

**SURVIVING**  
**ECONOMIC**  
**A B U S E**

**The Cost of Covid-19:  
Economic abuse throughout the pandemic  
Briefing two – Child maintenance**

***'CMS [Child Maintenance Service] is his last avenue of financial control so he uses this wherever possible.'* (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 restrict victim-survivor's access to child maintenance as a form of economic abuse.
- 84% of women respondents in the UK either strongly agreed (68%) or agreed (15%) with the statement 'as a result of the perpetrator's actions during the outbreak, I am worried about my current access to child maintenance payments'.
- Victim-survivors reported that perpetrators have interfered with child maintenance payments during the pandemic through actions including stopping payments, paying unreliably, or threatening to stop paying.
- 22% of victim-survivors said that the perpetrator had stopped paying child maintenance during the outbreak, and 9% that they had threatened to stop paying.

20% said that the perpetrator had paid less, and 18% that the perpetrator had paid unreliably. Only 15% paid the same.

- Some women reported that interference with child maintenance payments had left them struggling to pay for necessities, including food.
- A number of women reported issues relating to the Child Maintenance Service (CMS) during the pandemic, including struggling to get in touch with the CMS and a lack of enforcement activity to recover missed payments.
- The vital role of the CMS in facilitating child maintenance payments where the paying parent and care-giver should not be in touch was highlighted.
- To support women with child maintenance payments during the pandemic, it is vital that:
  - Statutory and non-statutory services that provide information and advice on child maintenance must be fully trained to identify domestic abuse and economic abuse and respond appropriately – including through signposting to specialist services.
  - The CMS must support victim-survivors of economic abuse to build economic safety through being accessible and responsive to their needs and pursuing enforcement where perpetrators interfere with payments.
  - The Government must support victim-survivors of economic abuse by making a minimum payment to them where there are non-payments by the perpetrator so that they do not fall into poverty as a result of the abuse during 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 throughout the pandemic on victim-survivors' access to child maintenance. It includes both findings and recommendations which, if implemented, would ensure that victim-survivors are supported as best as possible throughout the current pandemic and those that may arise in the future.

## **2. What is economic abuse?**

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.<sup>i</sup> Given it does not require physical proximity, economic abuse can continue, escalate or even start after separation and be experienced for many years.<sup>ii</sup>

Further, it rarely happens in isolation, with 86% of those reporting economic abuse also having experienced other forms of abuse.<sup>iii</sup> 95% of domestic abuse victims experience economic abuse.<sup>iv</sup>

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

## **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.<sup>xii</sup> 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 'The 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.<sup>xiii</sup> 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, yet they offer an important insight into the experiences of those who were able to take part in the research.

Given the focus of this briefing paper, however, respondents to child maintenance questions will all have been post-separation.

#### **4. Child maintenance, economic abuse and the covid-19 pandemic**

##### ***'He has used COVID19 to his advantage.'* (Victim-survivor)**

Child maintenance is money provided by a parent who no longer lives with their child/children to support the primary caregiver with their child/children's living costs. It is an essential source of income for many single parents in enabling them to meet their children's basic needs, such as food and clothing, and is of particular importance to victim-survivors of economic abuse who often rely on payments for economic stability after leaving a perpetrator. Sadly, perpetrators of economic abuse are only too aware of this and so withholding, or unreliably paying, child maintenance can be a way in which they continue to control victim-survivors post-separation.

*'Child maintenance [is] being used as a means to manipulate and control.'* (Professional)

This can have severe repercussions for victim-survivors in compromising their ability to provide for their children and build economic safety after leaving the perpetrator. Unfortunately, economic abuse perpetrated through child maintenance is not new and has been an avenue exploited by perpetrators for some time. Yet the coronavirus has exacerbated this situation in providing perpetrators with increased opportunities to interfere with child maintenance payments.

*'He has used covid-19 to his advantage but his behaviour of not paying or complying or ignoring anything unless it's of benefit to him remains the same.'* (Victim-survivor)

Child maintenance payments can be arranged in one of three ways; it can be agreed privately between the two parents, determined by the courts when the relationship is being ended, or arranged by the Child Maintenance Service (CMS). The CMS is a Government-provided service which sets up and facilitates child maintenance payments where the non-resident parent and primary caregiver have been unable to come to an arrangement privately or where one or both parents do not want contact with one another.<sup>xiv</sup>

As such, the CMS is a vital service for victim-survivors of domestic abuse. This is recognised by Government, with victim-survivors asked to inform the service if it is unsafe for the non-resident parent to know personal information about them. In addition, the application fee is waived in these circumstances. Despite this, some women still choose not to seek payments, even through the CMS, as they fear repercussions from the perpetrator.<sup>xv</sup>

