



The Cost of Covid-19: Economic abuse throughout the pandemic Briefing four - Welfare benefits

***'He finds it amusing the more he earns the less Universal Credit I get to help with bills.'* (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 access to welfare benefits as a form of economic abuse
- 17% of victim-survivors who were accessing welfare benefits during the pandemic reported that their access had either significantly (9%) or slightly (8%) worsened due to the perpetrator's actions
- 20% of women told SEA that the perpetrator had tried to control or interfere with their welfare benefits during the pandemic. Whilst for 15% this had been unsuccessful, it had been successful for 5% of women
- 72% of professionals reported that victim-survivors had raised concerns relating to Universal Credit and the perpetrator's actions. 26% of professionals reported

that victim-survivors had raised concerns about access to other benefits and the perpetrator's actions

- Both victim-survivors and professionals told SEA about perpetrators making false accusations of benefit fraud as a way of controlling women's access to welfare benefits
- Professionals also raised serious concerns about the five-week delay in receiving Universal Credit, including that this prevents victim-survivors from leaving an abusive partner and that it leaves them in poverty or in debt
- In order for victim-survivors of economic abuse to access welfare benefits:
 - Separate payments for joint welfare benefit claims must be provided as a default, including for Universal Credit
 - The five-week wait for Universal Credit must be removed so that victim-survivors are able to quickly access the money they need to build economic safety
 - Local authorities must be given funding from Government to provide flexible hardship funds and emergency grant schemes that meet victim-survivors' needs
 - Statutory welfare benefit services must be accessible through the pandemic
 - Statutory and non-statutory services providing services and support on welfare benefits must provide relevant staff with training to identify and respond appropriately and safely to domestic and economic abuse
 - Perpetrators of domestic abuse must be held to account by the Government if they make malicious allegations of benefit fraud against victim-survivors

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 welfare benefits. 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 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 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}

Access to economic resources and core necessities, such as food, utilities and transportation, are vital in individuals being able to maintain a standard of living for themselves and any children whereby basic needs are met, and they are able to participate in society.

Perpetrators of economic abuse can seek to interfere with victim-survivors' access to economic resources through restriction or sabotage, or through exploitation. This, in turn, compromises their ability to build economic safety.

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. Responses from those not currently experiencing economic abuse showed its long-term impact. For example, three responses indicated that they were still dealing with the effects of the debt the perpetrator had built up in their name, and another wrote about being unable to access credit due to the perpetrator's actions. This highlights the need for further awareness of economic abuse amongst the public and financial 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. However, they do offer an important insight into the experiences of those who were able to take part in the research.

4. Findings: Welfare benefits and the covid-19 pandemic

The welfare benefits system provides a vital source of money to many people in the UK who have no other income, or a low income, so that they can meet their essential needs such as housing and food. A range of welfare benefits are available depending on an individual's circumstances. They are vital to victim-survivors of economic abuse in both giving them an income whilst they are with the perpetrator, and in building economic safety if they have left.

Perpetrators are aware of the impact of interfering with victim-survivors' welfare benefits and, consequently, economic abuse in relation to these is not new and existed before the pandemic. Methods here include requesting that the single payment made for joint claims is paid into the perpetrator's account and then denying or limiting a victim-survivor's access to their share, or making false allegations against the victim-survivor post-separation in an attempt to get their welfare benefits frozen or stopped.

At the same time, however, many victims of economic abuse may have lost their employment due to the pandemic and may have had to make a joint claim with their partner for the very first time. For example, the number of people claiming Universal Credit increased by 90% between 12 March 2020 and 8 October 2020.^{xiii} Given the single payment arrangements, this means that the abuser may have taken advantage of their new circumstances and found another way to exert control. Concerns about getting back into employment will also be heightened at this time, with increased financial hardship, meaning that those who may have been putting money aside to leave and begin again may now face challenges in doing so.

This section explores the experiences of women experiencing economic abuse during the pandemic in relation to welfare-benefits, using evidence gathered from SEA's research. All quotes included 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?

