



The Cost of Covid-19: Economic abuse throughout the pandemic Research design and demographics

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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).

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 the findings from each of these areas. This briefing, however, focuses on the research design of the project, and demographic information of participants.

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. Research design

The research comprised of a survey and interviews to build an understanding of economic abuse within the context of the pandemic. The survey ran from early June to early August 2020, and was aimed at anyone who identified as a victim-survivor of economic abuse within a current or previous intimate relationship or as a professional who supported them. Whilst the main audiences sought for the survey were

professionals and female victim-survivors in the UK, it was open to participants of any gender and from any country with the intention to share findings from other groups with partner organisations.

The questionnaire had separate sets of questions for victim-survivors and professionals, and the first question of the survey filtered participants depending on which group they belonged to. Views and experiences of frontline professionals were sought as it was anticipated that these professionals were likely to have contact with victim-survivors still in a relationship with the perpetrator, or living with them, throughout the pandemic and who therefore may not be able to complete the survey themselves as a result of safety concerns. The survey was designed using the knowledge and experience of staff within SEA, as well as utilising the findings of a desk-based review into the impact of the pandemic on domestic abuse to date.

Questions were structured under the following topics:

- Employment and education
- Housing or accommodation
- Finances
- Access to welfare benefits
- Child maintenance
- Access to economic resources and core necessities
- Accessing help and support

Questions looked at the immediate needs of victim-survivors within the pandemic, as well as anticipated future needs following the outbreak. In order to minimise the time needed to complete the survey, questions were multiple choice wherever possible, and there were also screening questions to allow participants to skip sections that were not relevant to them (for example, a respondent could skip answering questions on welfare benefits if they were not accessing any). The survey also collected demographic information about victim-survivors, as well as information about professionals' organisations. Most questions outside of the demographic section were not compulsory.

All survey respondents were asked if they would be interested in taking part in an interview to discuss their experiences of economic abuse within the pandemic further. Forty-seven interviews with victim-survivors and professionals took place during the summer of 2020, and 26 follow-up interviews took place in late autumn 2020.

All interviews took place either via telephone or video call. The first round of interviews were semi-structured and, due to the number of topics included in the survey, participants were asked if there were any of these areas that were particularly relevant to their experiences and that they wished to discuss (for example, employment, housing or child maintenance). Each topic had a set of questions, to allow for consistency between each interview, but the semi-structured nature allowed for further discussion and probing. For the follow-up interviews, participants were reminded of what had previously been discussed, and were prompted to share what had changed (if anything) in these areas since the first interview. Space was also provided to discuss other topics.

4. Who took part?

In total, there were 560 respondents to the survey; 200 of these were professionals and 360 were victim-survivors. The rest of this briefing offers an overview of responses to the demographic questions for those who took part in the survey.

4.1. Victim-survivors

As the scope of the research was to explore the experiences and needs of victim-survivors facing economic abuse from a current or former partner during the coronavirus pandemic, the first question victim-survivors were asked was whether they were currently experiencing economic abuse. Eighty-three per cent (n=293) were, whilst 17% (n=59) were not. Those who did not identify they were currently experiencing ongoing economic abuse were redirected from the remainder of the survey and invited to leave a comment if there was anything they would like to say about their past experiences of abuse and the pandemic, with 14 choosing to do so. Of these 14 respondents, over a third (n=5) left comments that indicated they were still currently experiencing abuse, some in multiple ways. Examples included:

- Four responses that indicated the perpetrator was not paying child maintenance payments in the full amount and/or reliably, including since March 2020 when the UK first went into lockdown. For example, one respondent wrote that the perpetrator was refusing to pay maintenance whilst also making the victim-survivor pay for basics for their children when they stayed at the perpetrator's home during lockdown.
- One response indicated the perpetrator had reopened legal proceedings, causing the victim-survivor to borrow money to pay for further associated costs as their ability to work was impacted by the pandemic.
- One response indicated that the perpetrator was controlling economic resources post-separation. The respondent wrote that the perpetrator had been able to disconnect the internet and sabotage attempts to reconnect this, as the account was in their name, despite the victim-survivor paying the bill. This was preventing the victim-survivor from working.

