

SURVIVING

ECONOMIC

A B U S E

The Cost of Covid-19: Economic abuse throughout the pandemic

A call to build economic safety for women and girls

**“He has used Covid-19
to his advantage.”**

(Victim-survivor of economic abuse)

About Surviving Economic Abuse (SEA)

Surviving Economic Abuse (SEA) is the only UK-based charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works day in, day out to ensure that women are supported not only to survive, but also to thrive.

SEA was the first charity to challenge the focus on financial abuse (control of money and finances). The charity argued that the term 'economic abuse' better captures and recognises the array of tactics perpetrators use to control (through restriction, exploitation and/or sabotage) women's ability to acquire, use and maintain economic resources more broadly. Economic resources include money and finances, but also those things that money can buy, such as food, clothing, housing, mobile phones and transportation. SEA's extensive communications and media work has significantly improved awareness of economic abuse across the country and beyond.

It is through this dedicated lens that SEA successfully led the way in calling for economic abuse being explicitly named and defined within the Westminster Government's Domestic Abuse Bill.

After hearing from victim-survivors that economic abuse commonly continues long after leaving the perpetrator, SEA also successfully campaigned for an amendment within the Domestic Abuse Bill to remove the cohabitation requirement contained within the Controlling or Coercive Behaviour (CCB) offence in Section 76 of the Serious Crime Act 2015. When the Bill receives Royal Assent, this will extend the reach of the CCB offence, meaning that it will continue to apply when a victim is no longer in a relationship with or living with a perpetrator.



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).

What is economic abuse?

Economic abuse is a form of coercive control through which domestic abuse perpetrators seek to reinforce or create economic dependency and/or instability. This, in turn, limits the choices that victim-survivors can make and their ability to access and build economic safety.

The term 'economic abuse' recognises that it is not just money and finances that a perpetrator can control (known as 'financial abuse'), but also the things that money can buy, like food, clothing, transportation and housing. Control takes three forms: restriction, exploitation and/or sabotage.

SEA's research reveals that 95% of domestic abuse victims experience economic abuse. However, it rarely happens in isolation, with 86% of women reporting economic abuse also having experienced other forms of abuse.

Economic barriers to leaving can lead to women staying with an abusive partner for longer and experiencing more harm as a result. In this way, economic abuse underpins physical safety¹. Women who experience it are five times more likely to experience physical abuse and are at increased risk of both homicide and suicide.

Lack of access to economic resources post separation makes the process of rebuilding an independent life more challenging. It is the primary reason women return to an abusive partner.

Moreover, because it does not require physical proximity, economic abuse can continue, escalate or even start after separation and be experienced for many years. One in four women reports experiencing economic abuse after leaving the perpetrator and 60% of economic abuse survivors are coerced into debt.

Foreword from SEA

When the country first went into national lockdown in March 2020, we knew at SEA that an agile response was essential.

Part of that response was this rapid review of the safety needs arising for victim-survivors of economic abuse. Little did we think that measures to prevent the spread of Covid-19 would still be in place over a year later.

Through a survey and a series of interviews with victim-survivors and the professionals supporting them, SEA heard how abusers used the conducive context created by the virus to establish and/or extend their control over the economic resources available to their current and former partners. In the words of one victim-survivor, 'He has used Covid-19 to his advantage.'

This situation compounded existing economic inequalities, as Covid-19 safety measures had a disproportionate impact on women. The victim-survivors we spoke to reported being furloughed, having their hours or work reduced and losing their jobs – all at a time when many faced increased household costs, such as food and heating. Savings were used up and loans and credit were taken out. Women and children went hungry.

In addition to this, we discovered that 8% of respondents to the survey had plans to leave before the first lockdown but were prevented from doing so. Others indicated that they had left shortly before the pandemic began and found the process of rebuilding their lives even more challenging. Unsurprisingly, some were thinking about going back.

In fact, the high numbers of respondents who were no longer in a relationship with nor living with the perpetrator, served to illustrate just how prevalent economic abuse is post-separation. This reinforces the significance of the work SEA has successfully undertaken over the same period to ensure post-separation abuse is made a criminal offence via the Domestic Abuse Bill.

Seven in ten of the professionals we surveyed reported that the number of victim-survivors of economic abuse coming to their organisation for help had increased since the start of the outbreak. With nearly two-thirds of women surveyed planning to seek support around child maintenance, a third planning to seek money or debt advice and one in five women planning to seek help around welfare benefits at the end of the first lockdown, we can only assume that demand has increased still further, and cases will inevitably be even more complex as a result.

Certainly, the follow-up interviews which took place during the second lockdown revealed that victim-survivors were facing ongoing challenges. SEA saw a 65% increase in calls to the national financial support line for victims of domestic abuse (run in partnership with Money Advice Plus) and an 85% increase in website traffic at the start of the pandemic – this high demand shows no signs of abating.

At the same time, the banks and building societies that SEA works with have shared that customer disclosures of domestic abuse are increasing. In a context where, for many, it will not have been safe to contact a specialist domestic abuse service, the pandemic has illustrated that customer vulnerability teams can offer an alternative pathway to support.

Indeed, despite all of the obstacles that the pandemic has brought, it has also been a time where we have seen extraordinary innovation in responses to economic abuse. SEA hopes that which we can embed and build on these responses as standard going forward. As one victim-survivor so aptly stated, responses to economic abuse should be the same 'whether it is national emergency or a personal crisis.'

As the world recovers from the impact of Covid-19 and we look to move forward, SEA will continue to centre the voices of victims-survivors, more determined than ever to ensure that economic safety for women and girls is a priority for all.

Dr Nicola Sharp-Jeffs, OBE
CEO, Surviving Economic Abuse

Foreword from Standard Life Foundation

Concerns around an increase in domestic abuse were clear as soon as the first UK lockdown was announced in March 2020. The work presented here has been vital in bringing attention to issues that are perhaps more subtle yet may present real danger for victims-survivors' wellbeing long after the end of a relationship. Such issues were already present for too many women, but the report shows how the pandemic and the regulations and reactions to such a new, unknown situation have increased the dangers and complicated the routes to safety.

Child maintenance, welfare benefits and employment are all vital sources of security for victim-survivors, and as we have seen, the pandemic allowed perpetrators of abuse interfere with all of these in different ways.

In reading the findings, it was difficult to think of the right adjective to describe what I had read. The stories of victim-survivors can be harrowing, yet that was not the feeling I was left with. Rather, what stood out were the clear calls to action and the examples showing that things can change for the better where we are committed to making that change.

Just as the methods of abuse are diverse, there are many avenues through which women can be better supported. It is vital that systems do not inadvertently create opportunities for abuse, and there is much that employers can do to help their employees. It is extremely heartening to see that some employers and service providers have started to make changes to their practice, and a testament to the hard work of the team at SEA and those who took part in the research.

To learn that some of the victim-survivors whose stories are told here found the process of taking part beneficial was particularly moving and highlights the importance of being listened to. The work needed to ensure safety and financial wellbeing are available to all victim-survivors of economic abuse will continue and I hope the specific challenges this research points to will serve a useful guide. I am proud to have been associated with such an important piece of research and give my thanks to the team at SEA and especially to all the victim-survivors and professionals who gave their time to take part.

Rebecca Graham
Standard Life Foundation

Acknowledgements

Thank you to the victim-survivors of economic abuse and the professionals who responded to the survey and who took part in follow-up interviews. 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.

Thank you to members of the Experts by Experience Group at SEA for reviewing the briefing papers and to members of the Advisory Group who steered the project. They included: Professor Liz Kelly (Child and Woman Abuse Studies Unit, London Metropolitan University), Nicki Norman (Woman's Aid), Dr Mary-Anne Stevenson (Women's Budget Group), Sarah Pennells (Financial Journalist) and Sue Lewis (SEA Trustee).

We would also like to thank the Standard Life Foundation for making the funding available to undertake this important work

Holly Cameron of SEA led the review and worked with Dr Kathryn Royal in the design of the survey, its analysis and writing the briefing papers. Kathryn administered the survey and undertook the interviews.

Executive summary

The aim of the Cost of Covid-19 research was to create a step change in practice and policy in respect to meeting the economic safety needs of victim-survivors of domestic abuse.

Methodology

To understand the economic safety needs arising from the pandemic, Surviving Economic Abuse (SEA) undertook a rapid review. This consisted of a UK-wide survey and a series of interviews. A total of 560 people responded to the survey (360 victim-survivors and 200 front line professionals) between June and August. Of these, 73 took part in two rounds of follow-up interviews (summer and autumn of 2020).

A low completion rate among those victim-survivors in a relationship with or living with the perpetrator was expected, given that they were unlikely to have felt safe to participate in the survey.

The engagement of frontline professionals with the survey and interviews did, however, mean that the review was able to capture and understand the economic safety needs of victim-survivors still living with a perpetrator. This is because they were likely to have been in touch with women in this situation.

Summary of the rapid review

Survey of 560 individuals

360 victim-survivors
200 professionals

Included in analysis:

293 victim-survivors
Of which, 21 were living with the abuser
197 professionals

Interviews with 73 individuals

Round one: 47
38 with victim-survivors
9 with professionals

Round two: 26
23 with victim-survivors
3 with professional

Findings

The findings highlighted the many ways in which perpetrators of domestic abuse controlled the economic resources of a current or former partner during the initial months of the Covid-19 pandemic. This included restricting, exploiting and/or sabotaging education or employment; finances (including welfare benefits and child maintenance); daily necessities (including food and utilities); and housing and accommodation. These issues intersected in ways that shrank women's space for action.

Table 1: Summary of thematic**Employment**

- 38% of those living with the perpetrator were working from home when they previously had not, which thereby increased their risk of being abused.
- 45% of women reported that, because of the perpetrator's actions since the start of the outbreak, their employment or education situation had worsened.
- 11% of women had been furloughed, 13% were working fewer hours and 3% had been made redundant.
- 45% of women were concerned about their job security in the future.

Finances

- 72% of women reported that, because of the perpetrator's actions during the outbreak, their financial situation had worsened.
- One in five (21%) women reported that the shift towards contactless payments during the pandemic had negatively impacted them.
- Eight out of ten women (79%) reported that the perpetrator had attempted to control their finances during the pandemic.
- 17% of women reported that they had needed to take out new loans or credit during the outbreak.

Welfare benefits

- Nearly one in five (17%) women who were accessing welfare benefits said that, because of the perpetrator's actions since the start of the outbreak, their situation had worsened.

Child maintenance

- 84% of women agreed 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.'
- 22% of women reported that the perpetrator had stopped paying during the outbreak, 20% said that the perpetrator had paid less, and 18% said that the perpetrator had paid unreliably.

Daily necessities (including food and utilities)

- 94% of women living with a perpetrator reported they were worried about their current access to economic resources and core necessities, more than twice the number of those experiencing post-separation economic abuse (45%).
- One in four women (25%) living with the perpetrator reported they did not have access to their utility providers' information.

Housing and accommodation

- Over a third of women reported that, because of the perpetrator's actions since the start of the outbreak, their housing situation had worsened.
- One in five victim-survivors of economic abuse were in rent or mortgage arrears since the beginning of the pandemic, compared to 14% before the start of the outbreak.

Accessing help and support

- 57% of women said that their ability to seek help in relation to the perpetrator had been negatively impacted by lockdown and social distancing measures.
- 20% of victim-survivors reported that the support (for example, around domestic or economic abuse, legal matters, housing, mental health or money or debt advice) they were receiving before the outbreak had not continued, and 28% reported that it was at a reduced level.
- Over half of women intended to seek support from a domestic abuse service after lockdown.
- Nearly two-thirds of women were planning to seek support around child maintenance.
- A third of respondents were planning to seek support for money or debt advice.
- One in five women were planning to seek help around welfare benefits.
- 71% of professionals reported that the number of victim-survivors of economic abuse coming to their organisation for help had increased since the start of the outbreak.

Increased and new opportunities for control

The rapid review also identified how measures taken to protect society from Covid-19 inadvertently created a conducive context for economic abuse. These measures gave perpetrators increased opportunities to start, continue and escalate economic control, as well as new context-specific tactics for control. Victim-survivors and the professionals who support them explained how perpetrators used the economic instability created by lockdown as justification for their controlling behaviour, as well as a means of inducing fear.

Table 2: Summary of context-specific economic abuse

Employment

- Explicitly telling the victim-survivor not to work due to the pandemic.
- Preventing victim-survivor from accessing the resources needed to work, i.e., Wi-Fi access, phone, computer, transport, etc.
- Contacting the victim-survivor's employer, accusing the victim-survivor of 'breaking the rules.'
- Disrupting the victim-survivor when working, including through verbal and physical abuse.
- Emotional toll of being at home with perpetrator requiring all the victim-survivors' energy resulting in being unable to concentrate on work or perform as well.
- Demanding the victim-survivor spend all their time looking after them rather than working.
- Refusing to share childcare and household tasks with the victim-survivor.
- Offering to support with childcare as a way of rekindling relationship/regaining access to the family home (post-separation only).

Finances

- Increased monitoring of victim-survivors' spending, due to the shift from use of cash to contactless card payments.
- Stopped contributing to household costs, using the pandemic as an excuse.

Welfare benefits

- Taking advantage of the single payment arrangement in joint Universal Credit claims to exert control by withholding victim-survivor's share.

Child maintenance

- Taking advantage of limited capacity within the Child Maintenance Service by claiming a reduced income at a time when evidence was not sought to either reduce or stop payments (post-separation only).
- Forcing physical contact as a mechanism through which to access child maintenance payments (post-separation only).

Daily necessities (including food and utilities)

- Making access to necessities needed during the pandemic dependent on physical contact.

Housing

- Using restrictions in place to regain access to the family home.
- Interfering with attempts to access mortgage holidays offered by lenders during the pandemic.
- Using restrictions in place to delay the sale of a jointly owned home.

Accessing help and support

- Increasing use of family court system to incur costs for the victim-survivor and using lack of capacity/delays in system due to further draw out proceedings.
- Using delays to hide assets, which impacts victim-survivors' legal entitlement (for example, to child maintenance or during financial proceedings).

Post-separation economic abuse

Of those who responded to the survey, 90% of victim-survivors who responded to the survey and took part in the interviews were separated and no longer living with the perpetrator. This illustrated just how prevalent economic abuse is post separation.

Whilst there has been an important focus on victim-survivors who are still living with a perpetrator, less attention has been paid to how the pandemic has impacted coercive control that extends after separation. This has implications for the focus of interventions during a pandemic and reinforces the significance of the work SEA has undertaken to ensure post-separation abuse is made a criminal offence via the Domestic Abuse Bill.

Support needs

Victim-survivors of economic abuse were in precarious economic positions prior to the pandemic. SEA's research identified how this was compounded by the outbreak, not only because of the perpetrator's economic control, but the broader economic impact of the pandemic which has had a disproportionate impact on women and further entrenched existing economic inequality. These unequal impacts included furlough, reduced hours of work and job losses at a time when many faced increased costs, such as food and heating. Victim-survivors were forced to use up savings and take out new loans and credit.

Pent up demand

Seven in ten of the professionals surveyed reported that the number of victim-survivors of economic abuse coming to their organisation for help had increased since the start of the outbreak. Nearly two-thirds of women surveyed planned to seek support around child maintenance; over half planned to seek support from a domestic abuse service; a third planned to seek money or debt advice; and one in five women planned to seek help around welfare benefits at the end of the first lockdown.

The research findings demonstrated the range of ways in which perpetrators sought to interfere with victim-survivors' attempts to build up resources through accessing support during the pandemic. Again, this took place at the same time as services struggled to provide support due to the impact that

Covid-19 had on their ability to operate. With nearly half of those surveyed by SEA expressing concern about job security in the future, alongside increased financial hardship, plans to leave and rebuild economic stability will be even more challenging.

Recommendations

Accessing help and support is more important than ever for victim-survivors of economic abuse.

SEA joins organisations across the women and girls' sector in advocating for a long-term funding package for frontline specialist domestic abuse services, as well as organisations operating in the debt and money advice sector for emergency financial support measures.

A focus on reducing immediate risk of harm to victim-survivors must also address long-term safety – for which economic independence and stability is essential. When the ability of women and girls to acquire, maintain or use economic resources is interfered with, it has a fundamental impact on their wellbeing. Economic abuse maintains dependence on the perpetrator, acts as a barrier to leaving and is a driver for returning. The consequences of coerced debt or poor credit ratings can keep women in poverty for decades, exposing them to new forms of violence, such as sex for rent.

In recognition of the intersecting and overlapping themes explored in this report, an overarching approach needs to be taken to respond to the economic safety needs of those experiencing domestic abuse beyond Covid-19.

SEA is calling for women's economic safety to be at the heart of an integrated approach to tackling the issue of violence against women.

SEA further argues that if women are to have economic independence, then practice and policy needs to be consciously aligned with this goal. A series of recommendations under each thematic area represent steps towards this.

Table 3: Thematic recommendations**Education and employment**

- Employers and educators must develop and effectively implement comprehensive and flexible policies on domestic abuse, including economic abuse.
- Employers and educators must ensure that staff are trained in domestic abuse, including economic abuse, so that they can respond effectively.
- Employers and educators must offer flexibility for staff and students experiencing economic abuse that enables them to maintain their work and studies.
- Employers and educators must make regular contact with staff and students working at home as part of their health and safety/ safeguarding responsibilities, and be ready to signpost them to support where needed.
- Employers and educators must ensure that staff and students have the equipment they need to deliver their roles and studies when working from home, and allow them to use this for personal reasons where needed to deal with abuse.
- Employers and educators must provide enhanced packages of support to victim-survivors or economic abuse.

Finances

- The Government must ensure that essential services (including supermarkets) accept cash as payment so that victim-survivors reliant on it for safety and/or budgeting are able to continue using it.
- Bank staff and creditors must be trained in domestic abuse, including economic abuse, so that they can effectively respond to victim-survivors' needs.
- Banks and creditors must ensure that victim-survivors have safe and reliable ways through which to contact them.
- Banks and creditors must ensure that policies and processes account for the needs of customers experiencing domestic abuse, including economic abuse, and reflect specific needs arising during particular contexts.
- The Government must reform consumer law so that coerced debt is recognised, victims can seek redress and perpetrators are held accountable.
- Government funding must be provided to local authorities so that they can provide local hardship funds and emergency grant schemes to victim-survivors and promote these to residents and frontline professionals.
- Local authorities must ensure that any emergency grant or hardship fund schemes they provide are flexible to meet the needs of victim-survivors of economic abuse.

Welfare benefits

- The Government must provide separate payments in joint claims for welfare benefits, including Universal Credit, as a default.
- 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.
- Statutory welfare benefit services must be accessible in times of crisis.
- 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.
- The Government must hold perpetrators of domestic abuse to account if they make malicious allegations of benefit fraud against victim-survivors.

Child maintenance

- 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.
- 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.
- 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.

Access to economic resources

- The Government must ensure that all women with no recourse to public funds have access to the domestic violence destitution concession.
- Utility providers must engage with all individuals in household, not just the person named on the account.

Housing and accommodation

- The Government must be clear that 'stay at home' restrictions during a pandemic do not apply to victim-survivors of domestic abuse.
- Statutory services must always hold perpetrators to account – including during the pandemic.
- Mortgage lenders must ensure that policies and processes account for the needs of customers experiencing domestic abuse, including economic abuse.
- Measures must be put in place for women experiencing economic abuse who are in rent arrears and facing eviction so that they do not lose their home.
- Victim-survivors must have prompt access to safe and secure housing if they become homeless or need to be rehoused.
- Professionals working within housing must have training on economic abuse.

Adopting innovative practice

- SEA's influencing work has already led to new and innovative responses. The charity argues that these should be recognised as examples of best practice as the UK comes out of the pandemic. Adopting flexibility in response to economic abuse and retaining and further developing these innovative responses also means that relevant stakeholders will be better prepared to respond to future public health emergencies.

Innovative practice includes:

- A 'free-to-access' scheme enabling domestic abuse victims to get support online without having to pay.
- Financial packages of support from employers that include emergency accommodation, paid leave, assistance funds and access to an economic safety service from SEA.
- Alternative routes to safety via vulnerable customer teams within banks and building societies.
- A grant scheme targeted at frontline specialist services supporting victims of economic abuse, enabling them to distribute funds to those most in need.

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Background

In early 2020 when the Covid-19 pandemic arrived in the United Kingdom it was clear from the experiences of other countries that public health measures taken to protect society from the virus would inadvertently harm victims of domestic abuse.