Overall, 17% of women who were accessing welfare benefits at the time they responded to SEA's survey said that, as a result of the perpetrator's actions since the start of the outbreak, their welfare benefits situation had either significantly worsened (9%) or slightly worsened (8%). Seventy-six percent said this had stayed the same, whereas 6% told SEA it had slightly improved and 1% significantly improved.

This section explores: whether victim-survivors were receiving welfare benefits before and during the pandemic; perpetrators' attempts to interfere with victim-survivors' welfare benefits; and the concerns of professionals and the victim-survivors they support.

5.1 Whether victim-survivors were in receipt of welfare benefits prior to, and during, the outbreak

To provide context, victim-survivors were asked whether they were in receipt of welfare benefits at the time of completing the survey; 56% reported that they were, 43% were not, and 2% were unsure.

The rest of the findings in this section are from women who responded yes or unsure to this question (two of the three women who selected 'unsure' later indicated they were receiving tax credits). Of those who responded yes or unsure, 92% had been receiving benefits before the pandemic whereas 8% were new claimants.

Forty-six percent of women were receiving Universal Credit, and 44% claimed solely and the payment went into an account in their name due to being separated from the perpetrator.

Two percent of women had a joint claim with the perpetrator, with 1% reporting that the money was paid into a joint account and the remaining 1% had a joint claim that was paid into the victim-survivor's account. Others noted receiving other welfare benefits, such as job seeker's allowance and working tax credits.

5.2 Perpetrators' attempts to interfere with victim-survivors' welfare benefits during the pandemic

Worryingly, 20% of victim-survivors told SEA that the perpetrator had attempted to control or interfere with their welfare benefits during the coronavirus outbreak; 15% reported this had been unsuccessful and 5% that it had been successful.

A number of women explained that the perpetrator has made false accusations of benefit fraud against them in an attempt to sabotage their access to welfare benefits.

'He has contacted the agency making allegations of benefit fraud.' (Victim-survivor)

'I went to the child benefits people and said can I claim child benefits to be backdated? They said yes, that's a possibility, as long as your ex agrees... But he basically said no. Somehow they managed to convince him, I don't know [how] they managed it.' (Victim-survivor)

'My ex contacted [Universal Credit service] to advise that I have a partner living with me - which is not correct.' (Victim-survivor)

Another explained that the perpetrator had threatened her with making such claims against her: *'He sometimes threatens to report me for some made up wrongdoing to get my tax credits stopped. I'm not worried because I know I am following the rules.'* A further victim-survivor told SEA that she had not told the perpetrator she was receiving benefits for fear of what he would do:

'My ex doesn't know I'm on benefits otherwise he'd definitely cause more mayhem.' (Victim-survivor)

The impact of false allegations can be serious as they can lead to women losing a vital source of income – either temporarily whilst the claims are investigated, or permanently – as well as causing stress. It is vital that perpetrators are held to account for using the welfare benefits system within economic abuse.

'I have lost sleep over this and am genuinely worried about repeated false allegations.' (Victim-survivor)

5.3 Victim-survivors' concerns connected to welfare benefits as raised with professionals

Of the professionals who took part in the survey, 72% reported that victim-survivors had shared concerns about Universal Credit in relation to the perpetrator's actions, and 26% told us that concerns had been raised about other benefits.

Professionals explained that these related to a range of areas, with a number reporting that victim-survivors had raised the issue of having to wait to start receiving welfare benefits, including the five-week wait for Universal Credit. In terms of the wait for Universal Credit and the impacts of this, one professional told SEA this was stopping victim-survivors from leaving perpetrators: *'The five-week delay in getting [Universal Credit] prevents victims leaving.'* Another explained it left victim-survivors in poverty:

'Universal Credit takes too long to sort out leaving [victim-survivors] destitute and relying only on foodbanks.' (Professional)

Several professionals additionally reported concerns from victim-survivors in relation to having to make joint claims for Universal Credit, and one raised difficulty in accessing Universal Credit if victim-survivors did not have access to the internet.