During the covid-19 pandemic, media reported that the Government department that oversees the CMS, the Department for Work and Pensions (DWP), redeployed a number of CMS staff in order to deal with the spike seen in Universal Credit claims.<sup>xvi</sup> Whilst added capacity may have been needed, it was reported that this included staff tasked with enforcing or following up child maintenance.<sup>xvii</sup> Media additionally reported that the CMS was accepting verbal evidence from paying parents seeking to stop or reduce payments in relation to their income decreasing during the pandemic, when usually this would require evidencing through documents such as pay slips.<sup>xviii</sup>

Whilst many representations from the non-resident parent will have been genuine, SEA heard from women within the Cost of Covid-19 research that the reported changes in the CMS' practice was seized upon by some perpetrators of economic abuse to decrease or stop payments. This is explored in the findings below.

Any changes to child maintenance payments – however they are arranged – jeopardises the economic stability of victim-survivors. During the pandemic such changes will have come at a point where many people have already been facing financial pressures, for example, through increased food and utility bills following the Government direction to 'stay at home', as well as in relation to job insecurity and furloughing.

*'Victim-survivors have reported an increase in their weekly outgoings as a result of the lockdown, increased utility bills due to more time spent at home, and increased spending on food due to community resources providing free meals/welfare assistance being closed through lockdown.'* (Professional)

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

## **5. What were the findings?**

The research generated a significant amount of evidence in relation to women's experiences of child maintenance as a form of economic control during the pandemic. This section explores: how payments had been arranged; the perpetrator's actions in relation to payments within the pandemic, and; experiences of engaging with the CMS during the pandemic.

### **5.1. How victim-survivors' child maintenance payments had been arranged**

***'Coronavirus has been the perfect excuse for him to just stop paying. There is very little communication from him either; any message from me is met with aggression in reply. I have had to accept that there will be nothing from him, and to adapt to survive on my own, simply to keep myself as stress-free as possible.'***  
(Victim-survivor)

Of the women in the UK who responded to the survey, 82% told us that they either were in receipt of child maintenance (34%) or that they were not but should have been (48%). In terms of how their child maintenance payments had been arranged, 76% were by the CMS, 15% had been privately arranged between the respondent and the non-resident parent, and 9% had been court ordered.

SEA also heard from a woman who had decided not to pursue child maintenance: *'I haven't arranged any child maintenance because I don't want to have any aggravation from him.'* This demonstrates the significant impact that ongoing control can have on victim-survivors of economic abuse, and how some are forced to do without vital funds due to fear of an escalation of abuse from the perpetrator.

### **5.2. Level of concern in relation to child maintenance payments**

***'Since the lockdown, he lowered the amount.'*** (Victim-survivor)

Overall, 84% of women either strongly agreed (68%) or agreed (15%) with the statement 'as a result of the perpetrator's actions during the outbreak, I am worried about my

current access to child maintenance payments'. A further 9% neither agreed nor disagreed, and 2% either disagreed (1%) or strongly disagreed (1%).

In addition, 47% of professionals reported that their clients had raised child maintenance as an area of concern in relation to the perpetrator's actions during the outbreak. These figures demonstrate significant concerns amongst victim-survivors in terms of their access to child maintenance payments within the pandemic.

### 5.3. How perpetrators have been interfering with child maintenance payments

***'Verbal threats and harassing phone calls to contact child maintenance to close the case on a daily basis. He made false claims to child maintenance to try and get payments reduced/stopped.'* (Victim-survivor)**

Respondents were asked what action the perpetrator had taken during the pandemic in relation to child maintenance payments and were able to select as many options as applied (Table 1). Here, 40% of women responded that the perpetrator had not paid prior to the outbreak and had continued not to pay. 22% reported that the perpetrator had stopped paying during the outbreak and 9% that they had threatened to stop paying. 20% said that the perpetrator had paid less, and 18% that the perpetrator had paid unreliably. Only 15% paid the same.

<b>Perpetrator's actions</b>	<b>Women reporting</b>
Continued to not pay	40%
Stopped paying	22%
Paid less than before the outbreak	20%
Paid unreliably (e.g. late or missing payments, or changing the amount paid)	18%
Paid the same	15%
Threatened to stop paying	9%
Paid more	1%

Whilst some paying parents will have altered payments for legitimate reasons stemming from the pandemic's impact on their income, these findings are of concern. They demonstrate how many women were not receiving money due to their children prior to the outbreak, and that more women still have stopped receiving this during the outbreak. It also shows how perpetrators of economic abuse have used child maintenance payments within threats around money.