Alongside other organisations in the violence against women and girls' sector, SEA warned the Westminster Government that shielding and social distancing would increase the isolation of victim-survivors, thereby reinforcing and expanding the power and control of perpetrators.

SEA also voiced concerns about the economic instability arising from the impact of the protective measures taken. Firstly, the charity highlighted how this would create a conducive context to start, continue or escalate economic abuse – a common form of coercive control. Secondly, SEA raised concerns that it would act both as a barrier to leaving an abusive partner and a pressure to return.

SEA's website saw an increase of 84% in March 2020 following the first lockdown and a 257% in website traffic following the announcement of the second three weeks of lockdown. At the same time, the national financial support service for victims of domestic abuse operated by Money Advice Plus (MAP) in partnership with SEA has seen a 65% increase in calls overall.

SEA quickly repivoted its activities to develop a set of online resources in support of victim-survivors' immediate economic safety needs. These included details of the financial support measures that the Government and financial institutions put in place, as well as a guide on how friends, family members, colleagues, employers and neighbours could provide support. The resources were shared widely, including via the Home Office Covid-19 website, Women's Aid Coronavirus Safety Advice for Survivors (featured in a BBC online article viewed by millions), the Designate Domestic Abuse Commissioner and Lloyds Banking Group.

The charity also undertook influencing work to meet the immediate economic safety needs that were arising for victim-survivors. An example of this was making the Victim Commissioner for London aware that some victim-survivors might not have the financial resources to purchase the mobile phone credit needed to access help via the internet. SEA highlighted that many mobile phone networks were responding to vulnerable groups via a 'free-to-access' scheme, yet this did not include the websites of domestic abuse services. The Victim Commissioner for London raised this issue with the national Victim Commissioner who worked with the Ministry of Justice to ensure they were included.

It was clear that the pandemic would demand new solutions like this. Therefore, in June 2020, SEA applied for funding from the Standard Life Foundation to undertake a rapid review of the economic safety needs of victim-survivors and to create a step change in practice and policy to meet them.

Via a survey and interviews with victim-survivors and the frontline professionals working with them, SEA developed a series of briefing papers capturing findings across the themes of education/employment, finances (including welfare benefits and child maintenance), access to daily necessities (including food and utilities), housing and help-seeking. In each of these areas, SEA also made recommendations for policy and practice.

This report pulls together those briefing papers and adds to them by sharing the findings of follow-up interviews undertaken with victim-survivors and frontline professionals in late 2020. SEA had anticipated that these interviews would help understand their changing safety needs as the UK came out of lockdown. This proved not to be the case with the four nations of the UK all in some form of lockdown/firebreak/tier system until late March 2020.

Section 1: 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

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. SEA sought the views and experiences of frontline professionals in anticipation 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. These victim-survivors were far less likely to be able to complete the survey themselves because 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
- Finances
- Access to welfare benefits
- Child maintenance
- Daily necessities
- Housing or accommodation
- 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. To minimise the time needed to complete the survey, questions were multiple choice wherever possible. 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.

In total, there were 560 respondents to the survey: 360 victim-survivors and 200 professionals. It is important to note that the majority of questions were optional, 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. The rest of this chapter offers an overview of responses to the demographic questions for those who took part in the survey.

Interviews

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 was 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 specific 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. Time was also provided to discuss other topics.

Who took part?

Victim-survivors

Experience of economic abuse

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.

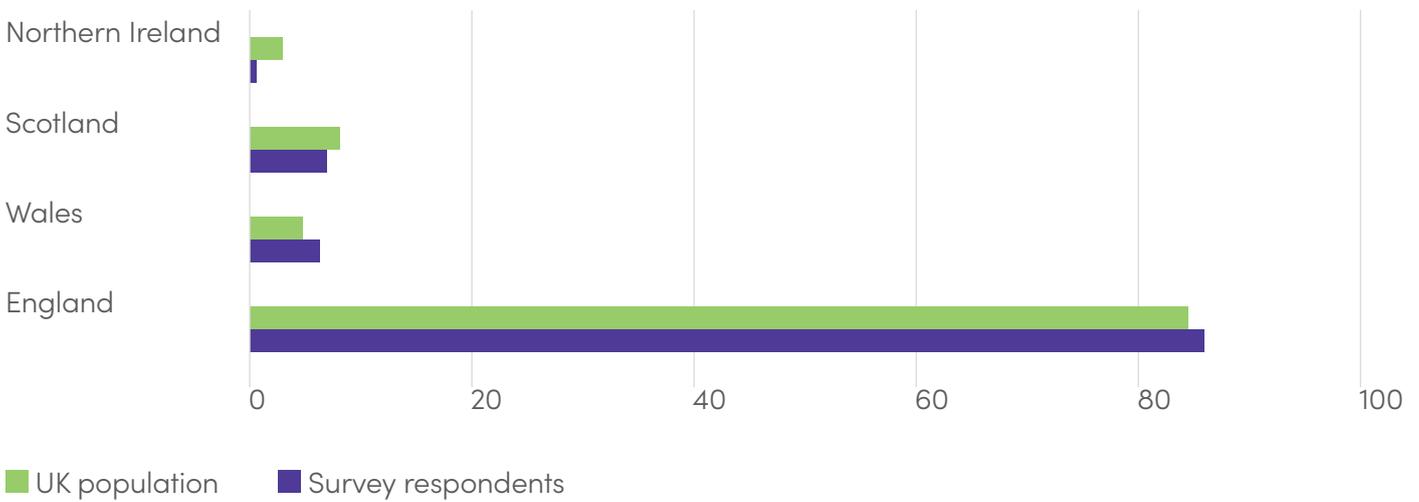
- One response indicated the perpetrator had reopened legal proceedings, causing the victim-survivor to borrow money to pay for further associated costs, as their ability to work was impacted by the pandemic.
- One response indicated that the perpetrator was controlling economic resources post-separation. 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 perpetrator 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 gender of victim-survivors

The vast majority (97%) of victim-survivors who reported they were experiencing ongoing economic abuse from a current or ex-partner identified as women. Only 2% of participants identified as men (n=4), and 1% (n=3) identified as non-binary or transgender.² 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 women living in the UK only.

Table 1: Location of victim-survivors compared to UK population

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.³ 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 relatively proportional representation from across the UK nations, with the exception of Northern Ireland, which was underrepresented in survey responses.

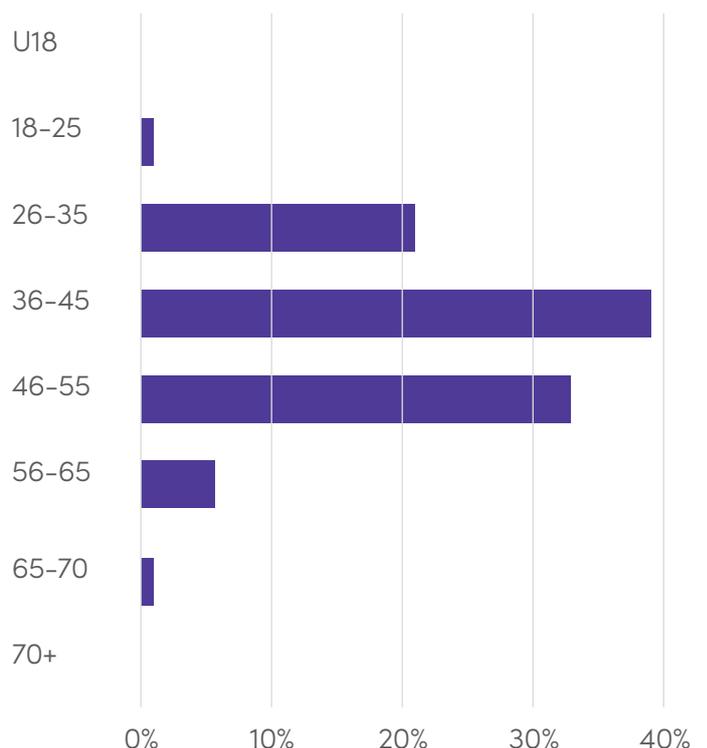
Gender of the perpetrator and relationship status

When asked about the gender of the perpetrator, 99% of respondents reported the perpetrator was a man, whilst 1% indicated that the perpetrator was a woman. Ninety per cent of respondents were experiencing ongoing economic abuse perpetrated by an ex-partner, whilst 10% were being abused by a current partner.⁴ 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 commonly continue, escalate or even begin economic abuse post-separation.⁵ 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. Almost all (98%) of participants were therefore aged between 26 and 65.

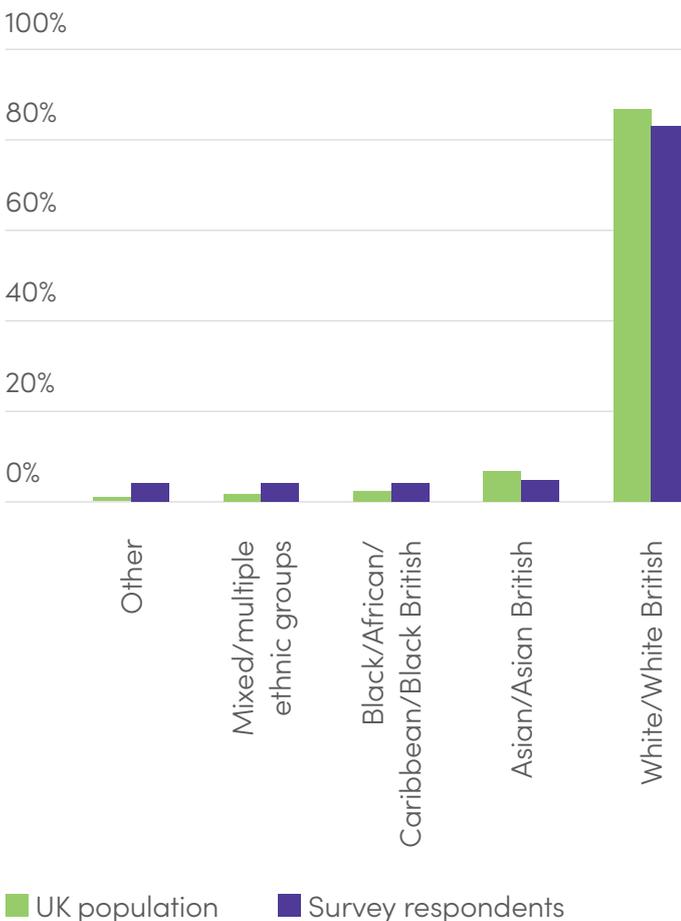
Table 2: Age of victim-survivors

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.⁶

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

Table 3: Ethnicity of victim-survivors compared to UK population



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 per cent 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 per cent 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). 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 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.

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

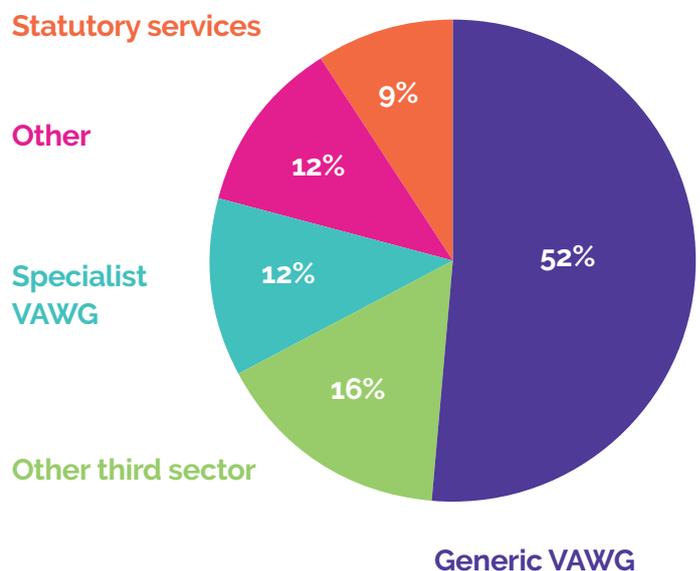
Participants were asked to indicate which of the UK nations the organisation they worked for operates in, with the option to select multiple options if relevant. The vast majority of professionals worked for organisations operating in England, with 90% selecting this option. Eleven per cent reported 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 (such as those for minoritized or disabled women), 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 per cent selected 'other', with comments indicating participants were from financial services, local authorities and housing associations. Some professionals who selected 'other' also indicated that they worked in domestic abuse, third sector or statutory services.

Sector worked in by frontline professionals



Responses also indicated that professionals were mostly working with female clients, with 84% of respondents reporting that most of their clients were female. Two per cent 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.

Summary of the rapid review

Survey of 560 individuals

360 victim-survivors
200 professionals

Included in analysis:

293 victim-survivors
Of which, 21 were living with the abuser
197 professionals

Interviews with 73 individuals

Round one: 47
38 with victim-survivors
9 with professionals

Round two: 26
23 with victim-survivors
3 with professional

The following sections of the report explore the project findings in each of the thematic areas. The report ends with a concluding overview alongside recommendations for policy and practice.

Employment and education

'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 a perpetrator.' (Professional)

The ability to work and study is of great importance to victim-survivors of economic abuse enabling them to have – or work towards – economic independence and the choices this brings through earning an income.⁷ Furthermore, a woman's workplace or educational setting can be a place of respite from the perpetrator and the abuse they inflict,⁸ as well as a space to disclose it and access help.⁹

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.

'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 and ability to earn an income 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 be safe.

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.¹⁰ 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.¹¹

Whilst the numbers of women in employment was at an all-time high before the pandemic,¹² research demonstrates that 81% of mothers need formal childcare provision to access work and how the pandemic has hindered this with school and nursery closures.¹³ Furthermore, HMRC data shows that more women have been furloughed during the outbreak than men.¹⁴

'The economic impact of lockdown — for example job loses — will make it easier for perpetrators to de-stabilise any economic stability that the victim had before lockdown.'
(Professional)

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 reported that their employment or education situation had either significantly worsened (20%) or slightly worsened (25%) as a result of the perpetrator's actions since the start of the outbreak. Just over half (52%) said this had stayed the same, and 3% reported it had either significantly improved (2%) or slightly improved (1%). As stated, 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. The victim-survivor's response below illustrates how the context of the abuse changed:

With both people working from home, the perpetrator 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)

Victim-survivors' employment or education status

To provide a snapshot of the employment statuses of the women who responded to the survey, respondents were asked what these were. 69% told SEA 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 such as caring responsibilities, maternity leave, and ill health or disability.

Table 1: Victim-survivors' employment or education status (n=248)

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 SEA 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.

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 in which working from home was not possible. The remainder were either not currently employed or were 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.

Table 2: Where women were working

Location	Victim-survivors not 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 did not 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.

'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)

The perpetrator's actions

Both the victim-survivors and professionals who responded to SEA's survey reported a number of concerns about their employment or education in connection to the perpetrator's actions during the pandemic, as shown in Table 3.

Table 3: Concerns in relation to the perpetrator's actions during the pandemic

Concern	Victim-survivors (n=219)	Professionals (n=112)
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

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 frontline professionals noting this.

There were also significant concerns around job security in the future, and victim-survivors losing their jobs.

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.'

A number of professionals said that they had seen increases in both incidents of abuse and severity.

Looking at responses from victim-survivors, 11% were concerned about safety whilst working or studying from home. Whilst again it is not possible to directly compare the data given the differences in sample size, this number rises to 25% when considering responses only from those living with the perpetrator.

'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)

Those who responded 'other' in relation to their concerns about the perpetrator's actions 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.

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

Professionals commented on matters such as victim-survivors experiencing worry due to their partners being home all 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 are explored below.

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

Just under half (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 actions comprised 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 disclosed 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.

'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 stated that the perpetrator had written to their employer accusing them of 'breaking lockdown 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.

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

Most reported was the perpetrator either refusing to, or unreliably, contributing to childcare. This included in situation 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, 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 un-furloughed. 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 by several professionals that some perpetrators had used the offer of childcare to support work or study as a way in which to try to rekindle 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'.

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 that 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 told SEA that the perpetrator had obstructed access to 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.'

Victim-survivors most commonly reported that the perpetrator was interfering with the technology they needed to work or study, including through taking, hiding or interrupting use of the Wi-Fi, phone and/or computer.

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

One victim-survivor shared 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.

Employment/education plans

'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 change because of the perpetrator's actions during the outbreak. One in three (34%) women told the charity 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 reported 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] am 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 stated 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 disclosed 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 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 impact of the pandemic on education/employment over time

When SEA revisited interviewees later in the year, many reported ongoing challenges in relation to their employment.

Women shared how the perpetrator was able to continue to interfere with their work and how the restrictions around the pandemic were allowing this. For one victim-survivor, the post-separation abuse had escalated between the first and second interview, with the perpetrator subsequently involving social services, severely impacting her ability to work:

'The social worker is taking up so much of my time, hours and hours in my working day... so in terms of me managing my work, in my mind, the social worker is being used as a conduit for abuse. That's how it feels.'

(Victim-survivor)

In this case, the perpetrator was also making repeated allegations that the victim-survivor was breaching local restrictions: 'It's just another set of rules [used] to attack you.'

Another woman shared that she was still furloughed by the perpetrator who was also her employer and that he was alternating between withholding her pay or paying her unreliably, compromising her economic stability:

'He's carried on furloughing me and not paying me. And then just as my homeless application is going to be accepted, he suddenly pays money into my account... all of a sudden, there's this cash in there that I didn't know about. And he's refused to provide pay slips.' (Victim-survivor)

As in the earlier interviews, some interviewees spoke to the difficulty of balancing working from home and home schooling alongside their other responsibilities. Though the second round of interviews took place when schools were open for in-person teaching for all children, some participants had children who had been required to self-isolate. This was putting further pressure on victim-survivors, who described how they had little help with childcare during this period from the perpetrator:

'[Child] had to self-isolate... the immediate reaction from [perpetrator] was like, I'll [look after child for] two days, and I said, that comes with a lot of homework that you need to complete by the end of the day, are you sure? And then all of a sudden, he disappeared from the scene.' (Victim-survivor)

Whilst the pandemic and actions of perpetrators were still impacting victim-survivors' ability to work, some interviewees spoke about the positive steps they had taken around employment or education since the first round of interviews. For example, two women shared that they had enrolled on university courses:

'I'm a new student, which is another thing that's been keeping me sane...it's so exciting. It's something I've wanted to do for years...I'm loving it.' (Victim-survivor)

'I've gotten a scholarship...to go back to uni. That's really good for me personally.' (Victim-survivor)

Another woman shared that, since the first interview, she had trained as a workplace domestic abuse champion through her local council, and credited taking part in the research with doing this:

'I went on a domestic abuse champion training course... I'm now [part of] a domestic abuse champion network... And it was just by your help, and your understanding, you've actually pushed me to do things, and I can't thank you enough.' (Victim-survivor)

For one participant, the flexibility that working from home during the pandemic had provided had been incredibly beneficial to her as she managed the impacts of the abuse:

'Being able to be flexible, that definitely helps. Being able to work from home, it's definitely helped...I think I've been lucky to be able to work in this way...I just do not think that I would be able to go back into a nine-to-five job where I have to get up every morning and go to an office... I just don't think psychologically I would be able to cope.' (Victim-survivor)

Working from home was therefore providing her with the space to continue working and maintain her economic independence and stability.

What can employers and educators do to support victim-survivors?

'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 report 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 spent 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 some women with concerns about their future employment or education, including losing their jobs, and a number have also had to change their plans. Those who may have been putting money aside to leave and rebuild their independence may also now face challenges in doing so.

As the UK comes out of lockdown, it is vital that there is recognition of how perpetrators have undermined the economic safety of victim-survivors by targeting their employment. The recommendations that arise from these findings begin on page 89.

Finances

'Many victims do not have economic freedom to start with — made more difficult with lockdown.' (Professional)

The pandemic and the measures taken to control it have destabilised the financial situations of many people through reduced/lost income associated with furloughing and redundancies. This comes at a time where costs such as food and heating have increased due to spending more time at home.

Research by the Institute for Fiscal Studies highlights that the pandemic arrived at a time where households were still dealing with repercussions of years of austerity.¹⁵ It further reports that this situation has been compounded by an interplay between historic inequalities and the outbreak's economic impact.

As the previous section illustrates, many victim-survivors of economic abuse — already in precarious financial positions — have been further disadvantaged by the outbreak.

'I tried to budget by having cash for food, etc., but we are all at home. I have to eat lunch if my kids do, but when I was at work I could have nothing or 25p noodles. Now they want me to have lunch with them and I worry.' (Victim-survivor)

What were the findings?