Other comments showed that, whilst the economic abuse itself may not be ongoing, the impacts of it were. For example, three participants wrote that they were still dealing with the effects of the debt the abuser had left them in. Another respondent shared the continuing effect of debt from the abuse, despite the relationship having ended more than 10 years ago, whilst another wrote about their inability to access credit as a result of the abuse.

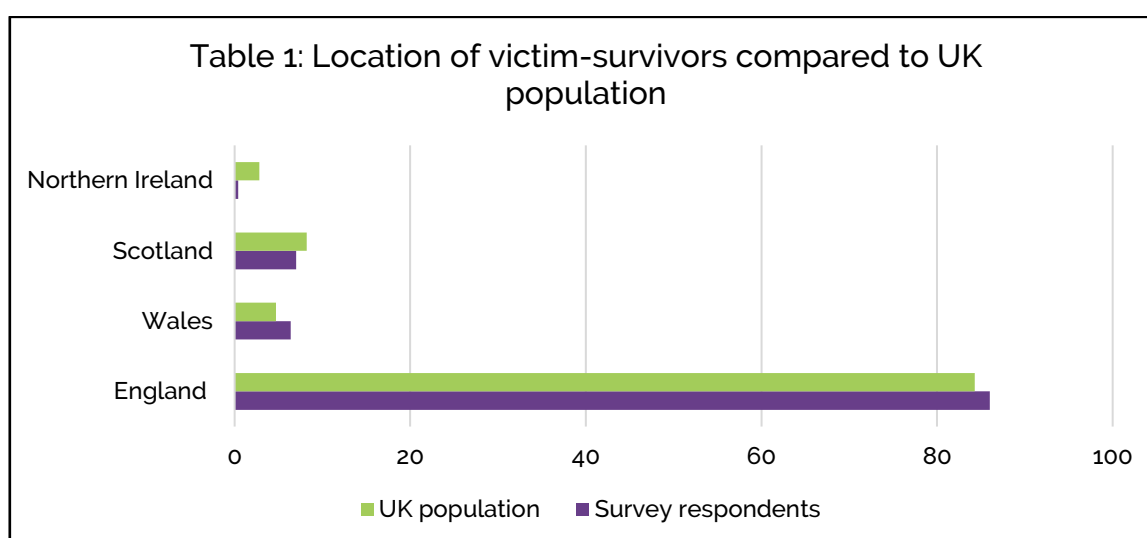
As not all of those who were filtered out by this question left a comment with further information, it is highly likely that more were experiencing ongoing economic abuse. This highlights the importance of work which raises awareness of economic abuse – including post-separation.

The vast majority (97%) of victim-survivors who reported they were experiencing ongoing economic abuse from a current or ex-partner identified as female. Only 2% of

participants identified as male (n=4), and 1% (n=3) identified as non-binary or transgender.^{xii} Therefore, as there were so few male and non-binary or transgender participants and the focus of the research was for victim-survivors in the UK, unless otherwise stated, the remaining demographic information is presented for respondents who identified as female living in the UK only.

Where UK victim-survivors were living

Victim-survivors were asked to identify which UK nation they lived in; Table 1 shows the location of women responding compared to the UK population as a whole^{xiii}. A further 11 victim-survivors indicated that they were from outside the UK, with respondents coming from the United States, Australia and Ireland. Overall, as can be seen below, there was fairly good representation from across the UK nations, with the exception of Northern Ireland, which was underrepresented in survey responses.