*'He assaulted me and reduced payments straight away.'* (Victim-survivor)

A number of women reported that this interference with payments during the pandemic meant they had struggled to afford basic necessities for them and their children, such as food.

*'CMS has stopped... they're not getting it. Even if it was £25 a week that £25 is the food shopping.'* (Professional)

*'It has a huge [impact], that's food shopping to me and my daughter.'* (Victim-survivor)

#### **5.4. Experiences of engaging with the CMS during the pandemic**

***'It's always been useless the CMS. Now it's like it doesn't exist for women and children anymore - just for perps to abuse. Another system that allows perps to manipulate it and it's the victims that suffer, as always.'*** (Professional)

It is clear that the DWP and CMS, along with other Government departments and services, will have been under considerable increased pressure during the coronavirus outbreak in needing to swiftly adapt to the pandemic and deal with increased demand from the public. Whilst SEA did not directly ask respondents about their contact with the CMS during the pandemic within the survey, this area came out strongly within comments left in free text boxes and in interviews. Whilst one respondent told SEA the CMS had processed their application and they were about to start receiving payments during the pandemic, the vast majority of comments were less positive. Themes arising here were: difficulties in contacting the CMS to discuss cases; reducing or stopping payments, and; issues with enforcement.

*'We have always had concerns about the child maintenance system. This crisis has shown how faulty it is.'* (Professional)

#### Issues contacting the CMS

***'The child maintenance service is not at all supportive and there is no response to my communications but they responded immediately to his communication regarding claiming benefits.'*** (Victim-survivor)

A number of comments were left by respondents about how the CMS had been difficult to contact during the pandemic. Several reported that, whilst the CMS had been taking calls from the non-resident parent, it was not taking these from the women who were, or should, be receiving payments.

*'I've been on the phone for hours waiting to get through. And sometimes I just can't afford to do that I've either got to be working or home-schooling the kids or dealing with them or making them dinner or something. I did get through eventually. And he immediately queried it, which then put a 12-week delay on it. So again, it really seems to be in favour of the person who had all the money.'* (Victim-survivor)

*'CMS will not speak on the phone I have written twice with no response.'* (Victim-survivor)



*'CMS hung up the phone on me and do not answer any queries on the portal but have let him go to direct pay despite arrears. I cannot contact him to chase as I don't know where he is. Court order against him contacting me.'* (Victim-survivor)

*'[The] Child Maintenance Service are not taking calls from resident parent during the outbreak and are not chasing employers for deduction of earnings orders. There is nowhere else to go for help.'* (Victim-survivor)

It was clear that the impact of this situation was significant and that some women felt they had no avenues of help and support to deal with the situation.

*'Child maintenance has just been a nightmare. It was kind of - it was kind of like the government kind of gave permission for people to stop paying it essentially... It's actually like being abused all over again, when you're speaking to them often because they talk to you like you're trying to rob someone of money.'* (Victim-survivor)

*'What I fail to see is why the CMS will not take any calls from us, the parents that are struggling, but will discuss matters with the non-resident parent. It's beyond words how I feel ... I feel that me and my child do not matter... it's awful just awful.'* (Victim-survivor)

Victim-survivors also reported that there was a 12 week delay for responses to queries made to the CMS, and how this impacted on their wellbeing:

*'They make you wait weeks and weeks and when lockdown came in, they weren't answering the phone to people and even now they're still telling you not to call in and just to email. You send them a message and they send an email back after 10pm just saying, 'We've got your details we'll be in touch within 12 weeks'. Well getting that email after 10pm when people are going to bed brings anxiety. 'Oh I'll get back to you in 12 weeks' when people have got mortgages to pay and bills to pay, hearing we'll get back to you in 12 weeks isn't any good for your stress or your anxiety when the person has just stopped paying.'* (Victim-survivor)

SEA also heard from women who had felt forced to contact the perpetrator to try and get money for their children, and from one victim-survivor who had been recommended by the CMS to contact their ex-partner.