'He tries to control my finances all the time.' (Victim-survivor)

SEA's Cost of Covid-19 research generated a significant amount of evidence in relation to women's ability to exert control over their money and finances during the pandemic. This section explores: victim-survivors' income level; access to cash; the methods used by perpetrators to control victim-survivors' finances; the impact of economic abuse on victim-survivors; experiences of contacting banks and creditors and accessing time-limited measures; and accessing emergency funds and hardship grants.

Overall, 72% of UK women in the survey reported that, as a result of the perpetrator's actions during the outbreak, their financial situation had either significantly worsened (39%) or slightly worsened (33%). A further 27% said their financial situation had stayed the same, and 2% reported that it had slightly improved (1%) or significantly improved (1%). This demonstrates the significant impact of the abuse experienced by victim-survivors during the pandemic on their money and finances, and why it is key that their experiences are heard and responded to in policy and practice.

Income level

For context, SEA asked victim-survivors what their annual income was (Table 1). Two out of three women (66%) reported an income of £20,000 or less each year, with 9% of these women reporting no income at all. With the average income in the UK totalling £30,800,¹⁶ this highlights the precarious financial situation that victim-survivors of economic abuse are already facing, and how any disruption to their income can be hugely damaging.

Table 1: Victim-survivors' income level (n=202)

Income level	Percentage of women reporting
No income	9%
Up to £10,000	24%
£10,001 - £20,000	33%
£20,001 - £30,000	12%
£30,001 - £40,000	8%
£40,001 - £50,000	6%
Over £50,000	3%
Prefer not to say	4%

Access to cash during the pandemic

'I was using cash so that he couldn't track me on my bank statements...Then of course COVID-19 came along, all got to pay by credit cards... I've been using this credit card to shop at the local shop so he can't track me from my bank statements and find out where I live.'
(Victim-survivor)

As a number of victim-survivors of economic abuse rely on being able to access and use cash for safety and budgeting purposes, this area was explored within the research. Here, one in five (21%) of the women who responded to SEA's survey reported that the shift towards contactless payments during the pandemic had negatively impacted them.

Whilst the reasons for reliance on cash varied, survey comments highlighted how it was often connected to safety and/or budgeting. In terms of safety, SEA heard from one victim-survivor who had previously been given an allowance in cash by the perpetrator, and how the shift to using cards had been problematic as it had given the perpetrator more oversight of their spending.

'Prior to the outbreak, I worked with cash that I was given on a weekly basis for the budget. Now he can see and scrutinise every penny in spending because I'm using the bank card.' (Victim-survivor)

For women who are separated from the perpetrator, cash can be used to keep their location and/or spending hidden if they fear or believe the perpetrator has access to their bank account information. One victim-survivor reported that the pandemic and its push toward contactless payments had impacted on them as 'cards are traceable to location and I am hiding.' Another explained that, despite being separated from the perpetrator, she still relied on cash because the perpetrator was able to access her bank statements:

'I cannot purchase using credit cards or contactless because the court have given him access to my bank statements.' (Victim-survivor)

'I operate almost entirely in cash... I budget. Throughout the month. Literally penny for penny. I know exactly what I'm doing. And I don't want him knowing where I've been what I've spent my money on where I'm spending money, it's none of his business, but the court says it is.' (Victim-survivor)

Other victim-survivors reported that their reliance on cash was driven by the need to tightly budget and that being pushed to spend on cards has had a negative impact.

'I have found it harder to manage my money. Due to previous financial abuse, I hide from online banking and statements and lose track of my finances. I use cash to avoid this issue.' (Victim-survivor)

From these findings, it is clear that victim-survivors needed to be able to access and use cash throughout the pandemic.

Methods used by perpetrators to control victim-survivors' finances in the pandemic

Eight out of ten women (79%) who responded to SEA's survey reported that the perpetrator had attempted to control their finances during the pandemic; 68% said the perpetrator had been successful and 11% that they had been unsuccessful.

Women highlighted a range of ways in which perpetrators had done this, from withholding child maintenance payments (see next section) and building up debt in their names, to controlling or denying access to financial products and refusing to pay bills.

Perpetrators building up coerced debt in the victim-survivor's name

'He is seen as vulnerable so he capitalised on that, asking me to buy him all sorts of luxury foods in the shops because he shouldn't go shopping.' (Victim-survivor)

Of the professionals who responded to SEA's survey, 41% reported that victim-survivors had raised concerns with them about the perpetrator taking out credit or loans during the pandemic without their knowledge, and 38% said that victim-survivors had raised being pressured into taking out loans or credit (Table 2).

Table 2: Professionals reporting concerns raised by victim-survivors in relation to finances (n=92)

Concern	Percentage reporting
Getting into debt	77%
Perpetrators taking out loans or credit in the victim-survivor's name without their knowledge	41%
Perpetrators pressuring victim-survivors into taking out new loans or credit	38%
Being unable to get in touch with their bank or creditor	31%
Paying off debt when payment holidays end	25%
Being refused payment holidays	15%

In terms of victim-survivors, 3% reported that the perpetrator had successfully taken out loans or credit in their name through coercion or without their knowledge during the outbreak. One in three (35%) were unsure as to whether the perpetrator had done this or not.

'I have discovered that [the perpetrator] has run up extensive debts on my credit card. He is threatening to not pay the monthly payments, leaving me to face fines and a bad credit rating.' (Victim-survivor)

'He set up new accounts in my name and set user IDs, passwords and memorable info without my knowledge.' (Victim-survivor)

'[Victim-survivors are] manipulated into buying expensive items such as laptops and mobile phones — including TV packages.' (Professional)

It is hugely concerning that women have been coerced into spending or taking out loans or credit during the pandemic. These findings also highlight the uncertainty and fear that many victim-survivors live with. Perpetrators commonly keep their partner 'financially blind' leaving them unsure as to whether debt is being built up in their name and what the consequence of this may be if they have. The impact of such debt on women's finances can be hugely damaging; it can destroy their credit ratings and, in turn, limit their choices and ability to access credit and build economic safety.

'I was trying to contact several solicitors about this situation, waiting list is long or cancelling dates, or are not able to help me as loans are in my name.' (Victim-survivor)

'Longer term, I think it's the fact that for want of a better word, he stole my credit history. He took my perfect credit history, which means my credit history is horrific now.' (Victim-survivor)

Controlling or denying access to financial products and refusing to pay bills

'He controls everything.' (Victim-survivor)

A number of respondents reported that perpetrators of economic abuse had created financial pressure during the pandemic through either restricting their access to money or financial products or refusing to pay bills.

In terms of restriction, some victim-survivors told SEA that they had no unconstrained or safe access to money or financial products without the perpetrator granting or monitoring this, with professionals reporting the same.

'He has had money put into his bank accounts, and given me a card, but then put the app on his phone so that I cannot spend without his approval. I have to ask for money to cover bills, which are all in my name.' (Victim-survivor)

'He can view everything I've spent on our weekly budget. I've been getting into trouble for how much I spent on food.' (Victim-survivor)

'All monies are held by the perpetrator, there is total financial dependency.' (Professional)

Other victim-survivors explained that they had been exploited through being made largely or solely responsible for finances as the perpetrator had stopped, or was unreliably contributing to, payments during the pandemic. This included bills for joint liabilities such as mortgages and utilities. One victim-survivor even explained they were being left to pay for assets that they had no access to: 'I'm paying the mortgage and all bills, but I'm not living in the house.'

'[The perpetrator] no longer has his salary paid into our joint account and has threatened not to pay the mortgage or utilities. Some payments have defaulted. He is continually asking for details of my new bank account.' (Victim-survivor)

'I pay all the house bills and he doesn't pay me back.' (Victim-survivor)

'He stopped paying the mortgage again.' (Victim-survivor)

'He emptied the joint account we had plus he stopped paying bills.' (Victim-survivor)

'[I] have a lower salary, but I hold all the debt... my partner decided to move all the joint utilities and financial products and mortgage into... a bank account with just his name on so I have no access to knowing whether the mortgage has been paid I have no control over it.' (Victim-survivor)

These findings again demonstrate the uncertainty that many victim-survivors of economic abuse live with, whereby the perpetrator may unreliably contribute to, or pay for, household bills. This leaves victim-survivors worried about the repercussions. If bills are in women's names, non-payment can mean that they lose assets, such as homes, or access to services such as the internet. As noted above, this can also damage their credit rating, and create a further barrier to their ability to build economic security.

Impact of financial issues

'I am making major sacrifices, such as keeping the children out of nursery while working from home and reducing my expenses in any other possible way.' (Victim-survivor)

A number of victim-survivors told SEA of the serious repercussions they were experiencing as a result of the perpetrator's actions in connection to their finances during the pandemic. Many explained that this had come at a time when they were already facing increased food and utility costs as they and their children were at home more in line with Government 'stay at home' guidance and school closures.

'I am facing significant additional costs having my child at home all the time. I used to receive £35 child maintenance, so losing this money on top of the additional costs has really hit hard.' (Victim-survivor)

'I have been left with all costs for his child, all food, which [is] significantly more money than before lockdown.' (Victim-survivor)

Two victim-survivors told SEA that they were having to skip meals so that they could feed their children as a result of their financial situations, and professionals reported helping women to access to support from foodbanks.

'I'm now missing meals so my children can eat properly.' (Victim-survivor)

Another victim-survivor explained that they were having to use all their savings to avoid homelessness: 'By not contributing anything, he has left me no choice but to use all my savings to pay bills to keep the roof over our heads.'

In addition, 17% of victim-survivors reported that they had needed to take out new loans or credit during the outbreak.

Victim-survivors reported reduced costs in some areas (for example, in petrol or transport costs) but higher outgoings in other areas (for example, in energy and food bills), and were concerned that they would not be able to manage financially once the pandemic ended without money from the perpetrator.

'When we return to normal, my outgoings will naturally increase (I have saved on some costs at this time), so without financial support from [the perpetrator], my children and I will quickly fall into difficult circumstances.' (Victim-survivor)

Together, these findings demonstrate the stark reality for some victim-survivors of economic abuse and the choices that they are forced to make to provide for themselves and their children. Perpetrator's actions can push women into poverty; unable to eat and struggling to maintain their homes (see sections on daily necessities and housing).

Contacting banks and creditors and accessing time-limited pandemic measures

'Debt management line was closed by the bank during [the] outbreak so I had no way of being able to contact them.' (Victim-survivor)

As shown in Table 2, nearly a third (31%) of professionals reported that victim-survivors had raised concerns about their ability to contact banks or creditors during the pandemic. When explored with victim-survivors, 5% had been unable to. A further 1% reported not having a bank account.

Victim-survivors who were unable to make contact with their bank or creditor were invited to leave a comment. These tended to relate to staff not responding to contact, such as unanswered phone calls. However, one victim-survivor told SEA that the perpetrator had denied them access to their bank or creditor, and another explained they had not made contact as they worried they would be overheard:

'Difficulties due to reduced bank service and fear of perpetrator hearing me on phone.' (Victim-survivor)

SEA also heard from a victim-survivor who had not contacted their bank or creditor as they did not want to use the remote options to do this: 'I feel unable to contact them to have a discussion about my needs. I would prefer to do this in person.' In terms of the impact of being unable to get the support needed from banks or creditors, one victim-survivor reported that this had meant the perpetrator had been successfully able to financially abuse her:

'My partner has successfully moved joint payments like the mortgage into a sole named account which I can't access. My complaint to the mortgage company was not upheld and because of the virus situation and less people working there, my requests for information have not been answered.' (Victim-survivor)

Whilst it is not possible to directly compare the results from those not living with the perpetrator and those who were due to the significant difference in sample size, the findings for each are below in Table 3 in terms of their ability to contact their bank or creditor.

Table 3: Victim-survivors ability to make contact with banks or creditors during the pandemic

Whether contact was made	Victim-survivors not living with the perpetrator (n=183)	Victim-survivors living with the perpetrator (n=18)
Had not needed to make contact	56%	67%
Needed to make contact and were able to	38%	17%
Needed to make contact and were unable to	4%	17%
Did not have bank account	1%	0%

In terms of accessing time-limited pandemic measures, 15% of victim-survivors told SEA that they had sought a payment holiday for non-mortgage debt, with 2% unsuccessful in seeking this. Of the professionals surveyed, 15% reported that victim-survivors had raised concerns about being refused payment holidays, and that 25% were concerned about paying off debt when payment holidays ended (Table 2).

'So, I had to stop the [credit card] payment, because that minimum payment is £200 a month. And I did the payment holiday on that but they now want that sort of you know, to start paying. It's just all those... It's just all those things add up. And it's just stress.' (Victim-survivor)

'I've got payment holidays for basically everything I've got with the bank, my mortgage, my credit cards... so yeah, in some ways I am a bit of a crisis waiting to happen.' (Victim-survivor)

One victim-survivor reported that they had not sought payment holidays as they were worried it would impact their credit rating: 'I didn't take any payment holidays because I didn't want my credit rating to be affected. I was still paying it off during COVID-19. And that was tight.' This suggests that more needs to be done by lenders to ensure customers are aware of the terms and conditions of payment holidays.

Whilst mortgage debt is explored in section 6, one victim-survivor explained to SEA that the perpetrator had attempted to sabotage their attempt to seek a mortgage payment holiday during the pandemic:

'He has not paid the mortgage for years but is still on the mortgage. He contacted my mortgage provider to say that he did not agree to the mortgage holiday and that he believed that both parties should have to agree, he asked that the mortgage holiday be denied for the future months it had been agreed. [The bank], who know about the domestic violence issues, told him they would not do that.' (Victim-survivor)

These findings show the importance of victim-survivors being able to reliably and easily contact the bank or a creditor in order to seek help and challenge the perpetrator's actions with regard to joint financial products. They also demonstrate the importance of ensuring that time-limited measures in place within the pandemic, such as payment holidays, cannot be used by perpetrators as a way in which to continue to control victim-survivors.

Accessing emergency funds or hardship grants

Hardship grants and emergency grants can prevent victim-survivors from falling into further poverty, whilst ensuring that they are able to meet their basic needs. As such, respondents were asked whether they had applied, or supported their clients to apply, for help in the form of hardship grants or emergency funds during the outbreak.

Here, 14% of victim-survivors had applied for grants or funds, with 5% of all women having done so unsuccessfully. The majority of professionals had supported victim-survivors to access schemes (Table 4), with 57% having been successful in accessing money from a charity or trust and 41% from a local authority.

Table 4: Whether professionals had supported victim-survivors to receive an emergency grant or hardship fund during the pandemic (n=90)

Where applications were made to and outcome	Professionals reporting
Yes, successfully from a local authority	41%
Yes, successfully from a charity or trust	57%
No, we applied but were unsuccessful	3%
No, we have not applied*	30%

*NB not all professionals will have had this activity within their roles

In terms of issues connected to accessing schemes, it was reported that it would be helpful if there was more information available on hardship grants and emergency fund schemes so that professionals could use this within their role. One professional also explained that the inflexibility of local authority grants meant that they were unable to support all victim-survivors who needed them:

'Local authority grants have no flexibility — makes it really difficult that you can't apply again if you've applied before. Obviously, circumstances change, especially at the moment. We had a client... the perpetrator broke many of her possessions and the local authority wouldn't provide funding as they had provided it previously. No consideration of context.' (Professional)

Another professional explained that restrictions on another grant scheme made it difficult to use:

'We randomly got some money through [a funder] which was really good, except for the fact it was so bizarrely specific, so it was for women within a specific postcode, and with children under the age of six. That was it... and it's so frustrating for us because we've got clients in other postcodes desperate for that money.' (Professional)

The findings here highlight how hardship fund and emergency grant schemes are a key source of economic support for those in financial difficulty, and how they have been accessed by many in relation to economic abuse during the pandemic. It is vital that these schemes continue to be in place and that they are set up to be able to respond flexibly and in a timely way to meet the needs of victim-survivors.

The impact of the pandemic on finances over time

When SEA revisited interviewees in the autumn, issues were highlighted in relation to banking. For example, one woman, whose partner had closed their joint account shortly before the first lockdown, was still having problems with her bank which she described as incredibly unhelpful. After learning that a Code of Practice existed on how banks should respond to financial abuse, she discovered her bank was not signed up.

'It was very illuminating to discover that they weren't signed up, because that explains some of the treatment that I received.'
(Victim-survivor)

Another victim-survivor described the difficulty in contacting her bank to establish that the perpetrator had frozen their joint account, which she felt was made more difficult by the outbreak:

'He froze the joint account with money in it... Trying to get to the bottom of what had happened with the bank was quite tricky... I just think because of the pandemic... it's more difficult to get an immediate response, so it took me a couple of days just to work out what on earth he had done.' (Victim-survivor)

She described the stress of having to constantly check the account to ensure there was enough to pay the bills, and how the outbreak had added to the pressure of this:

'It was a difficult situation, trying to make sure that nothing fell off the edge... which is very stressful and quite time consuming actually because you're constantly checking your bank accounts and checking your bills, checking how you're going to manage it from day to day, which I know is common for a lot of people managing their finances, [but] because of the pandemic you weren't quite sure what was going on.' (Victim-survivor)

SEA also heard from a professional working in the banking sector who had reported during the first interview that, despite their expectations, they had not seen an increase in the number of cases of economic abuse they were encountering. By the time of the second interview, however, they were not only beginning to see an increase in economic abuse cases, but these were also taking longer to resolve due to limited capacity.

'We are just seeing an uplift [in cases], and we're expecting more of the same. And we are expecting these cases take longer to resolve because our colleagues and police forces and social services and all the rest of it are completely swamped and up against it.'
(Professional)

Positively, some women told SEA their financial situation and level of control over their finances had improved since the first interview. For example, one woman had been able to regain control over her own bank account and, similarly, due to an end to her court proceedings, another was now in a position where she did not have to share her bank statements with the courts (and consequently the perpetrator). This ended her reliance on using cash to prevent the perpetrator knowing her location, which she had found difficult during the first lockdown.

As well as this, some women described positive responses from their banks. One victim-survivor, for example, had had an overdraft approved by her bank (which she had previously been rejected for but was now offered as a measure during the pandemic), a process which she described as being 'absolutely easy' as she had been able to do it online. This was therefore providing reassurance and a safety net for her.

What can financial institutions do to support victim-survivors?

The findings of the Cost of Covid-19 report highlight the key role that banks, building societies and other financial institutions can play in supporting victim-survivors during and following the end of the pandemic. The final section explores this in more detail and outlines the recommendations that arise from these findings.

Welfare benefits

The welfare benefits system provides a safety net 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 giving them an income whilst they are with the perpetrator, enabling them to access the funds they need to leave and building economic safety after 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 of Universal Credit 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 to try to get their welfare benefits stopped or frozen.

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 2020.¹⁷ Given the single payment arrangements, this means that the perpetrator may have taken advantage of their new circumstances and found another way to exert control.

This section explores the experiences of women experiencing economic abuse during the pandemic in relation to welfare benefits.

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 per cent 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 about the victim-survivors they support.

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 per cent 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 per cent 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 they were receiving legacy welfare benefits, such as job seeker's allowance and working tax credits.

Attempts to interfere with victim-survivors' welfare benefits

Worryingly, 20% of victim-survivors told SEA that the perpetrator had attempted to control 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 had 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.' (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)

Victim-survivors concerns raised by 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 SEA 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.

Consistent with what SEA heard from women directly, professionals also 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 as well as 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.'

Professional concerns in relation to accessing 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)

The impact of the pandemic on welfare benefits over time

Women who took part in the second round of interviews continued to share the impact of the pandemic on their access to welfare benefits.

Whilst there was an uplift of £20 per week for those on Universal Credit, this did not apply to those on legacy benefits. One victim-survivor shared she therefore did not receive an increase in her benefit amount, whilst knowing that the perpetrator (who had told the CMS that he had lost his job and was subsequently not paying maintenance) was receiving this:

'People on Universal Credit, they've been getting this extra £20 per week to help see them through Covid-19. I haven't had a payment at all, because I'm still on a legacy benefit... [Perpetrator's] received an extra £20 pound payment [but] he's not had to pay any child maintenance.'
(Victim-survivor)

For others, the pandemic had provided breathing space from requirements around searching for employment whilst on Universal Credit, but they were concerned about this breathing space coming to an end. This was a particular worry for a clinically vulnerable woman who was worried about the risk of infection if she had to go into a workplace:

'I've got another call with [the work coach] tomorrow, just to go through what I'm doing in terms of looking for work... I really worry about infection. And whilst I understand that it's my responsibility to look for work and to be moved off Universal Credit, I worry about the idea of looking for work and taking jobs, and my specific health concern in the pandemic.'
(Victim-survivor)

Conversely, for one woman, a positive change had resulted regarding welfare benefits from the ongoing court proceedings with the perpetrator after his barrister insisted that she apply for any benefits she could be eligible for. This led to her being awarded Personal Independence Payments. This was a significant outcome, as it provided a further source of independent income.