Similar to what SEA heard from women directly, professionals additionally reported concerns from victim-survivors in connection to perpetrators making false accusations to get their welfare benefits stopped. This was in connection to Universal Credit, and also child benefit where perpetrators were making false claims that children shared with the victim-survivor were living with the perpetrator and interfering with the victim-survivor's access to payments. One professional described the *'wait and uncertainty'* this resulted in for victim-survivors as to whether claims had been made.

'Perp makes a claim for a benefit e.g. child benefit, even though he has no right to it. However, her Child benefit is then stopped while an investigation takes place, so she is without money for food and nappies for the children.' (Professional)

In terms of dealing with issues relating to welfare benefits, one professional reported concern from victim-survivors in being able to resolve these as a result of face to face services being closed: *'More difficult to sort things out now that council buildings are closed/can't see people in person.'*

5.4 Professionals' concerns in relation to victim-survivors' access to welfare benefits

'Access to universal credit takes too long and for victims who have fled domestic abuse they are often desperate.' (Professional)

Professionals were also asked about their own concerns in connection to victim-survivors' immediate and long-term access to welfare benefits as a result of perpetrators' actions during the pandemic. Again, a common theme was concern around the wait to access welfare benefits and how victim-survivors would manage in the meantime without money – particularly in relation to Universal Credit and the five-week wait for payments.

Professionals raised the likelihood of victim-survivors having to get into debt whilst waiting for payments to start, and how this was particularly hard for those escaping abuse and in need of support. Whilst it is possible to apply for an advance payment, concerns about this mechanism were also raised as an area of concern:

'Several women who had previous joint UC [Universal Credit] claims and who then left during this time, have had to put themselves into debt due to the five-week waiting time. DWP will give an advance but this will have to come off their monthly UC for as long as 12 months. I think this is wrong, it is difficult enough for women to be able to take the decision to leave and should not be left struggling in these cases... How do they think a woman can feed herself and her children, heat and have electricity in their home, with going straight into debt as usually being their only option. It is just wrong.'
(Professional)

'Universal Credit is paid five weeks later from when somebody applied and, yes of course they can get an advance... But what they don't tell them is how much they're going to take back from ongoing benefit. People assume it's going to be like the old school £3.85 a week forever, but it's not. It's a percentage of their money and it makes a very big difference...people are being left with no money.'(Professional)

'The longer they have to wait for payments the more likely they are to borrow from elsewhere and get further into debt.'(Professional)

SEA also heard from a professional who was concerned about victim-survivors not being able to reach services to help them with issues and the impact of this on them: *'trying to get through to the relevant department when feeling fragile is hard without the long wait as it is.'* Another raised victim-survivors being refused welfare benefits as they did not have the required proof that their children living with them:

'Benefits being refused to victim due to lack of evidence/proof of child living with them even though they are fleeing domestic violence with child. More empathy and support is needed by benefits team. More widely accepted documents for evidence.'
(Professional)

These findings demonstrate the range of concerns professionals working with victim-survivors have about access to welfare benefits during the pandemic.

6. Conclusion: What must be done to support victim-survivors with welfare benefits?

These findings demonstrate the range of ways in which perpetrators have interfered with victim-survivors' access to welfare benefits during the pandemic, and the issues women have experienced in waiting to receive payments. Below are recommendations which, if implemented, would support victim-survivors of economic abuse to access welfare benefits – in turn helping them to build economic safety.

6.1 The Government must provide separate payments in joint claims for welfare benefits, including Universal Credit, as a default

'I just want our payments to be separate so I don't have to pay out for all of his new things that he is buying.' (Victim-survivor)

It is vital that women have an independent income so that they are able to build economic safety. Key to this is the provision of separate payments of joint claims for welfare benefits which are paid to each individual claimant. Without access to money, victim-survivors are at risk and have limited options, with research showing that financial barriers to leaving can result in women staying with abusive men for longer than they would like and experiencing more harm as a result.^{xiv} Furthermore, women are three and a half times more likely to experience domestic violence if they find it impossible to find £100 at short notice.^{xv}

Whilst those experiencing domestic abuse can request split payments,^{xvi} SEA contends that this is not a workable solution as challenging the control of a perpetrator can place victim-survivors at greater risk. As such payments must be paid separately as a default. It is also imperative that any joint claims are severed quickly after a perpetrator and victim-survivor separate so that women are supported to delink from the perpetrator and build economic independence.