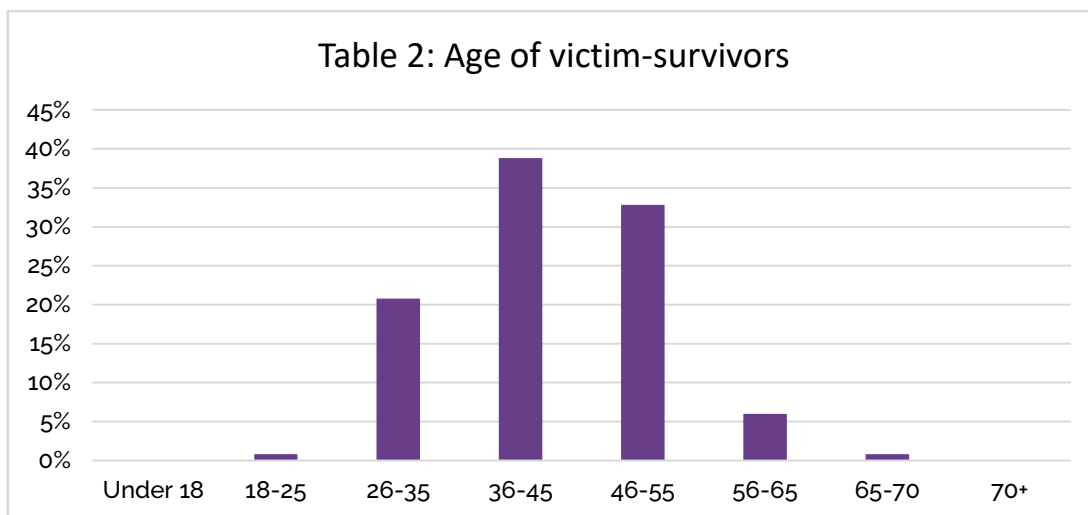
Gender of the perpetrator and relationship status

When asked about the gender of the perpetrator, 99% of respondents reported the perpetrator was male, whilst 1% indicated that the perpetrator was female. Ninety per cent of respondents were experiencing ongoing economic abuse perpetrated by an ex-partner, whilst 10% were being abused by a current partner.^{xiv} Whilst experiences of housing will be discussed in more detail in a separate, dedicated briefing, it is also important to recognise that 90% of victim-survivors responding to the survey were not currently living with the perpetrator.

The high number of women completing the survey who were not in a current relationship or living with the perpetrator underscores that perpetrators can continue, escalate or even begin economic abuse post-separation.^{xv} It also highlights that, for women who were currently living with and/or in a relationship with a perpetrator, it may not have been safe to respond to the survey.

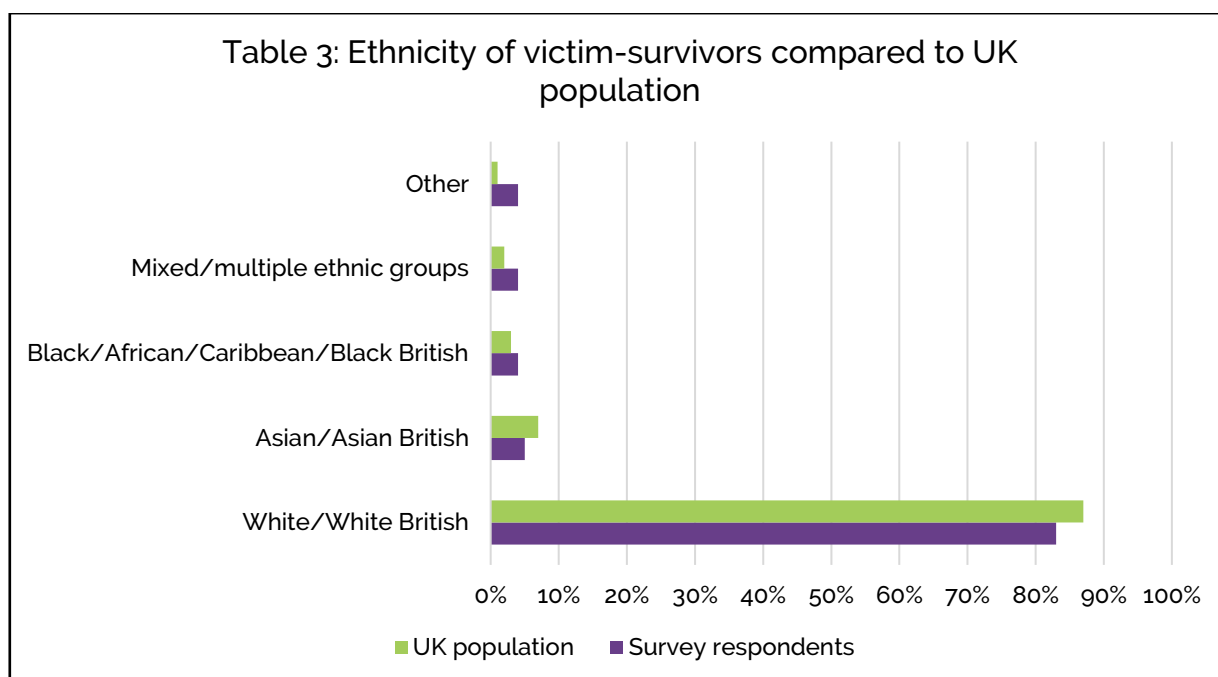
The age of victim-survivors

Participants were asked which age group they fell into and, whilst this was distributed across a number of groups, there was an underrepresentation at the furthest ends of the spectrum: see Table 2. For example, less than 1% of participants were aged 18-25, and there were no participants aged older than 70. Ninety-eight per cent of participants were therefore aged between 26 and 65.