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. Our recommendations, beginning on page 89, outline ways to better support victim-survivors of economic abuse to access welfare benefits – in turn helping them to build economic safety.

Child maintenance

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

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. It helps by 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. In recognition of this, perpetrators of economic abuse commonly withhold child maintenance or make payments unreliably as a way to continue to control victim-survivors post separation.

This can have severe repercussions for victim-survivors by 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.

'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)

Yet, the coronavirus has exacerbated this situation in providing perpetrators with increased opportunities to interfere with child maintenance payments.

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 ending, 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.¹⁸

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, including via the CMS, as they fear ongoing control or repercussions from the perpetrator.¹⁹

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.²⁰ Whilst added capacity may have been needed, it was reported that this included staff tasked with enforcing or following up child maintenance.²¹ It was 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.²²

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 were 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 at a time when they are already facing financial pressures, for example, due to job insecurity and furloughing (see section 2) and through increased food and utility bills following the Government direction to 'stay at home' (see section 5).

'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 section explores the experiences of women experiencing economic abuse during the pandemic in relation to child maintenance.

What were the findings?

'Refuses to pay child maintenance unless I beg.' (Victim-survivor)

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.

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 SEA 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 ongoing/escalating abuse from the perpetrator.

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 (69%) 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.

How perpetrators have been interfering with child maintenance payments

'Verbal threats and harassing phone calls to contact child maintenance [CMS] 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.

Table 1: The perpetrator's actions in relation to child maintenance during the outbreak (n=153)

Perpetrator's actions	Women reporting
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)

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)

The DWP and CMS, along with other Government departments and services came under considerably more 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)

In addition, SEA 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 on 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.²³ The CMS must always maintain its role of facilitating payments where no contact between the paying parent and the caregiver 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 perpetrators 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 [CMS] to close the case on a daily basis. He made false claims to [the CMS] to try and get payments reduced/stopped.'
(Victim-survivor)

SEA heard how this was particularly an issue when it came to the self-employed.

'He is now months in arrears with maintenance, which limits my ability to properly provide for our children. Coronavirus is such an easy excuse for him (self-employed) but follows on from years of trauma during which he kept withholding payments.'
(Victim-survivor)

'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'!
(Professional)

'What we see is perpetrators who were gainfully employed, ending the relationship and becoming self-employed. What that means during COVID-19 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)

Several victim-survivors also told SEA that the perpetrator had dishonestly sought benefits during the pandemic and had then used this to get their child maintenance payments stopped or reduced.

'By falsely claiming benefits whilst working (self-employed) full time because it would not be questioned during pandemic.'
(Victim-survivor)

'The perpetrator is self-employed but tells the inland revenue he does not work in order to claim benefits and avoid paying child maintenance.' (Victim-survivor)

SEA heard that some perpetrators were trying to increase childcare in return for reductions in child maintenance.

'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)

At the same time, some women reported 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)

"CMS 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)

For those whose cases were subject to enforcement activity, SEA heard from women who reported that this had been paused during the pandemic. They explained 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-19, 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.

The impact of the pandemic on child maintenance over time

Child maintenance payments were a significant issue for many of the victim-survivors during the first interviews, and this theme continued in the second round of interviews. Some women had not experienced a change in their child maintenance situation since the first interview:

'[Child maintenance is] still the same, to be honest with you.' (Victim-survivor)

'He stopped paying again since August. Yeah, he hasn't paid a penny again.' (Victim-survivor)

Victim-survivors also continued to report being told by the CMS that they were unable to take action against non-paying parents during the pandemic, including those who had been due to begin enforcement prior to the first lockdown:

'[Payment] is still continuing at a lower amount... but the CMS has said because some payments are still coming through and it's not classed as an essential service, we're just kind of stuck on that.' (Victim-survivor)

'Basically, they said to me, well, at this point in time, there isn't anything that we can do because of coronavirus.' (Victim-survivor)

'It seems to be that the moment that the policy is that if the paying parent phones up and says I'm struggling, [CMS say] that's fine you can reduce your payments, without having any kind of notice of the impact that that might have on the receiving parent and obviously the child.' (Victim-survivor)

For one victim-survivor, a lack of payments from the perpetrator and no action by CMS during the outbreak came at a time when she had had to pay for improved internet access and technology to enable home schooling for her daughter, a cost that was increased by living in a rural area.

The impact of unreliable or a lack of maintenance payments was therefore ongoing during the pandemic. One victim-survivor told SEA how she felt in a constant state of high alert due to the perpetrator's unreliable payment of child maintenance during the outbreak, and how she relied on a charity for food:

'One of the things that it does do is continually put me into fight or flight so that I'm making decisions that aren't in my best interest... I relied on the charity I volunteer [for] to provide food for me and my children.' (Victim-survivor)

Others were forced to borrow money from family members:

'I've literally just had to text my auntie and said, please, can I just borrow some money until next week till I get paid? I'm on my emergency on my gas and my electric, and I've got no petrol in my car... we've just had a food parcel delivered.' (Victim-survivor)

Whilst one woman had seen maintenance payments start again since the first interview after the CMS told her they were beginning to chase non-paying parents, the way these payments had been administered was inconsistent and causing confusion:

'I started getting payments again... Child Maintenance Service said I was going to get a lump sum...then I start[ed] getting weekly payments. I don't know why I'm getting weekly payments... I just take them while they come in.' (Victim-survivor)

Though the arrival of payments was welcome, the move to the weekly payments was difficult for the victim-survivor, as it meant she had to see the perpetrator's name on her bank statement more regularly. It was also stressful having to check weekly to see if the payment had arrived:

'It comes in my account every week, it says his name on it, and I don't like it... weekly's worse than monthly, because I start to wonder am I going to get it? And that's a weekly occurrence, as opposed to a monthly occurrence. I think people don't realize things like that, actually, to get something weekly is like a weekly reminder that person exists... I'd rather get a CMS payment than one that's got his name on it, that he has to access my bank account [details].' (Victim-survivor)

The experiences from the second round of interviews therefore provides further evidence of how perpetrators are able to use child maintenance payments to continue to economically abuse women post separation.

What must be done to ensure child maintenance is paid?

That victim-survivors are unable to rely on child maintenance payments for essentials, causing them huge amounts of stress and unable to access basic necessities, is unacceptable. Many women told SEA that they go without food or new clothing in order to be able to provide for their children due to the lack of reliable or complete maintenance payments from the perpetrator. Recommendations to address this begin on page 89.

Access to economic necessities

Economic resources encompass the things that money can buy. Economic necessities would include food, transport, telephone use, as well as household utilities such as gas, electricity, internet and water.²⁴ Having access to these is therefore key in ensuring the basic needs of victim-survivors and their children are met. A perpetrator can control resources through restriction, exploitation and/or sabotage both during and following the end of a relationship.

This section of the report explores both pre- and post-separation abuse, starting with victim-survivors living with the perpetrator. Whilst the sample size is small (n=14) and the statistical data not directly comparable, experiences did appear to differ when compared to the experiences of those post separation.

Victim-survivors living with the perpetrator
Of the victim-survivors who were living with the perpetrator, 94% reported that they either strongly (56%) agreed or agreed (38%) with the statement 'as a result of the perpetrator's actions during the outbreak, I am worried about my current access to economic resources and core necessities.' No respondents neither agreed nor disagreed, 6% disagreed and none strongly disagreed. Whilst the numbers in the sample are small, this suggests there is greater control when a victim is living with an abuser.

Victim-survivors who were living with the perpetrator were asked if he had interfered with either their or their children's access to economic resources during Covid-19. Respondents were able to select multiple options, in recognition that a perpetrator can interfere with a range of resources. As can be seen in Table 1, over two-thirds of victim-survivors living with the perpetrator had experienced the perpetrator interfering with their access to economic resources. The most common of these was access to transport (29%), followed by access to internet and food (21%).

Table 1: Victim-survivors living with the perpetrator who reported the perpetrator had interfered with their or their children's access to economic resources (n=14)

No, the perpetrator has not interfered with access	29%
Transport	29%
Food	21%
Internet	21%
Phone	14%
Utilities (e.g., heating and electricity)	14%

Whilst there were fewer written responses from women living with the perpetrator, comments here indicated the difficult situations women were dealing with around overlapping difficulties in accessing economic resources, with one woman sharing that because she always had to pay the bills, she could not afford food or petrol:

'Because I'm always broke covering bills, I can't afford to do a food shop and I can't afford fuel to go to shops.' (Victim-survivor)

Consistent with the findings in relation to employment and education, perpetrators were able to control internet access, negatively impacting family leisure activities too.

'Husband took WiFi box to stop me and children from watching TV in the morning as he thought it was too early for them to be watching TV. I was working from home that day and needed internet access.' (Victim-survivor)

Utility access for women living with the perpetrator

SEA asked victim-survivors living with the perpetrator if they had needed to, and then been able to, make contact with their utility providers (Table 2). Whilst most had not needed to contact their utility providers (38%), and a further 31% had been able to contact them when needed, one in four women (25%) living with the perpetrator reported they did not have access to their utility providers' information because they were prevented by doing so by the perpetrator.

The percentage of victim-survivors who did not have access to utility providers' information was much higher where they were living with the perpetrator than where they were living apart (although it is important to note that the sample of women living with the perpetrator was much smaller). This means victim-survivors were prevented from being able to make informed decisions about their utilities or move providers/change tariffs, which could lead to increased costs.

Table 2: If you have needed to, have you been able to contact your utility providers? (Victim-survivors living with the perpetrator) (n=16)

I have not needed to contact my utility providers	38%
Yes, I have needed to and been able to contact my utility providers	31%
I do not have access to my utility providers' information because of the perpetrator's actions	25%
I have needed to contact my utility providers but been unable to	6%

Victim-survivors not living with the perpetrator

Of the victim-survivors who were not living with the perpetrator, 45% reported that they either strongly agreed (23%) or agreed (22%) with the statement 'as a result of the perpetrator's actions during the outbreak, I am worried about my current access to economic resources and core necessities.' Thirty per cent neither agreed nor disagreed, 15% disagreed and 10% strongly disagreed.

The most commonly reported resource that was interfered with post separation was food (10%), followed by phone (8%) and internet access (7%).

Table 3: Victim-survivors not living with the perpetrator who reported the perpetrator had interfered with their or their children's access to economic resources (n=157)

Food	10%
Phone	8%
Internet	7%
Transport	6%
Toiletries	6%
Personal hygiene facilities (e.g., bathing facilities)	6%
Utilities (e.g., heating and electricity)	5%
No, the perpetrator has not interfered with access	81%

Interference with food was indirect and was linked to control over finances as section 5 illustrated – in particular, by the receipt of child maintenance.

'It's not like money that I get for the children [sits] on the side in a separate pile... it goes to pay the mortgage, it goes to pay the bills, it puts petrol in the car and food on the table.' (Victim-survivor)

'Perpetrator doesn't care if children have anything to eat.' (Victim-survivor)

Some households were struggling to the extent that they reported relying on food parcels.

Other comments indicated the control perpetrators had over victim-survivors' access to phones, internet and other technology, and the impact this was having, particularly on home-schooling of children:

'He told my daughter he would give her a computer to do her school-work but only if I would let him in my house to set it up. I refused so she never got the computer.' (Victim-survivor)

'When he moved out... he took TVs, our Hoover, our lawnmower and devices I used for home schooling.' (Victim-survivor)

Contact with utility providers for women not living with the perpetrator

SEA also asked victim-survivors not living with the perpetrators if they had needed to contact their utility providers during the pandemic and, if so, had they been able to do so. Concerningly, 4% shared that the perpetrator was able to limit their access to their utility providers' information even post-separation.

Table 4: If you have needed to, have you been able to contact your utility providers? (Victim-survivors not living with the perpetrator) (n=167)

I have not needed to contact my utility providers	61%
Yes, I have needed to and been able to contact my utility providers	32%
I do not have access to my utility providers' information because of the perpetrator's actions	4%
I have needed to contact my utility providers but been unable to	4%

One woman also explained that the perpetrator had been setting limits on utilities:

'He has controlled everything... he has controlled the utilities, thinking about it, as he set limits.' (Victim-survivor)

Access to economic resources — professional responses

'It sometimes feels as if the perpetrator gets everything, and the victims get nothing.' (Professional)

Whilst it is anticipated that professionals were working with a higher proportion of victim-survivors who were currently living with the perpetrator, it is also very likely that many will have been working with victim-survivors who were not living with the perpetrator. Therefore, the findings from professionals speak to the experiences of those both experiencing abuse from current and former partners.

Professionals were asked whether victim-survivors had raised concerns about their access to a range of economic resources as a result of the perpetrator's actions during the outbreak (Table 5).

Here, access to food was again a significant concern, this time reported by 8 in 10 professionals. They too raised food banks, with one commenting that food banks were struggling during the pandemic, and another reporting how reliance on these was difficult.

Table 5: Professionals reporting that victim-survivors had shared concerns about accessing economic resources as a result of the perpetrator's actions (n=84)

Food	82%
Phone	64%
Internet	52%
Transport	49%
Utilities (e.g., gas and electric)	46%
Toiletries	39%
Personal hygiene facilities	32%
Other	13%

Professionals also shared concerns about perpetrators' controlling access to economic resources such as the internet, and the impact this was having on victim-survivors' ability to work from home:

'Perpetrator changing WiFi password to deny access and stop her being able to work from home.' (Professional)

The impact of the pandemic on access to economic resources over time

In the second round of interviews, women again shared the increased costs they were facing for resources such as their utilities by being home more during lockdown and often receiving incomplete or missing child maintenance payments, with some reporting they would go without to ensure the bills could be paid and their children were not affected.

Some women spoke to the control a perpetrator is able to have over economic resources post separation. For example, one participant shared how the bills for the home she was living in were still in the perpetrator's name, leaving her unable to access accounts, contact providers and negotiate reducing the costs. This came at a time when she was on sick leave from work due to the impact of recently leaving the perpetrator. Despite having the heating on for only an hour a day, the bill for this and other utilities were 'shooting up'. As the accounts were in the perpetrator's name, she could not contact the providers to find out why this was, and described it as 'very, very intimidating' that the perpetrator was able to continue to control her access to utilities.

Another recently separated victim-survivor described how her ex-partner had been able to cancel her mobile phone contract suddenly, giving her until the end of the day to organize a new one. She described this as 'a massive problem...you know how we all exist on our mobile phones, work, family, everything'.

Victim-survivors' access to technology is particularly key during the pandemic, with restrictions around in-person working, support and socializing. Technology is therefore essential for reducing social isolation and enabling victim-survivors to continue working and maintain their economic stability.

Access to internet and technology was also a concern for professionals. For example, one professional shared that the 'digital poverty' was an 'even bigger' problem during the second lockdown. Similarly, another professional spoke about worries linked to support available for victim-survivors who did not have access to the internet, or those who did not feel comfortable using technology.

Access to food was also a concern, and women told us about their use of food banks. The vouchers that had been introduced to replace free school meals had also contributed to food bank use for one victim-survivor, who had been unable to use the food vouchers her children's school had provided during the first lockdown as she was shielding, and the vouchers could not be used for online food shopping. This was compounded by the lack of child maintenance payments from her ex-partner, and she had needed to access a food bank for support. In the second interview, she spoke about how her children needed to self-isolate the week after half-term, but she had not received any further support for this additional week at home (nor had she received maintenance payments from the perpetrator), despite the fact her children would have received free meals had they been at school:

'There's no facility to cover the extra costs incurred – you know, the whole point about the school meal vouchers was because it was recognized that having your children at home and feeding them extra meals... Nobody kind of thinks, oh, hang on. That class is self-isolating. Shouldn't we be helping the children in that bubble who get free school meals?' (Victim-survivor)

Another victim-survivor discussed not being able to afford to stockpile food and other resources because of ongoing economic abuse during the pandemic and the worry this caused her:

'When you're [experiencing] economic abuse, just something like a toilet roll, or a pint of milk because everybody's cleared the shelves, because you haven't got enough money to go and stockpile like everybody else. Yeah, that's been hard.' (Victim-survivor)

It is clear, then, that victim-survivors' access to economic resources continued to be impacted during the coronavirus outbreak.

What must be done to ensure access to economic resources?

The findings of The Cost of Covid-19 research demonstrate how perpetrators have been able to use the context of the pandemic to restrict victim-survivors' access to economic necessities, including post separation. SEA heard from women who were unable to afford food, or whose ability to work was impacted by the perpetrator's control of economic resources. Recommendations to address this begin on page 89.

Housing and accommodation

Access to safe and stable housing and accommodation is vital in ensuring the physical and economic safety of victim-survivors. Without this, women can be left to choose between homelessness or insecure housing, or staying with, or returning to, a perpetrator of abuse – a choice no women should ever have to make for herself or her children. Unfortunately, perpetrators are well aware of this and interfering with women's access to housing and accommodation is a form of economic abuse that abusers use both during a relationship and post separation.

'I believe my husband is using the pandemic to punish me financially so that my attempts at staying in my own place are sabotaged. (Victim-survivor)

Economic abuse in relation to housing and accommodation can be perpetrated in a number of ways, but generally relates to driving up costs for the victim-survivor to destabilise or sabotage their economic wellbeing and, in turn, their ability to maintain safe and secure housing. For example, a perpetrator may refuse to contribute towards a joint mortgage held with a victim-survivor, damaging the woman's credit rating and driving them into arrears to the point of repossession and leaving them homeless. A perpetrator may also run up rent arrears or refuse to take their name off a joint mortgage or rental lease to prevent a victim-survivor from de-linking financially from them post-separation. These methods compromise women's ability to build economic wellbeing and independence.

It is therefore unsurprising that housing has been a key concern for victim-survivors during the pandemic. Whilst restrictions brought in by UK Government to control the spread of the virus included exemptions for those leaving their home to flee domestic abuse,²⁵ frontline professionals told SEA that victim-survivors were unsure if they could leave their homes due to abuse.

'[Victim-survivors are] unsure if they are allowed to leave the house due to messages from government about staying home.'
(Professional)

What were the findings?

SEA's Cost of Covid-19 research generated a significant amount of evidence in relation to women's experience of housing and accommodation during the pandemic. This section explores: Victim-survivors' housing status; concerns raised by victim-survivors with professionals in connection to housing and accommodation; methods used by perpetrators during the outbreak to control women's access to housing and accommodation; victim-survivors' housing arrears built up before and during the outbreak; accessing help for housing and accommodation needs during the pandemic; the impact of the pandemic on victim-survivors' plans to change their housing situations; and access to, or moving on from, refuge accommodation.

Overall, one in three women (35%) in the UK reported that, as a result of the perpetrator's actions during the outbreak, their housing situation had either significantly worsened (18%) or slightly worsened (17%). For most respondents (63%), their housing situation had remained the same, whilst 2% told SEA their housing situation had either significantly or slightly improved.

Victim-survivors' housing status

To provide context, victim-survivors were asked what their housing situation was. As Table 1 shows, almost half of respondents were in privately owned accommodation, with privately rented accommodation accounting for just under a third of responses.

'It has been incredibly hard for victims to leave the relationship if they live with the perpetrator during the pandemic.'
(Professional)

Of those who selected 'other', further details provided included owning a home with the perpetrator but living in rented accommodation, sharing a mortgage with the perpetrator, and living with the perpetrator but reporting that only his name was on the mortgage.

Table 1: Victim-survivors' housing status (n=211)

Housing status	Percentage of women reporting
Privately owned	43%
Privately rented	30%
Housing association	13%
Local authority/council	3%
Living with family or friends	3%
Temporary accommodation (non-refuge)	1%
Shared ownership	1%
Street homeless	0.5%
Sofa-surfing	0.5%
Living in refuge	0%
Supported/sheltered accommodation	0%
Other	3%

Whilst there were no responses from victim-survivors living in refuge accommodation, some professionals told SEA about issues relating to refuges from their work with victim-survivors (see below).

Concerns about housing raised by victim-survivors with professionals

Professionals reported several concerns from victim-survivors about their housing needs during the pandemic, as shown in Table 2. Over three-quarters (78%) of professionals reported that victim-survivors were concerned about being unable to move due to pandemic-related restrictions, and a similar number (76%) reported concerns from victim-survivors around being stuck in the same house as the perpetrator.