*'Because he told them he was no longer working - they haven't asked for proof -...they put me back on to direct pay and told me I had to make contact with him. I said, I don't know where he is, I have no contact details for him. I don't want to contact him.'* (Victim-survivor)

*'CMS are aware of domestic abuse yet they have refused to speak to parents with care throughout the pandemic... They have forced me to contact the perpetrator so that I have some money for my children and it has been devastating in my anxiety and wellbeing.'* (Victim-survivor)

*'And I thought you know what, I'm not getting anywhere with the child maintenance service. So let me see if I can approach him directly via email to come up with something... I'm really glad that [CMS] have managed to sort it out because it is them that put me in a situation where I'm then having to discuss with an abusive partner, like try to negotiate and they pushed me into that situation.'* (Victim-survivor)

This is of huge concern. In no circumstances should victim-survivors of domestic abuse be told to contact a perpetrator to get funds owed to them, or be left to feel it is their only option. Challenging the perpetrator's control in this way is dangerous for victim-survivors as it can lead to an escalation in abuse and even homicide.<sup>xix</sup> The CMS must always maintain its role of facilitating payments where no contact between the paying parent and the care-giver is appropriate.

#### Changing payment amounts and enforcement

***'The child maintenance service has almost entirely stopped working during this period leaving women bearing the financial burden of childcare when abusers decide they are going to stop paying maintenance for no reason.'* (Professional)**

Some respondents reported that perpetrators had dishonestly reported to the CMS that their income had dropped during the pandemic to decrease or stop child maintenance payments.

*'He is lying and using the outbreak to his advantage to reduce [child maintenance] payments.'* (Victim-survivor)

*'Deliberate reduced payment without any discussion or agreement with CMS.'* (Victim-survivor)

*'Verbal threats and harassing phone calls to contact child maintenance to close the case on a daily basis. He made false claims to child maintenance to try and get payments reduced/stopped.'* (Victim-survivor)

SEA heard how this was particularly an issue when it came to the self-employed. As one professional explained: *'Many perpetrators have claimed a decreased income in order to reduce their child maintenance payments during lockdown. Obviously if they are PAYE then this is easy to track down, but for those perpetrators who own their own businesses, it is easily 'fudged'.'*

*'What we see is perpetrators who were gainfully employed, ending the relationship and becoming self-employed. What that means during COVID is 'I'm self-employed, haven't got any money. Sorry, you're stuffed. You don't get any money'... It is absolutely disgusting.'* (Professional)

Some women told us that they had sought an increase in maintenance payments from the CMS because the perpetrator was doing less childcare throughout the pandemic, but that they had failed to secure this. One respondent raised that this had been the

case despite their child needing to shield and therefore being unable to go to the non-resident parent.

*'CMS refused to increase maintenance although perpetrator has refused to have the children... They also refused to accept screenshots of messages as evidence but accepted verbal evidence from perpetrator.'* (Victim-survivor)

*'Child Maintenance won't change agreements for shielding children who don't see the paying parent to protect their health. In normal circumstances a reduction in days means that the payment should go up, but it doesn't in lockdown? This means the children suffer whilst the paying parent gets to dismiss their responsibilities.'* (Victim-survivor)

Similarly, some perpetrators had wanted to pay less maintenance after slightly increasing their childcare:

*'Then it became even more obvious that this random two or three days extra that he had done at the beginning of lockdown he wanted to use to reduce the child maintenance payment. And he wasn't entitled because he's actually paying even less than what it should [be].'* (Victim-survivor)

For those whose cases were subject to enforcement activity, SEA heard from women who reported that this had been paused during the pandemic. They told us how this was creating issues for them and their children and that they were unsure this money would ever be recovered.

*'Prior to lockdown a court date was set to look at sanctions but yet again he gets away with it as the CMS have stopped all active recovery of arrears, when contacting the CMS they do not know when they can restart the court action. It's an absolute disgrace. My child should have this money for clothes, educational resources and other much needed things.'* (Victim-survivor)

*'I spoke to them. Somebody rang and said, 'well, because of Covid, we're not doing any enforcement on the money he owes you... We're not going to do that because we're prioritising unemployment.'... I'm struggling to pay my bills... but you've deprioritised it and actually kept me on that tipping point, which is what his full purpose was in the [first] instance.'* (Victim-survivor)

*'The CMS have enabled the perpetrator to financially abuse me by refusing to chase missed payments.'* (Victim-survivor)

*'The CMS were taking enforcement action via the courts and at my request were asking that the debt be secured against... equity in the house, this is unlikely to happen now before the house is sold as the CMS are not processing enforcement orders at this time because of the coronavirus pandemic so I can basically kiss goodbye to that money.'* (Victim-survivor)

Without access to the money women are entitled to for their children, they can struggle to build economic safety after leaving the perpetrator and to survive. It is vital that, when perpetrators are using child maintenance as a form of economic abuse, that they are identified and brought to justice.