The ethnicity of victim-survivors

Participants were asked which category best described their ethnicity, with 83% describing themselves as white/white British. Five per cent described themselves as Asian/Asian British, and 4% as Black/African/Caribbean/Black British. Another 4% identified as mixed/multiple ethnic groups, and 5% as 'other'. Table 3 shows these results compared to the wider UK population using data from the 2011 census.^{xvi}



Overall, respondents aligned to the ethnicity of the wider UK population, but it is important to remember that not every respondent went onto complete every question the remainder of the survey and so responses are not necessarily generalisable.

The sexuality of victim-survivors

With regards to sexuality, 91% of respondents identified as heterosexual, 3% as bisexual and 1% as lesbian or gay. Three percent preferred not to answer, and 2% selected 'other'.

Victim-survivors' access to public funds

Respondents were asked if they had access to public funds in the UK. Eighty-five percent were UK citizens and therefore able to access public funds without restrictions, whilst some were either European Union (EU) citizens or foreign nationals who did not have restrictions on which public funds they could access (5% and 6%, respectively). Worryingly, just under 1% of respondents who were either a foreign national or an EU citizen were unsure if they had access to public funds. Equal numbers of respondents were either an EU citizen or foreign national who had restrictions on their access to public funds, with just under 2% each selecting this option.

Long term health conditions and shielding

Participants were asked if they had a long-term physical or mental health condition or disability, with 39% of women responding in the UK reporting they did whilst 61% did not. They were also asked if they had been advised by the government to 'shield' during lockdown on account of their own health or that that of someone they lived with, and 12% reporting that this was the case.

Dependants in victim-survivors' households

Eighty-three per cent of respondents told SEA that they had children under the age of 18 within their household, and 6% had an adult dependent. Three per cent had both adult and children dependents living in their household, whilst 7% had no dependents.

4.2. Professionals

Two hundred participants identified as a professional whose work supported victim-survivors of domestic abuse. Of these 200, 176 answered the demographic questions for professionals.

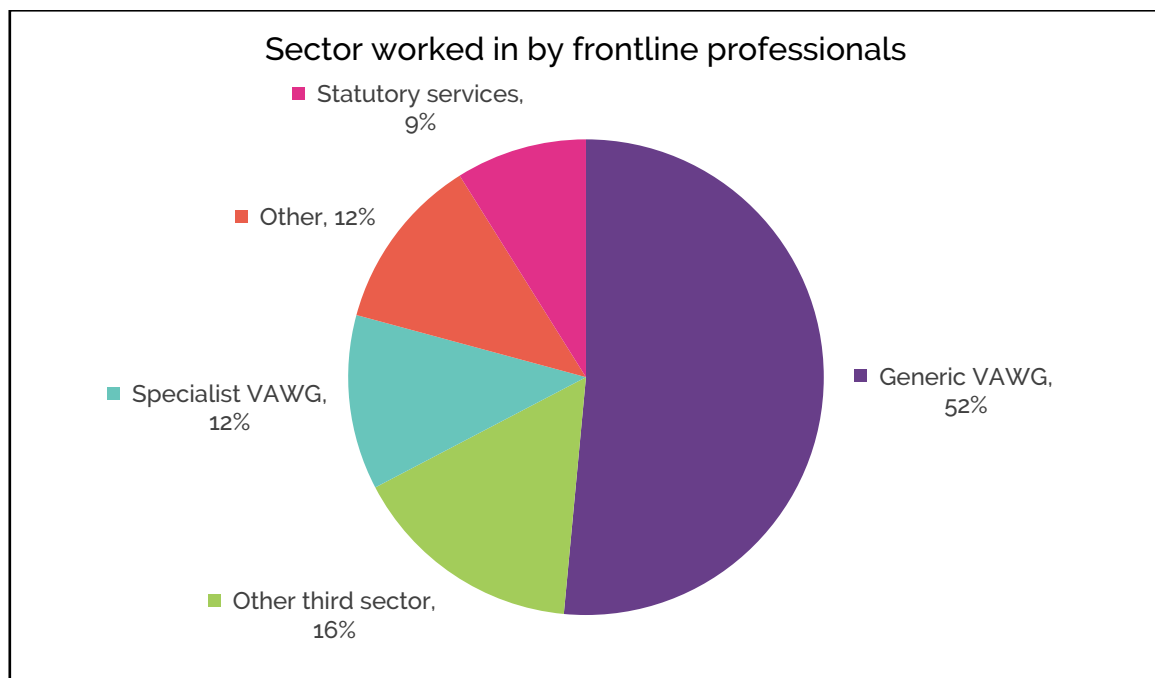
Where professionals' organisations operated