Over half (56%) reported hearing concerns from victim-survivors about being able to access appropriate emergency accommodation. Worryingly, 43% told SEA that victim-survivors had expressed concern about losing their homes. Rent and mortgage arrears were also areas of concern.

Table 2: Professionals reporting concerns raised by victim-survivors' in relation to housing (n=105)

Being unable to move because of lockdown and social distancing	78%
Being stuck in the same house as the perpetrator	76%
Being in rent arrears	62%
Access to appropriate emergency accommodation (including refuge)	56%
Losing their home	43%
Being in mortgage arrears	34%
Other	12%

These findings demonstrate victim-survivors of economic abuse have expressed a number of serious concerns in relation to their housing and accommodation during the pandemic, relating to arrears, housing security and enforced time with the perpetrator.

Methods used to control access to housing and accommodation in the pandemic

Victim-survivors and professionals outlined a number of ways in which perpetrators were interfering with victim-survivors' access to housing and accommodation during the pandemic. These included: denying access to a home; using restrictions in place to regain access to the home or stalk victim-survivors; refusal to contribute to costs or generating further costs; and withholding or reducing child maintenance payments.

'Tensions running high due to being locked in with perpetrators. Perpetrators telling victims that this was 'their' property.' (Professional)

Perpetrators denying victim-survivors access to a home

'My partner has used the lockdown rules to prevent me having access to my home.' (Victim-survivor)

Some victim-survivors told SEA that the perpetrator had prevented them from having access to their home or jointly owned property during the pandemic. One described how she had been kicked out of her home by the perpetrator during the pandemic, leaving her to sofa-surf with a young baby:

'I was living with the perpetrator. He owned the house and we were not married. He kicked us [out] (myself and baby) so we are sofa surfing, essentially homeless.' (Victim-survivor)

Another victim-survivor reported that she and her children had been moved into temporary accommodation during the first lockdown, but that the perpetrator had then changed the locks of their jointly owned property, despite not having contributed to the mortgage. This prevented her from accessing it:

'We got moved while we're in lockdown, and then I'd gone back to go get some more stuff and he's changed the locks and he's told the police that it's his mortgage, [and he has] joint mortgage rights to move back in. And so be it but [he was] legally bound to pay half the mortgage and pay child maintenance, which he didn't.' (Victim-survivor)

It is of significant concern that perpetrators have denied women access to their homes or property during the pandemic and particularly where this has resulted in victim-survivors becoming homeless.

Perpetrators using restrictions to gain access to the home or to stalk women

'House went to repossession — but put on hold due to Covid-19, perpetrator used Covid-19 to try move back in, while he made us homeless.' (Victim-survivor)

Conversely, victim-survivors and professionals spoke about how some perpetrators had used the pandemic to regain access to the family home. This could be the property the victim-survivor was currently living in, with one professional noting that the victim-survivor was:

'Being coerced into allow[ing] the perpetrator back into the family home due to outbreak.' (Professional)

It also included instances where the victim-survivor was living elsewhere, but still had access to jointly owned property (for example, whilst legal proceedings or a sale were ongoing). One woman described how pandemic rules effectively denied her access to a joint property, as the perpetrator had used the rules around being unable to stay with

other households to regain access:

'He is allowed to reside at the address until the government makes a specific explicit announcement that people can stay in other people's homes, whether family or otherwise overnight... and he has now basically gained control of the [home] by that means and I've only got access to my own home once a fortnight.' (Victim-survivor)

Where perpetrators had left a home shared with the victim-survivor, professionals reported that this could lead to increased anxiety for victim-survivors during lockdown as the perpetrator would know they would be home. Some described perpetrators breaking bail conditions by visiting the property.

'Where women have managed to stay within their own home and the perpetrator has been removed, many women report still feeling very anxious and on edge due to the fact that he may show up at any given time, this applies even in cases where there are bail conditions attached. We have had quite a few where bail conditions were flouted.' (Professional)

'Perps are stalking more as know victim is home.' (Professional)

'One lady having to go into refuge returned home and perpetrator consistently breaking bail but not put in custody. Victim stating she may not report again as it is a waste of time.' (Professional)

One victim-survivor shared her concerns that, whilst the perpetrator had stayed away during lockdown, she worried that the abuse would continue after restrictions eased and lifted: 'Perpetrator has been forced to stay away because of lockdown but as restrictions lift, I fear he may start stalking again and damage the property like he did before.'

Women feeling less safe at home has come at a time where services to support them with this may be less accessible, as one professional explained: 'Access to services to make property safe, e.g., sanctuary schemes [are] not happening.'

It is incredibly concerning that perpetrators have leveraged restrictions in place due to the pandemic to gain or regain access to victim-survivors and their homes, as this puts both the physical and the economic safety of victim-survivors at risk. Perpetrators must not be able to exploit government guidance to increase their opportunities to abuse women.

Refusing to contribute to housing costs or generating costs for victim-survivors

'The stress each month of not knowing whether the mortgage will be paid has been huge.' (Victim-survivor)

Another tactic used by perpetrators to sabotage victim-survivors' access to housing and accommodation was refusing to contribute to housing costs, including where these were jointly held or previously agreed, or generating additional costs linked to housing for victim-survivors, such as building arrears.

Not contributing to the mortgage or rent was a common method here, as one victim-survivor explained: 'His name remains on mortgage, but he contributes nothing, but I need his permission to do anything relating to the house.' Some women also shared that the perpetrator was refusing to alter jointly held mortgages and how this was impacting on their economic wellbeing.

'My ex lives in [the former joint home] and refuses to transfer the mortgage into his sole name. Arrears from him not paying mortgage!' (Victim-survivor)

'My ex still lives in the family home and won't take my name off the mortgage, has stopped paying it and so run me into negative credit. I cannot get another mortgage and/or credit.' (Victim-survivor)

Further to this, some women reported the perpetrator had interfered with mortgage holidays which had been offered by lenders during the pandemic to support with housing costs. This including the perpetrator taking a mortgage holiday without the victim-survivor's knowledge, or trying to prevent a victim-survivor from accessing one:

'My ex arranged a mortgage break without consulting me – my parents have been paying the mortgage.' (Victim-survivor)

'I have got a mortgage holiday, which he actually objected to. So, he wrote to [the bank] and said that he didn't give permission for that, you know, for me to be on mortgage holiday.' (Victim-survivor)

Women also told SEA that they were left paying associated costs of housing they could not access, such as bills for properties they were not living in due to the perpetrator.

'My partner is continuing not to cooperate with financial separation, leaving me to rely on savings. I pay bills at my house and rent elsewhere.' (Victim-survivor)

One victim-survivor told SEA that the perpetrator was delaying the sale of a joint home as part of the abuse, and the coronavirus outbreak had created a conducive context for this:

'It has given him time to come up with more ways of manipulating the court system and delaying the proceedings. I can't be housed by the council until the family home is sold. He is obstructing the sale and now the housing market has changed due to coronavirus.' (Victim-survivor)

By refusing to contribute to housing costs, or generating further costs for victim-survivors, perpetrators are limiting women's ability to make decisions about their housing as well as their housing costs and needs, including the choice to delink financially from the perpetrator. This in turns comprises their economic wellbeing and safety.

Withholding or reducing child maintenance payments

'I can't do anything if he does not pay maintenance.' (Victim-survivor)

As section 4 sets out, victim-survivors have reported a lack of, delayed or reduced child maintenance payments. This has negatively impacted on their housing situation during the pandemic. Women told SEA that, due to control exercised by perpetrators of economic abuse through the child maintenance payments, they feared being unable to afford housing for them and their children, and were at an increased risk of homelessness.

'By refusing to pay maintenance unless I beg every week and CMS refusing to intervene during the outbreak, I have been at risk of not paying rent and bills [versus] keeping my mental health.' (Victim-survivor)

'Because he owes me arrears of child maintenance it has been hard to get the CMS and courts to act. This has led to an increase in mortgage arrears and I am worried about being repossessed.' (Victim-survivor)

Another victim-survivor described how the perpetrator's refusal to pay child maintenance meant she had limited options as to her housing, which the perpetrator knew:

'I still worry thinking I still don't have control of where we'll live or the money because I have no control because I don't know what he's gonna do next. But I've got no control equally, because had he have paid the child maintenance he should have, I actually could have had him off the mortgage by now which he knows. So I feel like I'm constantly in a Catch 22 and running around in a circle.' (Victim-survivor)

Victim-survivors' housing arrears built up before and during the outbreak

'He would like to stop paying towards the mortgage in order to increase his savings.' (Victim-survivor)

Victim-survivors were asked about the costs associated with their housing, such as being in arrears, and whether this had changed during the pandemic.

As Table 3 shows, 14% of respondents were either in mortgage or rent arrears prior to the pandemic, whereas 82% were not. Overall, the results show an increase of those who had fallen into arrears since the beginning of the pandemic, with increases of 4 percentage points for those in mortgage arrears and 3 percentage points for those in rent arrears.

Table 3: Victim-survivors' housing arrears before and since the start of the pandemic (n=211)

	Before	Since
Rent arrears	6%	9%
Mortgage arrears	8%	12%
Rent and mortgage arrears (shared ownership)	0%	1%
No arrears	82%	64%
Unsure	4%	8%
Had arrears prior to covid-19 which have not increased since	-	7%

Whilst we cannot directly compare the results between those who were living with the perpetrator and those who were not due to the difference in sample sizes, the findings indicate some differences around mortgage and rent arrears. Table 4 highlights that those not living with the perpetrator were more likely to be in arrears both before and since the beginning of the pandemic. However, those who were living with the perpetrator were more likely to be unsure if they were in housing arrears before and since the beginning of the pandemic.

Table 4: Victim-survivors' arrears before and since the start of the pandemic (n=211)

	Victim-survivors not living with the perpetrator (n=190)	Victim-survivors living with the perpetrator (n=21)
In mortgage or rent arrears prior to covid-19	15%	5%
Accrued mortgage or rent arrears since covid-19	23%	10%
Unsure prior to covid-19	3%	19%
Unsure since covid-19	6%	24%

This demonstrates the uncertainty and lack of security that victim-survivors of economic abuse live with both during and following a relationship with a perpetrator of economic abuse in terms of stable access to housing and accommodation.

'Partner pays the rent but has history of not paying. I do not know whether he is keeping up with payments.' (Victim-survivor)

'I have no access to knowing whether the mortgage has been paid I have no control over it. And so, that is a major issue for me.' (Victim-survivor)

It is concerning that some victim-survivors built up increasing amounts of arrears during the pandemic. This jeopardises their economic safety. It is vital that they are able to access support to manage these arrears.

Accessing help for housing and accommodation needs during the pandemic

'I cannot risk asking for assistance from my landlord. It was hard enough trying to secure a rental with the strict eligibility criteria that estate agents use.' (Victim-survivor)

The research explored whether victim-survivors had sought help in connection to their housing and accommodation during the outbreak, either in terms of financial assistance, or practical advice or support.

Accessing financial support to help with housing or accommodation costs

Victim-survivors were asked if they had sought support in paying housing costs since the beginning of the pandemic. Whilst most respondents (60%) had not, 18% had successfully obtained a mortgage or rent payment holiday and 1% (n=3) had sought this, but had it denied. Others reported being forced to borrow money from friends and family or use savings to pay for housing costs.

'Have to use up my savings so will literally have nothing. I'd saved to build myself up over the years away from him... his actions will leave me broke again.' (Victim-survivor)

'I have borrowed money from my friends and family.' (Victim-survivor)

One victim-survivor shared she was unable to take any steps towards a payment holiday for her mortgage as her ex-partner was still building arrears: 'Can't take steps for a break off bills or mortgage due [to] my ex causing arrears.' Others reported feeling unable to ask for a mortgage or rent holiday for fear this would be refused or would be held against them in the future: 'I did not seek a rental break because I am scared of losing my home.'

For some, the option to take a mortgage holiday had been positive. However, one victim-survivor described mixed feelings as she had requested a mortgage holiday previously, after leaving the perpetrator to free up money to deal with the separation, and had been turned down:

'Last year when all this happened, I had gone to my mortgage company and said can I have a holiday... they said no... But then when Covid-19 hit, they were then giving everyone a holiday. But actually, whether it was a national crisis or a personal crisis, there's an unfairness there because had they've helped me in the same vein, I wouldn't have been under the stress I was...there was no reason they couldn't have made that decision on an individual basis in the same vein.' (Victim-survivor)

These findings show that whilst some victim-survivors of economic abuse have benefitted from support offered by lenders, such as payment holidays, their experiences differ. Reasons for negative experiences include being turned down or being concerned about being able to pay off debt at a later date. Others similarly have felt unable to ask for help from their landlord for fear of this impacting on their tenancy.

Accessing advice or support in connection to housing during the pandemic

Almost two-thirds of victim-survivors (64%) who responded to SEA's survey had not needed to access advice or support around their housing. Of those who had, 23% had been able to do so, whilst 13% had not. Whilst it is not possible to directly compare the data due to the sample size, almost a quarter (24%) of women living with the perpetrator had needed support or advice with their housing but been unable to access it, compared to 12% of those no longer living with the perpetrator.

For those who had been unable to seek advice or support, some indicated that they had not known where to seek this, or that organisations were unable to meet their needs, either due to a lack of funding or the restrictions in place due to Covid-19. In terms of mortgage providers, some women shared that they had contacted their lender but had not received a response: 'I have been writing to the loan company to ask for help to no avail[able] at present.'

Conversely, a housing professional spoke of issues contacting victim-survivors during the pandemic due to the rules around social distancing, and their concerns that more contact with tenants experiencing abuse would be through traceable technology (such as video calls) and could place them further at risk:

'To make to even make contact with your housing officer, the way we're working is very different... to have contact over phone is not always going to get the right information, you know that worries me, people are relying on FaceTime calls, you know all those sort of things could be quite dangerous to somebody suffering because it's traceable.' (Professional)

One victim-survivor told SEA that she had managed to contact her bank with a complaint as the perpetrator had moved all joint bills, including the mortgage, into an account in his name she did not have access to, but that this had been difficult: 'I complained, I tried to stop that happening at the time... And they pursued it, but because of COVID-19 it took a long time. And it was quite difficult to get to actually to speak to somebody because everyone's working remotely.'

When the victim-survivor had managed to speak to the mortgage provider, they understood her complaint but did not uphold it, as they had taken instruction from one of the named people on the account:

'When I spoke to the mortgage company, they understood why I had a complaint and they understood that I wasn't able to have access to my product and I wasn't able to know that my bills would be paid. And I had no control over it and it'd be taken out [of] my hands. And they did understand that, but they didn't because they haven't done anything wrong... In my eyes as the victim they were being complicit in enabling [the perpetrator]' (Victim-survivor)

These findings highlight how not all victim-survivors have been able to access the help they have needed during the pandemic with regard to their housing and accommodation. Their needs in relation to this area can be broad and complex, and often require bespoke responses. It is vital that women are able to access the support they need to aid them in both dealing with the abuse and building economic wellbeing.

The impact of the pandemic on victim-survivors' plans

'Local and national services were not able to appropriately meet victims' housing needs before this. Things are only going to get worse.' (Professional)

Just under a third (31%) of victim-survivors reported that their previously made plans connected to housing had been delayed or prevented due to pandemic restrictions. Comments from these women included ongoing difficulties, including around the selling of a shared home and court proceedings:

'The perpetrator has used lockdown to gain residence and prevent a sale, as well as restricting my access.' (Victim-survivor)

'House went to repossession but put on hold due to Covid 19. Perpetrator used Covid- 19 to try [and] move back in while he made us homeless.' (Victim-survivor)

Others told SEA their plans had been impacted by delays or alterations in housing services as a result of the pandemic, such as local authorities not processing housing applications. This had a direct impact on the safety of some women:

'Council is not processing applications to move. The perp knows my address and has stalked me here before.' (Victim-survivor)

'We were offered [a property]... But we haven't yet been able to move because of delays because of the virus, even though I have contacted the [housing provider] several times explaining that the perpetrators non-molestation order ran out last year and he has made it known that he knows that we still live here and we are desperate to move.' (Victim-survivor)

Others spoke about the overall financial impact of the pandemic upon their housing, such as being unable to move to cheaper housing: 'Hoping to move house but due to lockdown stuck in very expensive rented accommodation.'

'My hope was that they repossess [the property]... they'd got it into court, and then that's when COVID-19 struck and now they've put a stop on the repossession, which has left me paying the council tax on that property and also where I'm living at the moment, which is having a severe impact.' (Victim-survivor)

However, for some, a change in plans had been positive as the restrictions had granted some much-needed breathing space and a reprieve from action around their housing, including for one victim-survivor who managed to use this time to prevent her home from being repossessed.

'My mortgage company were in the process of starting repossession proceedings. But obviously that got put on hold, and I've actually managed, with the help of a few friends, to get my mortgage arrears cleared so that action has been evaded.' (Victim-survivor)

'There is an order to sell the house — lockdown gave us some breathing space as there were no viewings.' (Victim-survivor)

Looking at just those living with the perpetrator, 38% said their plans around housing were affected, and comments from these women included that the perpetrator had not moved out, or that the victim-survivor had been unable to move.

These findings show the broad range of impacts the pandemic and associated restrictions have had on victim-survivors and their plans relating to housing and accommodation.

Access to, or moving on from, refuge accommodation during the pandemic

Some professionals shared insights in connection to refuge accommodation within the research. As expanded on in section 7, this included that victim-survivors could not access refuge due to concerns of contracting Covid-19, including in using public transport to get to the refuge.

'Several clients have refused refuge as [they] can't drive and too scared to use public transport.' (Professional)

'[An] older woman... we were talking about refuge and she was like, I can't do that, it's not safe. So, she's kind of left in the situation of knowing the police aren't going to do anything... with the husband or risking infection by going into refuge.' (Victim-survivor)

'We had a flood of refuge referrals, refuge currently full. Those not able to access refuge are limited in their options from the local authority.' (Professional)

One professional also shared it was difficult for victim-survivors to explore their options around accessing refuge accommodation as the perpetrator was home more due to restrictions:

'Not felt able to request or move to refuge as perp at home more — too frightened.' (Professional)

Professionals also spoke about the difficulties in supporting women who were ready to leave refuge but were unable to find new accommodation, therefore limiting the number of refuge spaces for those fleeing abuse:

'Housing departments have basically put on hold almost all of their services, except for housing street homeless people. Whilst this is understandable, it has meant that we have not been able to move on women who don't really need to be in refuge anymore and therefore have been unable to take in new women who need our help.' (Professional)

'There have also been issues with move on from refuge due to Covid-19 with the local council — bidding was suspended for a time therefore not allowing any movement within refuge.' (Professional)

A lack of appropriate housing provision for victim-survivors both in the short and long-term limits their ability to rebuild economic stability and independence, and it is vital that the pandemic is not a barrier to this.

The impact of the pandemic on housing over time

Many of the women SEA spoke to a second time had not experienced a change in their housing situation, rather they had faced further or new difficulties.

One of the most significant of these was a victim-survivor who had separated from her ex-partner during the first lockdown and, at the time of the first interview, was living in the home she had shared with him. In the second interview, she spoke about finding living in the same space as where she was abused incredibly difficult:

'I was basically still living in the place where all the abuse that happened, and [I was] locked into a lease that was in my name. I mean, part of the control was all the liabilities were in my name. And I was just finding it absolutely horrible to live there.' (Victim-survivor)

She wrote to the letting agent seeking to end the lease early, but was asked to provide evidence of the abuse and the landlord demanded that she pay to cover their 'lost' costs of several thousand pounds:

'I really argued, and then I just didn't have the energy... I still had to then pay for the remainder of the lease, the [money] that he is reportedly going to lose because of Covid-19. Which, I don't know whether that's reasonable or not reasonable, it seemed exploitative to me, but anyway, in the end I just agreed.' (Victim-survivor)

She reflected that she had used all her savings and borrowed money to end the lease and, whilst it had made a significant difference for her mental health, there were financial ramifications:

'It's made a big difference psychologically being able to move but obviously has financial consequences.' (Victim-survivor)

Another victim-survivor shared how the repossession of a property she shared with the perpetrator had been halted by the pandemic. Months on from the first interview, she was still unable to get in touch with the mortgage company regarding the repossession, and this was the remaining thread keeping her tied to the perpetrator:

'I haven't been able to get in touch [with mortgage company] and they're not answering the phone and they're not responding to email... it's very frustrating, because I just want it gone. I just want it gone. So, I can actually separate myself from him completely.' (Victim-survivor)

This was also having a financial impact on her, preventing her from accessing money which would have been incredibly beneficial.