## **6. Conclusion: What needs to be done to ensure that women have access to child maintenance payments during the pandemic?**

It is clear from the findings of SEA's research into child maintenance that some perpetrators of economic abuse have taken advantage of the pandemic to interfere with payments and that this has impacted on women's economic stability and their ability to provide for their children. It has also highlighted issues in relation to how the CMS has responded to the needs of victim-survivors of economic abuse during the outbreak.

Below are recommendations which, if implemented, would support women to access child maintenance payments during the covid-19 pandemic and any future health emergencies.

### **6.1. Statutory and non-statutory services that provide information and advice on child maintenance must be fully trained to identify domestic abuse and economic abuse and to respond appropriately – including through signposting to specialist services**

It is vital that the services women may approach for information or advice in connection to child maintenance payments are trained in domestic abuse generally and economic abuse specifically so that they are able to identify it and respond appropriately; this includes instances where women themselves may not recognise they are a victim of abuse. Such training will ensure that staff are aware of how their particular roles relate to economic abuse and how perpetrators can manipulate the child maintenance system, and how the CMS can be alert to this and support victim-survivors.

This must include a focus on safeguarding so that staff understand the dynamics of domestic abuse and can respond without compromising the safety of the victim-survivor. For example, checking they are in a private space without the perpetrator before addressing the abuse, and never recommending the victim-survivor make contact with the perpetrator to address issues in payments. The advice and information then given must be tailored to the needs of victim-survivors and must outline the role the CMS can play in facilitating payments and its policies on domestic abuse. It must also include signposting to specialist services on domestic abuse and economic abuse.

### **6.2. The Child Maintenance Service must support victim-survivors of economic abuse to build economic safety through being accessible and responsive to their needs and pursuing enforcement where perpetrators interfere with payments**

It is key that victim-survivors of economic abuse are supported to build economic safety for them and their children and that the policies and processes followed by agencies enable this – including the CMS. As such, it is imperative that the CMS is accessible and responsive to the needs of victim-survivors throughout the pandemic so that they can raise any issues in relation to the perpetrator's actions and are then provided with updates as to any action the CMS takes in response. This must be done in a timely manner in recognition of the impact that a reduction in income can bring victim-survivors in their ability to meet their and their children's basic needs. As such, it is key that the service is reliable and consistently staffed with the number of people it needs to be able to provide women with the support they require.

All requests from the paying parent to reduce or stop payments on the ground of a change in income must also be verified through indisputable evidence. Furthermore, enforcement action must be taken where there is non-payment. This, again, must be done in a timely manner so that victim-survivors are able to access this money and, where they may be any backlog, the cases of those who are victim-survivors of domestic abuse and/or are on the breadline must be prioritised.

**6.3. The Government must support victim-survivors of economic abuse by making a minimum payment to them where there are non-payments by the perpetrator so that they do not fall into poverty as a result of the abuse during the pandemic**

It is key that victim-survivors and their children are prevented from falling into poverty – or further poverty – as a result of the perpetrator's non-payment of child maintenance during the pandemic. As such, the Government must make a minimum payment to victim-survivors in lieu of payments by the perpetrator so that they are able to meet their basic needs. These can then be recovered from the perpetrator through enforcement action.

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Through implementing these policies, women can be supported to build economic safety so that their children's wellbeing and ability to realise their potential is not undermined by abusers throughout the pandemic.

## **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](mailto:holly.cameron@survivingeconomicabuse.org).

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- <sup>x</sup> Sharp-Jeffs, N. (2015a)
- <sup>xi</sup> <https://survivingeconomicabuse.org/report-finds-that-6-in-10-domestic-abuse-survivors-are-struggling-with-coerced-debt/>
- <sup>xii</sup> SEA will pass insight from other respondents (a very small number of men and overseas participants) onto partner organisations
- <sup>xiii</sup> These 90% figures do not represent identical groups of participants.
- <sup>xiv</sup> <https://www.gov.uk/making-child-maintenance-arrangement>
- <sup>xv</sup> Department for Work and Pensions (2016) *Child Maintenance Service Exit Survey*
- <sup>xvi</sup> <https://www.thesun.co.uk/money/11472635/child-maintenance-payments-coronavirus-staff/>
- <sup>xvii</sup> Ibid
- <sup>xviii</sup> <https://inews.co.uk/inews-lifestyle/women/single-mothers-losing-out-on-child-maintenance-payments-as-a-result-of-coronavirus-418579>
- <sup>xix</sup> Websdale, N. (1999) *Understanding Domestic Homicide*, California: Northeastern University Press