandemic, in turn contributing to their economic safety.

Surviving Economic Abuse

Surviving Economic Abuse (SEA) is the only charity in the UK dedicated to raising awareness of economic abuse and transforming responses to it. All our work is informed by Experts by Experience – a group of women who speak about what they have gone through so they can be a force for change.

For more information on SEA, the Cost of Covid-19, or the information in this briefing, please contact Holly Cameron, Head of Policy and Influencing, at holly.cameron@survivingeconomicabuse.org.

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- ⁱⁱ Stark, E. (2007) *Coercive Control: How Men Entrap Women in Personal Life*. Oxford: Oxford University Press
- ⁱⁱⁱ <https://survivingeconomicabuse.org/report-finds-that-6-in-10-domestic-abuse-survivors-are-struggling-with-coerced-debt/>
- ^{iv} Ibid
- ^v Earlywhite, M. and Stohl, I. (2005) *In Our Shoes: The Next Steps*, Washington: State Coalition Against Domestic Violence
- ^{vi} Outlaw, M. (2009) *No One Type of Intimate Partner Abuse: Exploring Physical and Non-Physical Abuse Among Intimate Partners* *Journal of Family Violence*. 24: 263-272
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- ^{ix} ANZ/RMIT University (2016) *MoneyMinded Impact Report: The Role of Financial Education in a Family Violence Context*
- ^x Sharp-Jeffs, N. (2015a)
- ^{xi} <https://survivingeconomicabuse.org/report-finds-that-6-in-10-domestic-abuse-survivors-are-struggling-with-coerced-debt/>
- ^{xii} SEA will pass insight from other respondents (a very small number of men and overseas participants) onto partner organisations
- ^{xiii} Reeves, C.A., and O'Leary-Kelly, A.M., (2009), *Study of the Effects of Intimate Partner Violence on the Workplace: Final Report*, Arkansas: University of Arkansas, US Department of Justice.
- ^{xiv} Rothman, E.F., Hathaway, J., Stidsen, A., de Vries, H.F., (2007), 'How Employment Helps Female Victims of Intimate Partner Violence: A Qualitative Study', *Journal of Occupational Health Psychology*, Volume 12, Number 2: 136-143
- ^{xv} Swanberg, J.E., Macke, C., Logan, T.K., (2006), 'Intimate Partner Violence, Women and Work: Coping on the Job', *Violence and Victims*, Volume 21, Number 5: 561- 578
- ^{xvi} Women's Budget Group (2020), *Crises Collide: Women and Covid-19*
- ^{xvii} Research published by the Fawcett Society in conjunction with the Women's Budget Group, Queen Mary University of London and the London School of Economics, for example, highlights that over a third of disabled women said their household had already run out of money, compared to just under a quarter of non-disabled women, despite disabled women spending more time working when working from home than disabled men, and non-disabled men and women. Women who were Black, Asian or minority ethnic were also the most likely to report being currently worried about paying the rent or mortgage, as well as believing they would struggle to make ends meet or come out of the pandemic in more debt than beforehand, when compared to Black, Asian or minority ethnic men, and white men and women. Single mothers were also more likely to report expecting to find it difficult to make ends meet, compared to mothers parenting in a couple, and were also more likely to report having almost ran out of money compared to mothers in a couple household. <https://www.fawcettsociety.org.uk/the-impacts-of-coronavirus-on-women>
- ^{xviii} A briefing on child maintenance will also be published as part of this project.