Another victim-survivor explained that, since the first interview, the perpetrator had been court ordered to sell the former family home, but she was concerned that the perpetrator would use pandemic restrictions to delay the sale of the home.

One victim-survivor, who had left her the perpetrator just before the first lockdown, shared that she had had to leave the accommodation she had found online when fleeing as it had become unsafe. She reflected that, if it were not for the perpetrator, she would never have been forced into the unsafe accommodation:

'If it wasn't for [him] I wouldn't be in this situation... it's him preventing me from selling my home that's keeping me in this situation.'
(Victim-survivor)

At the time of the second interview, the woman was sofa-surfing and the perpetrator was living in the home they had shared (and which she had paid the mortgage for), using the occupation order the victim-survivor had gained against her:

'He's still there, he's still being allowed to live in the flat and effectively use the occupation order against me. So, an order that was supposed to be there to protect me from his behaviour is now in fact functioning to allow him to live [there] and make me homeless.'
(Victim-survivor)

A professional working for a domestic abuse service described more demand for housing, with statutory services pushing back on requests:

'[Homeless application] takes about a month to get seen to have an assessment... we're having a lot of them come back saying that single women aren't priority need, so they won't help them. And then it's about going back and forth so it's a lot of work and a lot of time just to get women what they are entitled to. And that's not even thinking about all the people who have like slightly more complicated cases where their options are more limited.'
(Professional)

Housing and economic abuse are intrinsically linked; without safe and affordable housing, victim-survivors may be left with the impossible choice of housing insecurity or being forced to return to the perpetrator. This is highlighted by an example from a professional, describing her work with a victim-survivor whose decision to return to the perpetrator during the outbreak was influenced by the lack of safe and suitable housing:

'She owns a house with the perpetrator and we've been supporting her there for quite a few months... trying to get her [into housing project]... but even those properties aren't very well kept and she's just returned to the perpetrator because she's like, you know, we've got a nice house. That's literally preferable to being this situation.'
(Professional)

However, not all the women interviewed had had negative experiences with their housing. One woman, for example, shared that her landlord had reduced her rent and had then extended this reduction. Similarly, another interviewee shared that the conclusion of financial court proceedings had allowed her to pay off her mortgage, providing her with much-needed stability for her housing.

What must be done to ensure access to housing and accommodation?

The findings of the research demonstrate how housing and accommodation have been an area of concern for victim-survivors of economic abuse during the pandemic and how it has been challenging for some women to access the help and support they have needed (see also next section). It is vital that that victim-survivors are enabled to access and maintain safe and stable housing and accommodation to support them to build economic safety. The recommendations outlined in the final section of the report detail steps decision makers can take towards this.

Access to help and support

Lockdown has prevented many victim-survivors from being able to seek help due to the constant surveillance and monitoring of their movements by the perpetrator. For those victim-survivors who have been able to seek support, accessing it has proven difficult. Themes emerging from the survey and interview data include problems linked to the reduced running of services, delays in accessing services due to demand/prioritisation and the negative impact of not being able to access face-to-face support.

Despite this, many specialist domestic abuse services have seen an increase in demand. Certainly, SEA's website saw an increase of 84% in March 2020 following the start of the first lockdown and a 257% in website traffic following the announcement of the second three weeks of lockdown. At the same time, the national financial support service for victims of domestic abuse operated by Money Advice Plus (MAP) in partnership with SEA has seen a 65% increase in calls overall.

The restrictions have also had an impact on the way the police and courts are able to operate. Data demonstrates there has been an increase in the number of domestic abuse offences recorded by the police in March to June 2020, with a 7% increase compared to 2019, and an 18% increase compared to 2018. In April to June 2020, approximately 1 in 5 of all offences recorded by the police were flagged as domestic abuse.²⁶

What were the findings?

'Due to awful behaviour in lockdown, I have realised the extent of the abuse' (Victim-survivor)

Victim-survivors and frontline professionals shared that women's ability to seek help during the pandemic had been greatly affected. SEA heard of victim-survivors who had planned to leave the perpetrator, and were no longer able to, and of those who had already left, but were considering returning due to difficulty in accessing support.

Similarly, access to specialist violence against women and girls' services was made more difficult by the restrictions, as was being able to continue with legal proceedings. Victim-survivors and professionals also shared mixed experiences reporting to the police during the pandemic.

This section therefore explores the impact of restrictions on victim-survivors' ability to leave a perpetrator; the impact on victim-survivors' ability to access help and support during the pandemic; the experiences of those who had been in contact with the police; and the experiences of those involved in legal proceedings.

Plans to leave

'Victims who were planning to leave have delayed their plans and are now trapped.' (Professional)

Most of the victim-survivors who responded to SEA's survey were experiencing post-separation economic abuse. As such, they were no longer living with the perpetrator. However, 8% (n=14) of respondents to SEA's survey did have plans to leave before the first lockdown. Table 1 shows if victim-survivors' plans to leave had been impacted and how.

Table 1: Have your plans to leave the perpetrator been impacted? (n=169)

Yes, I was planning to leave but I am now unable to	2%
Yes, I was not planning to leave but now I am	2%
Yes, I have already left but I am now considering going back or have already gone back to the perpetrator	1%
Yes, I have left the perpetrator since the start of the outbreak	2%
No, I was planning to leave and I am still planning to	1%
No, I was not planning to leave and still am not planning to	1%
Other	6%
No, I am already separated from the perpetrator	83%

Others shared comments that indicated they had left shortly before the pandemic began, whilst others said the perpetrator had left or they had asked him to leave. Some had secured protection orders against the perpetrator. Written responses here showed a range of situations, including those just beginning to consider leaving, to those who were returning (or had considered returning) to the perpetrator due to a lack of financial options:

'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)

'I have to go back for financial reasons.' (Victim-survivor)

'I am even more lonely because of the lockdown and furlough so have dreams of going back. But I must remember how difficult and obstructive he is, and horrible.' (Victim-survivor)

Frontline professionals also reported that victim-survivors' plans to leave had been impacted, with 62% of professionals reporting that a victim-survivor they support had shared this concern. Some professionals spoke about how the pandemic has both prevented victim-survivors from being able to leave, whilst also being 'a little light bulb moment' for others in terms of being able to recognise they are being abused:

Right at the beginning, we got a little bit of a flurry of people who were like I was almost ready [to leave] and now we're in this difficult position. But I think the majority of the new referrals would be people who have not been able to take... lockdown with their perpetrator and maybe that sort of realization of having him there. People are saying things like, it was okay because he would go to work and now he doesn't.' (Professional)

Some comments showed that lockdown restrictions meant that the perpetrator was home all the time, preventing a victim-survivor from taking action:

'A client could not come to refuge as due to the lockdown the perpetrator was at home all the time and therefore the client could not leave.' (Professional)

'He's never out so there is no opportunity to leave.' (Professional)

Other professionals spoke about a lack of clear messaging around victim-survivors being able to leave home in order to flee an abusive partner:

'They felt the rules included them, so much information out there that the message that if you need to leave in emergency that's ok wasn't getting through.' (Professional)

Concerningly, one professional shared that even some police appeared to be unaware of this exception, as they had supported a victim-survivor who had been fined by the police for breaking lockdown restrictions when trying to flee after the perpetrator threatened to kill her:

'Police arrested and fined [client] for breaking lockdown restrictions when she tried to leave because he made threats to kill but didn't actually hit her (not domestic "violence").' (Professional)

This professional explained additional barriers the victim-survivor had to leaving, including the perpetrator harassing her to stop working, being unable to safely access money in the joint bank account whilst not being able to open an independent bank account, and the victim-survivor's car being in the perpetrator's name meaning he had reported it stolen.

Professionals also spoke about victim-survivors being scared of becoming ill with Covid-19 if they were to leave, either on public transport or within refuge accommodation, therefore preventing them from doing so.

Similarly, professionals raised concerns about the lack of access to alternative accommodation, including refuge spaces or being able to stay with family or friends:

'Lockdown restrictions, friends/family no longer able to accommodate them, unable to go into shared emergency accommodation due to health concerns.' (Professional)

'No access to refuge or other safe accommodation.' (Professional)

This was heightened for women with complex needs, such as those who have no recourse to public funds (NRPF), or needs around drug and alcohol use:

'There weren't any refuge spaces at some point and there are still few vacancies for women with complex needs.' (Professional)

One professional spoke about the impact of women being furloughed on their ability to access refuge accommodation.

'I guess a lot of people's work positions are even more uncertain because of Covid-19 — having a lot of women come in [to refuge] on furlough... don't know when they might need to go back... don't want to claim benefits. It's this weird limbo. So it makes it really hard to know what the next options are.' (Professional)

One professional also described how a victim-survivor had to change her plans to flee after she had been made redundant and could no longer afford to privately rent.

In addition, SEA heard from professionals who had supported victim-survivors with concerns about where a perpetrator would go if they were asked to leave:

'One victim said she felt she could not 'kick out' the perp as he had nowhere to go, and everything was closed.'(Professional)

'One woman had to accept the perpetrator back into the family home as he had nowhere else to go to. The longer-term impact of this, is that it will be extremely difficult to get him to leave post Covid-19.' (Professional)

These findings highlight the impact of the Covid-19 restrictions on the already complex decisions and multiple barriers that women face when trying to leave an abusive partner.

Accessing support

'I feel like I can't seek support at the moment. I have no privacy at all.' (Victim-survivor)

Worryingly, 57% of respondents shared that their ability to seek help in relation to the perpetrator had been impacted by lockdown and social distancing measures. A woman who was living with the perpetrator shared that lockdown meant that either the perpetrator or her children were always present, meaning she was unable to make phone calls for support:

'He is home all the time so I can't make phone calls. I am with the kids all the time so don't want them to overhear me discussing the situation. I have no face-to-face contact with anyone supportive anymore.' (Victim-survivor)

'I have not been able to get through to any phone or webchat helplines because there is no safe time to phone and when I have a moment to try, I have waited 45 minutes in a queue many times without getting any response.' (Victim-survivor)

Another respondent shared that, although she did not live with the perpetrator, her ability to seek support was negatively impacted by his monitoring of her communications post separation.

Some responses indicated difficulty in being able to contact support services. The first of the quotes below demonstrates the difficulty women living with the perpetrator may have in finding a safe time to contact support services, coupled with the increased demand for these services:

'Access to charities and support lines has been significantly more difficult since the outbreak and is now virtually impossible I am finding. I am now using email, as live chats and phone lines are continuously engaged.' (Victim-survivor)

Victim-survivors were also asked if they were currently seeking support on a range of issues, or if they planned to seek support on these issues once restrictions eased (Table 2). Participants were able to select all options that applied to them.

Table 2: Are you currently receiving, or planning to seek, support on any of the following issues related to the perpetrator's actions?

	I am currently receiving support (n=161)	I plan to seek support as lockdown restrictions ease or end (n=169)
Domestic and/or economic abuse	52%	53%
Money or debt advice	21%	35%
Criminal justice issues relating to the perpetrator	18%	24%
Legal advice	39%	45%
Privately owned housing	13%	16%
Rented housing	10%	11%
Homelessness	4%	4%
Welfare benefits	15%	20%
Child maintenance	58%	64%
Mental health or psychological support	49%	44%
Other	14%	11%

Over half of respondents were currently receiving support from a domestic/economic abuse service, and a similar number intended to seek support in the future. Nearly two-thirds were planning to seek support around child maintenance, a third were planning to seek support for money or debt advice and one in five respondents was planning to seek help around welfare benefits.

Responses from those who selected 'other' included seeking support around sexual violence, divorce, complaints against the police, and specialist counselling for children.

For those who were already receiving support prior to the outbreak, most reported that it had continued at some level, though 28% reported that this was at a reduced level compared to prior to the outbreak. Nearly a fifth (17%) reported the support was at the same level as prior to the outbreak, and 7% said the support had increased. A further 2% said the support they were receiving had ended as they no longer required it, whilst 20% of victim-survivors reported that the support they were receiving before the outbreak had not continued:

'Some advice/charities are closed or difficult to access.' (Victim-survivor)

'The service I was under left me a voicemail to check in and cancelled all support.' (Victim-survivor)

As highlighted within the report, others discussed the impact of a lack of face-to-face support:

'I need ongoing support and counselling. Whilst I am grateful for the online help, it is not the same.' (Victim-survivor)

'Therapy only available by phone, and I had to fight to get that.' (Victim-survivor)

'Sometimes meeting lawyers/advisers is easier than email.' (Victim-survivor)

As well as the formal support mentioned in the quotes above, victim-survivors told SEA that they had lost access to informal support networks in the form of friends or family:

'My entire support network disappeared. Only recently I have managed to start meeting again with one of my best friends, thanks to the social bubble allowance created by the government. This friend and I help each other with ad hoc childcare needs. It is not enough but has helped a lot.' (Victim-survivor)

'I have no way of seeing any friends, family or colleagues, who would usually give me the emotional strength to cope with his behaviour.' (Victim-survivor)

Professionals also reported an increase in the number of victim-survivors who were currently seeking help around economic abuse, with 71% saying the number of victim-survivors of economic abuse coming to their organisation had increased since the start of the outbreak. Only 8% of professionals said there had been no change in the number of victim-survivors of economic abuse seeking support during lockdown, and 21% said there had been a decrease in victim-survivors accessing their support during the pandemic.

Concerns about future increases in demand following the end of the pandemic were also reflected by the professionals responding to SEA's research, as can be seen in Table 3 below:

Table 3: Whether professionals felt the number of victim-survivors of economic abuse requiring their organisation's help would change as lockdown eases or ends (n=89)

Yes, current demand has increased and I think it will increase further	67%
Yes, current demand has decreased but I think it will increase further	9%
Yes, current demand has increased but I think it will decrease	7%
Yes, current demand has decreased, and I think it will decrease further	1%
No, I think demand will stay the same	16%

One professional reported that whilst her service had anticipated an increase in referrals, they decreased initially, but then rose once lockdown restrictions began to ease:

'What actually happened was a massive decrease in referrals for the first month and a half to two months... basically what we've attributed that to is that during Christmas and summer and summer holidays we see a decrease in referrals because domestic abuse increases but because it's a thing that the children enjoy, the summer holidays or Christmas, they tend not to try and leave. And I think the same thing happened here, I think people were just trying to get through lockdown... in June as soon as lockdown started easing... we saw a massive, massive increase in referrals.' (Professional)

Whilst most professionals either strongly agreed (21%) or agreed (36%) that they felt confident their organisation would be able to meet this demand, and a further 22% neither agreed or disagreed, one in five (22%) either strongly disagreed (16%) or disagreed (6%) that they were confident in meeting the needs of victim-survivors of economic abuse

following the easing and ending of lockdown. Comments here indicated concerns about funding:

'[I] think we are going to struggle as we are a charity with not enough funding from government.' (Professional)

'Depends on whether we can access funds to recruit more staff.' (Professional)

'I am not clear yet how statutory local gov't services will be arranged or funded post-COVID-19 and am concerned there will be further resource cuts.' (Professional)

It is therefore vital that specialist violence against women and girls services are funded long-term to meet victim-survivors' needs and deal with the ongoing impacts of the pandemic.

Contact with police

'Police not interested when he broke orders.' (Victim-survivor)

Table 2 shows that just under one in five respondents were currently receiving support for criminal justice issues regarding the perpetrator. However almost a third of victim-survivors who responded to SEA's research had contacted the police about the perpetrator during the pandemic.

Unsurprisingly, half of those living with the perpetrator had needed to call the police about the perpetrator's actions during the outbreak, compared to 32% of those not living with the perpetrator.

SEA asked victim-survivors who had contacted the police how satisfied they were with the response they received (Table 4). Those living with the perpetrator were more likely to report being satisfied with the police response, with 25% reporting being satisfied, compared to 13% of those not living with the perpetrator.

Table 4: If you have needed to contact the police because of the perpetrator during the outbreak, how satisfied were you with their response?

	All victim-survivors	Living with perpetrator (n=16)	Not living with perpetrator (n=161)
Very satisfied	6%	19%	5%
Satisfied	8%	6%	8%
Neither satisfied nor dissatisfied	6%	13%	6%
Dissatisfied	5%	0%	6%
Very dissatisfied	8%	13%	7%
I have not needed to contact the police about the perpetrator during the outbreak	67%	50%	68%

Although some women shared positive experiences of contact with the police during the pandemic, those who shared further information had often experienced difficulties, including one victim-survivor who told SEA that the police had failed to arrest the perpetrator after he assaulted her and that services were delayed by the outbreak:

'Police failed to arrest him for weeks after assault. They made excuses for him assaulting me. Every service was delayed massively by Covid-19.' (Victim-survivor)

A professional shared similarly frustrating experiences of the police not acting due to the pandemic:

'There were a couple of cases really where police didn't act because of coronavirus and we were like okay, so are you decriminalizing stuff then because coronavirus is happening like suddenly people are gonna be able to get away with this.' (Professional)

One victim-survivor reported that, after her ex-partner had reported her to the police falsely accusing her of breaking lockdown restrictions, as well as sharing the town of her home and workplace on social media, she had an initially poor experience with the police, who failed to see this within the context of coercive control:

'I did get in touch with the police, and I said, you know, it's not okay, he's put where I live, and he's put where I work... I just got really upset about it and the police came out to see me and the attitude wasn't great. I asked her to leave in the end. She said, well, it's not a criminal offence and I said, to you it's not, but to me, this has been years of emails and text messages and they're constant. For me it's been years.' (Victim-survivor)

After the victim-survivor had asked the police officer to leave, her concerns were taken more seriously, and they examined the texts and emails the perpetrator had sent, and, whilst the police did not take action, they contacted the perpetrator, and the victim-survivor had not heard from him since they had done so.

Similarly, another victim-survivor who had called the police after the perpetrator assaulted her during the pandemic told SEA that she too had mixed experiences, in that the officers who attended had been supportive, but the detective leading the case was not:

'The police who attended the scene were actually great. They were supportive. They got the right information. I felt thoroughly supported, very safe. The detective who then was in charge of the case was absolutely appalling... trying to organize [the recorded interview] with her was just ridiculous. She would set up dates then cancel them. She called me one morning at 7 o'clock in the morning [and] asked me to come down at nine to do an interview. It was just unbelievably bad. I think really, she was trying to stop me from pursuing charges fundamentally by just making it really impossible.' (Victim-survivor)

The experiences shared here highlight a need for a consistent approach in police responses to victim-survivors, as well as a need for increased understanding of economic abuse and coercive control, particularly how this can begin, continue or escalate post separation.

Legal advice and proceedings

'It has really stalled any progress with legal and financial questions.' (Victim-survivor)

Just over half (51%) of victim-survivors told SEA that they were involved in legal proceedings concerning the perpetrator before the outbreak began, with 41% saying the legal proceedings that began before the outbreak had been impacted, and 10% reporting that ongoing proceedings had not been impacted by the pandemic. A further 5% said they were planning to start legal proceedings, and this had been impacted by the pandemic.