Participants were asked to indicate which of UK nations the organisation they worked for operates in, with the option to select multiple options if relevant. The vast majority of professionals worked for organisations operating in England, with 90% selecting this option. Eleven per cent reported that their organisation worked in Scotland, 5% worked in Wales, and 5% worked in Northern Ireland. Nine professionals indicated that their organisation operated in more than one of the nations.

There were three responses from professionals outside of the UK, with participants from Australia and the United States. As with the victim-survivor demographics outlined above, the following discusses responses from professionals based only within the UK.

What sector professionals worked in and the gender of their clients

Professionals were asked to share what sector they worked in, with options provided for generic violence against women and girls (VAWG) services, specialist VAWG services, another third sector service, statutory services or 'other'. Just over half worked for a generic VAWG organisation (52%), whilst a further 12% worked for a specialist VAWG service. This means that just under two-thirds of respondents (64%) worked within the violence against women and girls sector. A further 16% worked for another third sector service, and 9% worked for a statutory service. Twelve percent selected 'other', with comments indicating participants were from financial services, local authorities and housing associations, though some also indicated domestic abuse, third sector or statutory services.



Responses also indicated that professionals were mostly working with female clients, with 84% of respondents reporting that most of their clients were female. Two percent said most of their clients were male, and 13% said they worked with around even amounts of male and female clients. One respondent indicated in a comment that they worked with children.

Therefore, from the information presented above, most of the professionals who participated in the survey were working with female victim-survivors of economic abuse within the VAWG sector.

5. Conclusion

This briefing offers an overview of the demographics of participants in the Cost of Covid-19 project and is designed to be read alongside the other briefings produced as part of SEA's work around the impact of covid-19 on victim-survivors of economic abuse.

It is important to note that 90% of victim-survivors who responded were no longer in a relationship with the perpetrator, and 90% were also no longer living with the perpetrator.^{xvii} This is unsurprising given that those who were either living with or still in relationship with the perpetrator may have felt less safe to respond, but it is vital to recognise that some of the most affected will have been unable to take part, and that the sample size of those experiencing abuse from a current partner is limited. This emphasises the importance of including front-line professionals within the research. Similarly, given the number of respondents, the sample size of those post-separation is not necessarily generalisable. Nonetheless, the findings offer an important insight into the experiences of those who were able to take part in the research.

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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ⁱ Sharp-Jeffs, N. (2015b) *A Review of Research and Policy on Financial Abuse within Intimate Partner Relationships* London: CWASU

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

^{vii} Websdale, N. (1999) *Understanding Domestic Homicide*, California: Northeastern University Press.

^{viii} Aitken, R and Munro, V.E. (2018), *Domestic Abuse and Suicide: exploring the links with Refuge's client base and work force*

^{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} Two participants selected 'other' and indicated that their sex was female.

^{xiv} One per cent of respondents did not experience abuse from a current or ex-partner, and were therefore excluded from the survey.

^{xv} Stark, E. (2007) *Coercive Control: How Men Entrap Women in Personal Life*. Oxford: Oxford University Press

^{xvi} <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/2011censuskeystatisticsandquickstatisticsforlocalauthoritiesintheunitedkingdompart1>

^{xvii} These 90% figures do not represent identical groups of participants.