6.2 The Government must remove the five-week wait for Universal Credit so that victim-survivors are able to quickly access the money they need to build economic safety

The five-week wait was a common theme in terms of SEA's research and the issues that it creates for victim-survivors of economic abuse when they are trying to create financial stability for themselves. This wait can push women into debt and further jeopardise their safety. It is vital that it is removed so that victim-survivors can quickly access the money that they need – this is essential and particularly when women have fled the perpetrator and are in urgent need of support and stability in all aspects of their lives.

Whilst the wait is in place alongside the repayable advance payment scheme, the latter must be converted into a grant. Advance payments can place victim-survivors immediately into feeling they are in debt when they start receiving Universal Credit and their payments are reduced to repay it. This does not support them to find economic stability and leaves them financially compromised.

'They gave me some money first off, to make sure that I paid all the bills and then that wasn't enough so I asked them to give me a bit more [because] I still have to pay full rent, and so on and so forth. It wasn't enough so I asked them for another [advance] which they did. But I'm paying that back each time now. As much as I needed that at that point in time, you know, I'm paying it back over a year. The fact that you have to wait for so long for it, I think really needs looking at because you're getting yourself into debt when you can ill afford to get yourself into debt and they're allowing you to do it.' (Victim-survivor)

'Any upfront advance should, in my opinion, be a one off non repayable grant.'
(Professional)

6.3 Local authorities must be given funds by Government to provide hardship funds and emergency grant schemes to victim-survivors, and these must be flexible so that they meet the needs of women

As fully detailed in the section on finances, each local authority must receive Government funding to provide a local financial grant scheme for victim-survivors of domestic abuse. Such payments would enable victim-survivors to have access to essential items, such as accommodation and food, and would help women if there is a delay to receiving any welfare benefit payments they have applied for.

6.4 Statutory welfare benefit services must be accessible through the pandemic

It is key that women can access the help and support they need in connection to welfare benefits throughout the pandemic so that they can flag any areas of concern and changes in their circumstances. This must include ensuring that services are staffed so that they can meet demand and providing a range of ways in which victim-survivors can engage with services depending on their needs. For example, it may not be safe for some women to talk on the phone or have a video call whilst at home with the perpetrator and so other options are needed, such as covid-19 secure face to face meetings.

'Some women with more complex needs and mental health needs have reported difficulties in dealing with services as nobody answered the phone or they couldn't meet with support workers as before and wouldn't open letters as dread having to deal with problems, especially as their mental health deteriorated.' (Professional)

6.5 Statutory and non-statutory services providing services and support on welfare benefits must provide relevant staff with training to identify domestic abuse and economic abuse, and to respond appropriately and safely

It is imperative that the services women approach for advice and support on welfare benefits are trained to understand and identify domestic abuse and economic abuse so that they can provide the most appropriate advice and support and in a safe way for victim-survivors. This must include how perpetrators of abuse can leverage the welfare benefits system as part of their abuse, such as making malicious allegations of benefit fraud so that they can be alert to this.

Training must also include a focus on safeguarding so that staff can respond in a way that is supportive and does not compromise the safety of the victim-survivor. For example, in checking that they are in a private space before raising the issue of the abuse.

6.6 The Government must hold perpetrators of domestic abuse to account if they make malicious allegations of benefit fraud against victim-survivors

It is vital that perpetrators are held to account for making false allegations against victim-survivors in attempt to interfere with their welfare benefits. The Government must explore how this can be done so that perpetrators are dissuaded from leveraging the welfare benefits system within their abuse, and so that those who do are brought to justice.

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