'I'm ready to start a divorce case but shall not in the present crisis.' (Victim-survivor)

'I had had phone calls but not started a divorce. But I want to start and don't feel able to because of not being able to see a solicitor. I don't want to do it all online.' (Victim-survivor)

Throughout both the survey responses and interviews, being able to afford legal advice was a key issue for many of the victim-survivors who took part in the research, with comments highlighting a lack of legal aid or affordable legal advice for victim-survivors:

'No, I am not eligible for free legal and otherwise unaffordable.' (Victim-survivor)

'I don't feel there is much point as I cannot afford legal help. It's a constant worry.' (Victim-survivor)

One respondent commented that the charities who can provide legal advice for victim-survivors are in high demand and she was unable to access legal aid due to being a homeowner:

'The charities for legal help are over run. The lack of legal aid when you own a house is appalling. Am I supposed to take a brick from my house to pay the legal fees?' (Victim-survivor)

Another victim-survivor, who was living with the perpetrator, shared that she knew she needed free legal advice, because the perpetrator was closely monitoring what she spent. This was demonstrated when he questioned a small transaction after she bought something for her mother:

'[I was] trying to get legal advice, free legal advice because I knew I couldn't pay for anything, because he's watching [for] £3.29 coming out, you know, he's obviously watching.' (Victim-survivor)

One victim-survivor reported she had been unaware that legal aid can be accessed for domestic violence cases, despite having had conversations with a solicitor, until she stumbled on the information online:

'Nobody told me that domestic violence is one of the few things that you can still get legal aid for. I've literally just found that out myself.' (Victim-survivor)

For those who were already in contact with solicitor, they spoke about delays in communication. One victim-survivor shared that her solicitor had seen a significant increase in the number of non-molestation orders:

'My solicitor, I had didn't hear from her for ages. And when she got back in touch, she said she's had to do more non-molestation orders in the past couple of months than in her whole career.' (Victim-survivor)

For both professionals and victim-survivors involved in ongoing legal proceedings, they spoke of the delays in cases:

'Cases [that] used to get to court in 10-12 weeks to trial because that was the big push for prioritizing domestic abuse. And now we're talking about optimistically, thirty weeks to trial.' (Professional)

'Court case on hold.' (Victim-survivor)

'I was hoping it would all be sorted in April. And it's all been pushed, it's now going to be the final hearing [in] September... So that's six months delay.' (Victim-survivor)

SEA also heard from women who were concerned that the perpetrator might be able to use the delays to proceedings to hide their assets in a way which would negatively impact what the victim-survivor would be entitled to. For example, the woman below had ongoing proceedings around access to child maintenance:

'Somebody like him, if you give them this [extra] time, he'll just remove any assets from his name so it looks like he owns nothing, he will move [assets] offshore or something... So I wouldn't even get the token rate. So he can have an amazing lifestyle whilst we don't.' (Victim-survivor)

Similarly, another woman who had left the perpetrator during lockdown told SEA she was concerned the perpetrator would continue to run up debt and damage her credit score during the wait for financial proceedings:

'If he then starts, as they say dissipating the assets... he just spends and spends. If he then [does that] he could be ruining my credit worthiness.' (Victim-survivor)

Professionals also shared concerns about the backlog in court proceedings for victim-survivors, and one professional described this as 'painful', particularly for those awaiting a criminal trial. Similarly, another professional spoke about the insecurity victim-survivors awaiting a family court hearing:

'The backlog of cases in the family court will mean that it takes a long time for financial cases to get through the process and in the meantime, victims of economic abuse are often left in very insecure positions.' (Professional)

For those whose cases had proceeded remotely, some had found it beneficial in that they had not had to see the perpetrator:

'As far as I know [the hearing]'s going ahead remotely, which actually for me, I'm quite relieved because I don't have to see [perpetrator], I don't have to be cross examined in front of [perpetrator].'
(Victim-survivor)

However, for another victim-survivor, the perpetrator had continued to be able to use remote hearings to create financial costs for her, and then cause the hearing to not go ahead:

'The last [hearing]...everything was paid for; I've had a solicitor. I had a barrister. And then we got to the hearing, and the judge said [we] don't have enough time to cover everything because remote hearings take longer, and then [perpetrator]'s supposed to send questions in advance because he was self-represented... because of that, it didn't happen. So, I had to still pay for the barrister, all the costs have been incurred, which were around £7,000, [for] one hearing. And yes, and that was called off.'
(Victim-survivor)

In addition, SEA heard about some of the practical difficulties associated with remote hearings:

'Hearing via phone. Judge did not understand what I was trying to say. Limited number of people able to be on the phone, my solicitor wasn't able to be added to the call.' (Victim-survivor)

It is vital that victim-survivors are able to access justice through the courts, and that this is not negatively impacted by the coronavirus outbreak.

The impact of the pandemic on accessing help and support over time

When it came to discussing their ability to access help and support during the second interviews, some women spoke about the court hearings that had taken place. For all of the women who spoke about this, these had either been virtual or over the phone and many expressed their relief at not having to see the perpetrator in person. For example, one woman shared that her solicitor had taken the decision to hold a hearing over a telephone call rather than videocall after seeing how she reacted to seeing her ex-partner:

'We had a remote hearing...I took one look at my ex-partner, my lawyer looked at me, and I just said I can't do this. And she closed the laptop. And she actually said to the court I'm really sorry we're having problems with our Wi Fi, can we join by phone?' (Victim-survivor)

Another woman shared that she also preferred the remote Family Court hearing as she did not have to see the perpetrator but was still able to have the support of her sister during breaks in proceedings:

'From my point of view, I didn't have to encounter my ex-partner in person, so it was it was much better. And I couldn't have obviously anyone in the room with me because it's private, but my sister was just in my flat with me all day. So I could go out and talk to her get some support.' (Victim-survivor)

Conversely, one victim-survivor's child was ill with suspected coronavirus when she had to attend a telephone hearing around the perpetrator's contact arrangements, and she felt that there was no understanding or flexibility from the court around this:

'I had to appear in court by the telephone. [My child's] got a temperature of 39 degrees with prospective Covid-19 and me and my children are isolating. And I was forced to be on the phone with the court.'
(Victim-survivor)

Another theme arising from remote hearings for victim-survivors was feeling isolated and alone:

'I'm quite relieved that I won't have to see him if [it is a remote hearing]... my parents were going to come up, whether it was going to be on the phone or in person, they were going to come up and be supportive so that now that's probably not going to happen so I feel a bit more sort of on my own.' (Victim-survivor)

One victim-survivor described her remote court hearing as 'one of the most lonely experiences in my life' and 'utterly horrendous' as she was unable to have somebody with her to offer support due to the lockdown restrictions. She had been forced to represent herself to gain an extension on the non-molestation order she had gained during the first lockdown. In the hearing, the perpetrator's barrister had tried to reduce the length of the order she was requesting. Whilst she was successful in gaining the extension, this had caused even further stress at a time she could not have in-person support. Outside of court proceedings, one professional spoke about how some of the extra services and provisions available during the first lockdown were not available throughout the second lockdown. For example, she had contacted a council's coronavirus helpline, requesting a service for a client that had been available previously, only to be told that this was not being offered again.

Some women also spoke to the demand on specialist violence against women and girls' services, and the difficulty they were still having in accessing helplines during the pandemic, though spoke positively about the services when they were able to access them.

Burnout was also a concern for those working the domestic abuse sector. As one professional working for a domestic violence organisation said:

'We were already overstretched before the pandemic. And now we're at a point where it's so hard to cope.' (Professional)

What must be done to ensure victim-survivors can access help and support?

'It seems like no one can help.'
(Victim-survivor)

Accessing help and support is more important than ever for victim-survivors of economic abuse. These findings demonstrate the range of ways in which perpetrators have interfered with victim-survivors' ability to access support during the pandemic, as well as the impact that Covid-19 has had on services seeking to provide support.

Conclusion

Economic control during Covid-19

The evidence presented in this report has highlighted the many ways in which perpetrators of domestic abuse have controlled the economic resources of a current or former partner during Covid-19. This includes restricting, exploiting and/or sabotaging education/employment; finances (including welfare benefits and child maintenance), daily necessities (including food and utilities) as well as housing and accommodation. Each section of the report has explored these in detail, highlighting how they intersect and shrink women's space for action.

Table 1: Summary of thematic headlines

Employment

- 38% of those living with the perpetrator were working from home when they previously had not, thereby increasing their risk of being abused.
- 45% of women reported that, because of the perpetrator's actions since the start of the outbreak, their employment or education situation had worsened.
- 11% of women had been furloughed, 13% were working fewer hours and 3% had been made redundant.
- 45% of women were concerned about their job security in the future.

Finances

- 72% of UK women reported that, because of the perpetrator's actions during the outbreak, their financial situation had worsened.
- One in five (21%) women reported that the shift towards contactless payments during the pandemic had negatively impacted them.
- Eight out of ten women (79%) reported that the perpetrator had attempted to control their finances during the pandemic.
- 17% of women reported that they had needed to take out new loans or credit during the outbreak.

Welfare benefits

- Nearly one in five (17%) women who were accessing welfare benefits said that, because of the perpetrator's actions since the start of the outbreak, their situation had worsened.

Child maintenance

- 84% of women agreed with the statement that 'as a result of the perpetrator's actions during the outbreak, I am worried about my current access to child maintenance payments.'
- 22% of women reported that the perpetrator had stopped paying during the outbreak, 20% said that the perpetrator had paid less, and 18% said that the perpetrator had paid unreliably.

Daily necessities (including food and utilities)

- 94% of women living with the perpetrators reported they were worried about their current access to economic resources and core necessities, more than twice the number of those experiencing post-separation economic abuse (45%).
- One in four women (25%) living with the perpetrator reported they did not have access to their utility providers' information.

Housing and accommodation

- Over a third of women reported that, because of the perpetrator's actions since the start of the outbreak, their housing situation had worsened.
- One in five victim-survivors of economic abuse were in rent or mortgage arrears since the beginning of the pandemic, compared to 14% before the start of the outbreak.

Accessing help and support

- 57% of women said that their ability to seek help in relation to the perpetrator had been negatively impacted by lockdown and social distancing measures.
- 20% of victim-survivors reported that the support (for example, around domestic or economic abuse, legal matters, housing, mental health or money or debt advice) they were receiving before the outbreak had not continued, and 28% reported that it was at a reduced level.
- Over half of women intended to seek support from a domestic abuse service after lockdown.
- Nearly two-thirds of women were planning to seek support around child maintenance.
- A third of respondents were planning to seek support for money or debt advice.
- One in five women were planning to seek help around welfare benefits.
- 71% of professionals reported that the number of victim-survivors of economic abuse coming to their organisation for help had increased since the start of the outbreak.

Increased and new opportunities for control

The Cost of Covid-19 research also enabled SEA to build an understanding of what economic abuse 'looked like' within the context of the pandemic. It identified how measures taken to protect society from Covid-19 inadvertently created a conducive context for economic abuse. that gave perpetrators increased opportunities to start, continue and escalate economic control, as well as new context-specific tactics for control. Victim-survivors and the professionals who support them explained how perpetrators used the economic instability created by lockdown as justification for their controlling behaviour, as well as a means of inducing fear.

Table 2: Summary of context-specific economic abuse

Employment

- Explicitly telling the victim-survivor not to work due to the pandemic.
- Preventing victim-survivor from accessing the resources needed to work, i.e., Wi-Fi access, phone, computer, transport, etc.
- Contacting the victim-survivor's employer, accusing the victim-survivor of 'breaking the rules.'
- Disrupting the victim-survivor when working, including through verbal and physical abuse.
- Emotional toll of being at home with perpetrator requiring all the victim-survivors' energy resulting in being unable to concentrate on work or perform as well.
- Demanding the victim-survivor spend all their time looking after them rather than working.
- Refusing to share childcare and household tasks with the victim-survivor.
- Offering to support with childcare as a way of kindling relationship/regaining access to the family home (post-separation only).

Finances

- Increased monitoring of victim-survivors' spending, due to shift from use of cash to contactless card payments.
- Stopped contributing to household costs, using the pandemic as an excuse.

Welfare benefits

- Taking advantage of the single payment arrangement in joint Universal Credit claims to exert control by withholding victim-survivor's share.

Child maintenance

- Taking advantage of limited capacity within the Child Maintenance Service by claiming a reduced income at a time when evidence was not sought to either reduce or stop payments (post-separation only).
- Forcing physical contact as a mechanism through which to access child maintenance payments (post-separation only).

Daily necessities (including food and utilities)

- Making access to necessities needed during the pandemic dependent on physical contact.

Housing

- Using restrictions in place to regain access to the family home.
- Interfering with attempts to access mortgage holidays offered by lenders during the pandemic.
- Using restrictions in place to delay the sale of a jointly owned home.

Accessing help and support

- Increasing use of family court system to incur costs for the victim-survivor and using lack of capacity/delays in system due to further draw out proceedings.
- Using delays to hide assets, which impacts victim-survivors' legal entitlement (for example, to child maintenance or during financial proceedings).

A new guide to recognise economic abuse during the pandemic

In April 2020, NatWest in partnership with SafeLives and SEA released a new guide to help highlight the signs that someone may be experiencing economic abuse during the pandemic. The guide drew on resource produced by SEA for family, friends, neighbours and colleagues.

Figure 1. NatWest's awareness-raising campaign'



Post-separation economic abuse

Around 90% of victim-survivors who responded to the survey and took part in the interviews were separated and no longer living with the perpetrator, which illustrates just how prevalent economic abuse is post-separation.

Whilst there has been an important focus on victim-survivors who are still living with a perpetrator, less attention has been paid to how the pandemic has impacted coercive control that extends after separation. This has implications for the focus of interventions during a pandemic and reinforces the significance of the work SEA has undertaken to ensure post-separation abuse is made a criminal offence via the Domestic Abuse Bill.

Criminalising post-separation economic abuse

The Domestic Abuse Bill passed through its stages in the House of Commons and was brought to the House of Lords in July 2020, five months after the Covid-2019 pandemic hit the UK. The findings of the Cost of Covid-19 research served to reinforce to SEA the importance of pushing for an amendment to the Bill which broadened the scope of the Controlling or Coercive Behaviour Offence within the Serious Crime Act to apply post separation.

SEA developed and shared a briefing with Peers across the House, urging them to speak in support of the need to recognise post-separation abuse. At Second Reading in January 2021, there was a strong show of support, with Home Office Minister, Baroness Williams recognising in her summing up that it was one of the foremost issues discussed. Thirteen Peers mentioned economic abuse alongside post-separation abuse.

The amendment was tabled shortly after Second Reading by Baroness Lister with Lord Rosser (Labour frontbench), Baroness Bertin (Conservative) and Lord Harries (crossbench and former Bishop) as the other signatories.

It was taken up for debate at Committee Stage in February 2021 and there was overwhelming cross-party support for it. The issue of economic abuse was referred to by 18 Peers and post-separation abuse was mentioned 29 times.

“Everyone, including the Government, recognises that post-separation economic abuse exists and is serious. Its full seriousness has been well documented by Surviving Economic Abuse, to whose work I also pay warm tribute.” (Lord Harries)

“I am very grateful, as many noble Lords have said, for lots of briefing but especially to Surviving Economic Abuse. Its briefing was outstanding.” (Baroness Hayman)

“I must admit that I had not been aware of the prevalence and seriousness of post-separation economic abuse until it was brought to my attention by the charity Surviving Economic Abuse—SEA—to which I pay tribute for all its work on the issue and express my thanks for its help with the amendment.” (Baroness Lister)

“My Lords, I support Amendment 149, as so excellently moved by the noble Baroness, Lady Lister, who I warmly congratulate on all her work in this area. Amendment 149 relates to the abuse perpetrated after people have separated. I too thank Surviving Economic Abuse for its excellent work and briefing.” (Baroness Altmann)

Whilst the amendment was withdrawn in Committee Stage, Baroness Williams responded that there were arguments for and against the amendment, and that the government would ‘continue to consider’ these as it awaited publication of a review into the coercive control offence ahead of Report Stage.

“A number of noble Lords have mentioned the amendment to tackle post-separation abuse that was tabled in Committee in the Commons. The Minister, Alex Chalk, acknowledged that the charity Surviving Economic Abuse had done an “important public service” in raising the issue. However, the amendment was withdrawn in Committee due to assurances regarding an ongoing government review into controlling or coercive behaviour, as mentioned by the noble Baroness, Lady Lister. We still await the review. It is now promised before Report, and I hope this Minister will not use the same reason for not allowing this amendment. Even better, we would love to see the Government bring their own amendment on Report.” (Baroness Burt)

In February 2021, the Designate Domestic Abuse Commissioner held a roundtable of Peers to discuss the amendment further, inviting SEA to speak alongside an expert in coercive control. Representatives from the Home Office and Ministry of Justice also attended.

Soon after, on 1 March 2020 the review into the coercive control offence was published. On the same day, the Government announced that it would support the post-separation amendment.

At Report Stage, Baroness Williams, Baroness Bertin (Conservative) and Baroness Sanderson (Conservative) joined Baroness Lister as signatures in support.

“The Government have listened carefully to the debate in Committee...In Committee, I asked noble Lords to await the outcome of the review into the controlling or coercive behaviour offence —I really meant it—and I am pleased to say that this review has now been published. We have heard the experts and considered the evidence on this issue and I am very pleased to support the amendments brought forward by the noble Baroness, Lady Lister. She has campaigned on it. She owns it. I am very happy that she is the sponsor. I commend the resolute campaigning on this issue by Surviving Economic Abuse and other organisations. Amendment 45 will bring the definition of “personally connected” as used in the controlling or coercive behaviour offence into line with that in Clause 2 of the Bill and send a clear message to both victims and perpetrators that controlling or coercive behaviours, irrespective of the living arrangements, are forms of domestic abuse.”
(Baroness Williams)

Support needs

To be able to resist coercive and controlling behaviour, victim-survivors need to be able to draw on personal, social and economic resources. Sustained abuse at a time when it was not possible to access the usual levels of support had a negative impact on victim-survivors’ emotional wellbeing and ability to believe that change was possible. Similarly, the social resources that victim-survivors would usually have access to outside of a pandemic (such as being able to stay with a friend or family member overnight) were not available to them at this time, leaving them feeling isolated and alone.

Victim-survivors of economic abuse were in precarious economic positions prior to the pandemic. SEA’s research identified how this was compounded by the outbreak, not only because of the perpetrator’s economic control, but the broader economic impact of the pandemic which has had a disproportionate impact on women and further entrenched existing economic inequality. These unequal impacts included furlough, reduced hours of work and job losses at a time when many faced increased costs, such as food and heating. Victim-survivors were forced to use up savings and take out new loans and credit.

Pent up demand

Seven in ten of the professionals surveyed reported that the number of victim-survivors of economic abuse coming to their organisation for help had increased since the start of the outbreak. Nearly two-thirds of women surveyed planned to seek support around child maintenance; over half planned to seek support from a domestic abuse service; a third planned to seek money or debt advice; and one in five women planned to seek help around welfare benefits at the end of the first lockdown. SEA can only assume that demand has increased even further, and cases will invariably be even more complex.

The research findings demonstrate the range of ways in which perpetrators sought to interfere with victim-survivors' attempts to build up resources through accessing support during the pandemic. Again, this took place at the same time as services struggled to provide support due to the impact that Covid-19 had on their ability to operate. These issues included:

- Victim-survivors being unable to contact services because the perpetrator and/or children are at home all the time, and they fear they might be overheard.
- Reduced access to services due to fewer people working and increased demand, leading to longer waiting times.
- Cases taking longer to resolve due to the level of pressure on statutory services and financial institutions.
- Delays in services responding to victim-survivors and/or a halt to services or parts of them, such as the CMS, welfare services and banks.
- Victim-survivors struggling with remote options vs. face-to-face support.

With nearly half of those surveyed by SEA expressing concern about job security in the future alongside increased financial hardship, plans to leave and rebuild economic stability will be even more challenging.

Moving forward – overarching recommendations

Long-term funding and emergency support measures

As this research has shown, physical safety is underpinned by economic stability. Eight per cent of respondents had planned to leave before the first lockdown and were prevented from doing so. New forms of employment status, such as being furloughed, created uncertainty with regards to accessing refuge since rent for refuge accommodation is generally paid via a housing benefit claim. Many working women cannot afford to pay for a refuge place. This means they may be forced to give up their work to access state benefits to fund access to refuge accommodation at a time when one professional told SEA women's employment status was uncertain. Women who might otherwise have rented privately were no longer able to do so. Others indicated that they had left shortly before the pandemic began and found the process of rebuilding their lives even more challenging, leading some to return to the perpetrator. Accessing help and support is, therefore, more important than ever for victim-survivors of economic abuse.

SEA joins organisations across the women and girls' sector in advocating for a long-term funding package for frontline specialist domestic abuse services, as well as organisations operating in the debt and money advice sector for emergency financial support measures.

A call to build women and girls' economic safety

A focus on reducing immediate risk of harm to victim-survivors must also address long-term safety – for which economic independence and stability is essential. When the ability of women and girls to acquire, maintain or use economic resources is interfered with, it has a fundamental impact on their wellbeing. Economic abuse maintains dependence on the perpetrator, acts as a barrier to leaving and is a driver for returning. The consequences of coerced debt or poor credit ratings can keep women in poverty for decades, exposing them to new forms of violence, such as sex for rent.

In recognition of the intersecting and overlapping themes explored in this report, an overarching approach needs to be taken to respond to the economic safety needs of those experiencing domestic abuse beyond Covid-19

SEA is calling for women's economic safety to be at the heart of an integrated approach to tackling the issue of violence against women.

SEA further argues that if women are to have economic independence, then practice and policy needs to be consciously aligned with this goal.

The recommendations which follow represent steps towards this. They arise from each thematic area explored within the rapid review and are directly informed by what victim-survivors and supporting professionals told the charity. Whilst developed within the context of Covid-19 and specific to needs arising during the pandemic, their scope points to the flexibility that is needed in responding to victim-survivors of economic abuse over time.

Adopting innovative practice

The aim of the Cost of Covid-19 research was to create a significant change in practice and policy in respect to meeting the economic safety needs of victim-survivors. SEA's influencing work has already led to new and innovative responses and the charity argues that these should be recognised as examples of best practice as the UK comes out of the pandemic.

For instance, SEA recognised that, some victim-survivors who were isolated at home might not have the financial resources to purchase the mobile phone credit needed to access help via the internet. The charity communicated to the Victims Commissioner for London that many mobile phone networks were operating a 'free-to-access' scheme for vulnerable groups, yet this did not include the websites of domestic abuse services. The London Victims Commissioner then raised the issue with the national Victims Commissioner, who worked with the Ministry of Justice to ensure domestic abuse services were included in the scheme.

We share other examples of best practice and innovation informed by the Cost of Covid-19 research findings, along with details of ongoing policy work, within the thematic recommendations section. Adopting flexibility in responses to economic abuse and retaining/further developing innovation also means that relevant stakeholders will be better prepared to respond to future public health emergencies.

Thematic recommendations

Education and employment: Recommendations and best practice

Employers and educators must develop and effectively implement comprehensive and flexible policies on domestic abuse, including economic abuse.

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. 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.

The Covid-19 pandemic has highlighted the importance of flexibility within domestic abuse and related policies so that they can be adapted to meet the needs of victims-survivors in different contexts. For instance, employers should recognise that measures to address public health emergencies such as increased home working will increase the risk of being abused. This requires adapting health and safety/safeguarding procedures for those working from home, including through measures such as daily check-ins, as well as additional support for victim-survivors returning to the workplace following 'stay at home' guidance.

Policies should routinely provide information about what support can be offered to someone fleeing abuse. This should include paid leave so that the victim-survivor has the time and space to deal with the impact of abuse along with any possible legal processes. Enhanced support is needed during a health pandemic where the 'normal' routes to exit may be compromised.

Employers and educators must ensure that staff are trained in domestic abuse, including economic abuse, so that they can respond effectively.

Training on domestic, including economic abuse, should underpin policies and processes so that employers and educators 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 recognition of how particular contexts (such as a health pandemic), increase the power of perpetrators and the impact of this on women in the context of work or study, along with detail of how the employer or educator seeks to mitigate increased and new opportunities to abuse. 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 abuse.

Employers and educators must offer flexibility to support staff and students experiencing economic abuse 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 and how they can best be supported to safely deliver their work and studies whilst managing the experience of abuse and its impacts.

In terms of safety, the needs of women will vary. For example, the needs of women living with the perpetrator may be very different from those experiencing post-separation abuse, 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 a perpetrator from going into work.’ In public health emergencies, some women may want to work from the office, and others from home. 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 deal with issues arising from their experience of abuse. Other bespoke arrangements can also be helpful, and employers and educators must identify these with women. As one victim-survivor explained, ‘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 SEA 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.

As noted above, working to meet women’s needs around taking paid 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)

Employers and educators must make regular contact with staff and students working at home 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 their duty under health and safety, it is vital that employers and educators make regular contact with staff and students who work from home so that they can disclose abuse and seek safety when needed. This is particularly important in the context of a health pandemic when an increased number of people may be 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 [as] they may feel more isolated and them talking to employer and educator 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 and opportunities to do so.

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 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 SEA 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.

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

One 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, a computer or a phone, as these may be denied or compromised by the perpetrator, or women may not be able to afford them as a result of economic abuse.

Enabling 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)

Employers and educators must provide enhanced packages of support to victim-survivors of economic abuse.

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, another 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 by continuing to pay them in full whilst they were unable to work because of childcare. Such economic stability is vital for women experiencing abuse.

In addition, paying for access to specialist services can be hugely beneficial. This may include counselling services to support employees/students 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)

The provision of childcare can be helpful. 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 economic abuse, 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 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)

Best practice

Economic support packages for employees: Linklaters

In recognition that working from home during lockdown measures would be an intimidating prospect for victims of domestic abuse, Linklaters approached SEA to discuss what support it could put in place for its employees. SEA shared learning from the Cost of Covid-19 research to highlight the importance of emergency economic assistance. In August 2020, the law firm introduced a new policy and package of support. This included:

- **Emergency accommodation:** Three nights' accommodation in a hotel and a daily living expenses allowance.
- **Paid leave:** Up to 10 days paid leave.
- **Emergency assistance fund:** A one-off payment of up to £5,000 to support an individual in becoming financially and physically independent from an abuser with no requirement to repay the firm.
- **Access to Surviving Economic Abuse:** To provide fully confidential, one-to-one, expert advice to support anyone who needs to fully separate their finances from an abuser.

Emergency economic support: Lloyds Banking Group

Lloyds Banking Group also recognised that 'the safe haven of home' is not something that all its employees could rely on. Along with SafeLives and Tender, SEA provided guidance to the Group in the development of a new Emergency Assistance Programme to provide accommodation, food and one-to-one support during Covid-19.

'This is a particularly challenging time, with Covid-19 social distancing and isolation measures leaving victim-survivors of domestic abuse even more isolated and inadvertently reinforcing the power that an abusive partner holds. We know that victim-survivors of domestic abuse will be concerned about their physical safety, as well as their economic wellbeing.

We are so pleased to be partnering with Linklaters at such a crucial time to raise further awareness of the devastating impacts of financial abuse and to provide support where it's needed.'

Dr. Nicola Sharp-Jeffs, SEA's Founder and CEO

Policy influencing

Review into support for victims of domestic abuse in the workplace

In September 2020, SEA submitted written evidence to a review into support for victims of domestic abuse in the workplace led by the Department for Business, Energy and Industrial Strategy (BEIS). SEA was also invited to participate in a Ministerial roundtable which took place in July 2020.

A report setting out the main findings from the review was published in January 2021 setting out the actions which government will take as a result. SEA's evidence was cited within the report and the charity's work with Lloyds Banking Group (see above) was featured within a case study.

On the day the report was launched, SEA's Cost of Covid research was featured in a BBC news article. The charity welcomed the BEIS report but stated that it did not go far enough. Along with Women's Aid, SEA is calling for employers to offer paid statutory leave to domestic abuse survivors – a policy that already exists in Canada, New Zealand and the Philippines.

Domestic Abuse Bill: A Code of Practice reinforcing an employer's duty of care to support staff experiencing domestic abuse

In July 2020, the Domestic Abuse Bill entered into the House of Lords. Within its Report Stage briefing, SEA cited the Cost of Covid-19 research and argued that employer responses to domestic abuse have never been more important. The charity stated its support for an amendment which would require the Secretary of State to issue a code of practice to ensure that workers who are affected by domestic abuse receive appropriate care and support from their employer.

Working women in refuge accommodation

SEA continues to call for a review of policies which restrict working women from accessing refuge by disqualifying them from housing benefit.

'Employers are very much part of the system that has to help the victims and potential victims of domestic abuse. I am pleased to join the noble Baroness, Lady Meacher, in supporting [the amendment] because that expands the cross-party nature of its backing. I thank for its useful briefing... the charity Surviving Economic Abuse.'

(Baroness Bennett)

Finances: Recommendations and best practice

The Government must ensure that essential services accept cash as payment so that victim-survivors reliant on it for safety and/or budgeting are able to continue using it.

It is vital that essential services continue to accept cash as a method of payment so that victim-survivors can continue using it where this supports their safety and/or ability to budget. The Government must ensure that any guidance issued to businesses that provide essential services (such as food retailers, petrol stations and post offices) mandates this.

To support the implementation of this policy, it is imperative that essential service providers do not challenge any customer seeking to use cash, for example by asking them why. It is vital that businesses also make clear that cash is accepted within their communications.

'Fortunately, the big supermarkets around me are taking cash but it's a question I have to ask before I can unload my shopping on the conveyor belt, do you, are you okay to take cash?' (Victim-survivor)

Customer support from banks and creditors

It is vital that bank staff and creditors are trained in domestic abuse, including economic abuse, so that they can effectively respond.

The Covid-19 pandemic has highlighted the importance of training for relevant staff on domestic abuse, including economic abuse, so they understand: the different forms that economic abuse takes; how to spot the signs; and how to respond safely and effectively to customers. Appropriate training includes skills in how to speak to victim-survivors so that they are able to effectively and sensitively draw out all of the details they need in order to understand the situation and provide support, adopting a trauma-informed response.

Training must also explore how perpetrators can take advantage of financial services' policy and procedures (such as not agreeing to close joint accounts) to perpetrate abuse, so that staff are aware of this and how to identify and mitigate it.

Many firms are already implementing such training, having signed up to the Code of Practice on Financial Abuse introduced by UK Finance in October 2018. However, refresher training should be accessed to be ready to cope with extraordinary situations, such as a health pandemic, when there are increased opportunities for perpetrators to abuse victim-survivors, along with how the bank or creditor can adapt pandemic-specific policies to safely support the needs of women during the outbreak.

Banks and creditors must ensure that victim-survivors have safe and reliable ways through which to contact them.

It is vital that victim-survivors can easily and reliably contact their bank or creditor so that they can discuss their needs and any issues arising from experiencing abuse. Given that the safety needs of women can vary depending on their circumstances (such as whether they live with the perpetrator or not, or if they know or believe that the perpetrator is accessing their phone, emails or post), there must be a range of communication options so that women can choose the best one for them at any given point. Whilst this flexibility is always important, it is particularly so within contexts like the Covid-19 pandemic where individuals' situations can change quickly.

'[I want to] be able to communicate by email rather than always by phone. Due to a mental health condition, I find it very difficult to control emotions when communicating by phone if I am anxious.' Victim-survivor

'I would need a way of contacting them not going through my ex-partner.' (Victim-survivor)

These contact methods should take women through to customer vulnerability teams and, where they exist, specialist domestic abuse teams, so that they can quickly find the support they need from professionals trained in this area who are able to respond safely and appropriately. Women should be able to access these services 24/7 via the phone and safe online options; several victim-survivors told SEA they would like to see the latter, with one commenting they wanted to be able to access 'live chats with knowledgeable people/experts who can actually help.' It is also vital that banks and creditors follow the UK Finance Code of Practice and ensure that women can safely, quickly and easily change their postal address, and that this is effective immediately to support their safety.

It is key to acknowledge that, for some victim-survivors, the option of face-to-face communication with their bank or creditor is necessary, as they feel unable to speak about a matter that is so deeply personal in any other way. As such, when banks may need to close branches as part of national pandemic responses, where some staff are able to work safely it is important that appointments are made available to vulnerable customers, including victim-survivors of economic abuse. Video call options could also be offered where this is safe for the victim-survivor and is preferable for them.

'Identify that people need time, that not everything is business, putting people first builds relationship and respect.' (Professional)

Again, as part of this service and in line with the Code of Practice, banks and creditors must ensure that they have a comprehensive and secure case management system that meets the needs of victim-survivors. This should include processes whereby women do not need to repeatedly recount their experience of abuse to different members of staff, as this can be incredibly upsetting for them.

One victim-survivor told SEA how their bank had done this by giving her 'the same employee to deal with to save explaining the circumstances repeatedly to different employees of the bank.' Such continuity is especially important during extraordinary situations such as a pandemic, when women may have little privacy away from the perpetrator and where repeating their experience will take away from the time that they can then spend on discussing help and solutions.

Banks and creditors must ensure that policies and processes take into account the needs of customers experiencing domestic abuse, including economic abuse, and reflect specific needs arising during particular contexts.

'[Banks and creditors] need to be [domestic abuse] savvy and have advice on their website for victims of coercive control and financial abuse and have their call centre staff trained.' (Victim-survivor)

An understanding of the real-world experiences of women who have faced economic abuse is vital for banks and creditors so that they are able to support the needs of victim-survivors. This can be achieved through ensuring that relevant staff access training. Without this understanding, women can go through the upset of revisiting their experiences when explaining them to their bank or creditor, only to then feel let down and worried by the response:

'My bank says on their website that their customers should contact them if they are the victims of financial abuse. I spoke to them at length and they said there was nothing they could do in practice except freeze the account, which would have meant that none of my bills or mortgage would have been paid. The bank was extremely unhelpful and it made me feel very desperate that they would do nothing.' (Victim-survivor)

'When I spoke to the mortgage company, they understood why I had a complaint and they understood that I wasn't able to have access to my product and I wasn't able to know that my bills would be paid... And they did understand that, but they didn't because they haven't done anything wrong in terms of taking instructions... they didn't address the fact that actually, in my eyes, that they were being complicit in them enabling me not to have any control over [my finances].' (Victim-survivor)

It is vital that banks and building societies signed up to the UK Finance Code of Practice on Financial Abuse follow the principles set out within it, and that financial institutions that are yet to sign up do so. The Code highlights the importance of victim-survivors being able to de-link from financial products they hold with the perpetrator easily to stop the perpetrator exerting ongoing control.

Underpinning responses is the need to ensure recognition of both the hardship many victim-survivors experience and the opportunity that banks and creditors have to support them in building economic safety, so that they can work towards economic independence.

'I think to expect that everybody's going to go back to normal as soon as this six-month payment break thing is over is unrealistic. So, we will have probably a fair percentage of customers who are going to reach the end of their breaks and be unable to resume their normal payment so we will need forbearance measures to continue.' (Professional)

Banks and creditors should explore supporting victim-survivors with tailored measures depending on their circumstances, including consideration of writing off debt that has been coerced (see below), interest-free, or reduced interest, loans and payment holidays – without penalties – to afford breathing space.

'Last year when all this happened... I had gone to my mortgage company and said can I have a holiday because I've got a solicitor to pay to try and get out of this relationship, which they said no... When Covid-19 hit, they [gave] everyone a holiday. But actually, whether it was a national crisis or a personal crisis, there's an unfairness there because had they've helped me in the same vein, I wouldn't have been under the stress I was.' (Victim-survivor)

SEA's work to support banks and building societies implement the Code (funded by the Home Office) highlights the importance of working with specialists in domestic abuse. The impact that banks and creditors can have on women striving to find safety whilst — or following — abuse cannot be downplayed. The right response can transform victim-survivors' lives.

'[My bank] has been amazing and once they had all the evidence of the control they repaid the charges and closed down account so my perpetrator could not access it or make me in debt again on that account.' (Victim-survivor)

Best practice

New routes to support — customer vulnerability teams

In recognition that increased surveillance at home might shut down victim-survivors' usual routes to support, SEA developed a guide for banks, building societies and mortgage lenders on how they could offer support via their vulnerable customer teams. With banks reporting to SEA that disclosures of domestic/economic abuse were increasing, it was clear that this provided an alternative route to support which might arouse less suspicion from an abuser.

SEA gave a presentation about the needs of victim-survivors during lockdown to over 70 banks and building societies, at a virtual briefing event organised by UK Finance.

'The information you provided was hugely beneficial for our meeting.'

As part of its Home Office funded work in this space, the charity also offered refresher training to financial institutions.

Policy influencing

Tackling domestic abuse in the Covid-19 era: Political roundtables

SEA shared the Cost of Covid-19 research findings on finances with MPs from across political parties via three events in the latter half of 2020:

- A Lloyds Banking Group/Lloyds Bank Foundation/Bright Blue event with Conservative MPs on tackling domestic abuse during the pandemic attended by Victoria Atkins MP, Minister for Safeguarding.
- A Centre for Social Justice event at the Conservative Party Conference on the role the private sector can play in responding to economic abuse.
- A Lloyds Banking Group/Lloyds Bank Foundation/New Statesman event with Labour MPs on tackling domestic abuse during the pandemic.

Financial Conduct Authority: Vulnerable customer guidance

SEA submitted written evidence to the Financial Conduct Authority (FCA) as part of its consultation on the fair treatment of vulnerable customers in July 2020. The new guidance, published in February 2021 recognises that protecting vulnerable consumers is more important than ever due to the impact of coronavirus.. It includes specific reference to economic control within understanding relationship breakdown and domestic abuse as a driver of vulnerability. Reference is also made to SEA's role in supporting firms to implement the principles set out within the UK Finance Code of Practice on Financial Abuse, including via a secondment with a large banking group.

Financial Conduct Authority: The global impact of Covid-19 on women

The FCA organised a 'tech sprint' focused on women's economic empowerment in March 2020. SEA shared the Cost of Covid-19 findings via an expert panel highlighting the issues facing women as a result of Covid-19 and in a roundtable discussing how the pandemic has impacted the work of women's charities.

Coerced debt

The Government must reform consumer law so that coerced debt is recognised, victims can seek redress and perpetrators are held accountable.

'My bank doesn't recognise coerced debt.'
(Victim-survivor)

Coerced debt is not recognised in consumer law, so unless the debt arises from fraud, there are currently no formal mechanisms available through which to address it. SEA has been working in partnership with Money Advice Plus to appeal to the goodwill of creditors to write off debt that has been coerced and, whilst positive steps are being taken by some here, responses can be inconsistent within and across firms. Only one in four cases are resolved in this way.

Given the prevalence of coerced debt seen in the pandemic, as evidenced by SEA's research, it is now more pressing than ever that the Government pursues this reform of consumer law so that women can access justice and perpetrators are held to account. Creditors must also explore preventative measures they can put in place to make it more difficult for perpetrators to use products as part of their abuse so that as few instances of coerced debt occur as possible.

'[The bank] were fantastic. Last week they phoned me up and I sent in paperwork and they actually quashed the debt. They said we can see that, you know, he's run up this. So they were brilliant, they actually have recognised economic abuse. That's the only bank that has.' (Victim-survivor)

Policy influencing

Economic Abuse Evidence Form

At the start of 2020, SEA's founder and CEO was among 140 industry leaders invited by the Money and Pensions Service (MaPS) to join one of the Independent Challenge Groups tasked to work towards the National Goals of the UK Strategy for Financial Wellbeing.

As it became clear how Covid-19 was affecting UK financial wellbeing, the MaPS Board asked the Groups to pause their strategic work for MaPS and use their extensive experience and knowledge to make recommendations on how the sector as a whole could respond to the immediate crisis.

In October 2020, the Independent Challenge Chairs for the UK Strategy for Financial Wellbeing published their report Building the UK's financial wellbeing in the light of Covid-19. One of the 13 urgent recommendations made by the Group Chairs was 'addressing economic abuse, and the debts it has created.'

SEA was tasked to lead the design and delivery of a pilot to test the Economic Abuse Evidence Form (EAEF) developed in partnership with Money Advice Plus. Modelled on the Debt and Mental Health Evidence Form, the EAEF enables debt advisors and creditors to access clear and comprehensive information in a standard form and supports efforts to minimise how often victim-survivors need to recount their experiences.

'We're thrilled to see the Challenge Chair's Group support to address economic abuse. We are well aware that the economic uncertainty and social restrictions brought about by Covid-19 make the lives of victims even more dangerous. For this reason, it is more important than ever that work to tackle economic abuse and support to fully-fund the pilot of the EAEF is very welcome.'

(Dr. Nicola Sharp-Jeffs, SEA's Founder and CEO)

In the same month, NatWest Group launched a review into coerced debt following a briefing from SEA that called for the financial services sector to adopt a consistent policy position on coerced debt.

Hardship funds and emergency grant schemes

The Government must distribute funding to local authorities so that they can provide local hardship funds and emergency grant schemes to victim-survivors and promote these to residents and frontline professionals.

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, enabling them to deal with the consequences of the abuse, whether that is replacing essential furniture broken as part of ongoing abuse or helping them to flee the abuser and build independence.

For victim-survivors to benefit from hardship funds and emergency grants, they and/or the frontline professionals they work with must be made aware of schemes and how to access them. This is particularly important in the context of a pandemic where victim-survivors may be under even greater financial pressure as a result of the perpetrator's actions.

It is key that local authorities ensure this information is available, easy to find and covers schemes from statutory sources and the voluntary sector, such as local charities.

'We are in the process of making some applications. Though we could do with more information about this.' (Professional)

Without this, not all victim-survivors who would benefit from these funds or grants will be able to do so; as one professional told SEA: 'I do not know enough about these types of funds or how to help them apply to offer this.'

Local authorities must ensure that any emergency grant or hardship fund schemes they provide are flexible to meet the needs of victim-survivors of economic abuse.

It is crucial that local authority emergency grant and hardship fund schemes are facilitated so that they meet the needs of victim-survivors of economic abuse. As such, they must be developed with a sound understanding of the dynamics of domestic abuse, including economic abuse, such as how the perpetrator may consistently destroy the victim-survivor's property leading to numerous replacements. Schemes must also ensure that victim-survivors have ongoing access to specialist domestic abuse support.

Best practice

The Circle Fund

Following a major surge in domestic abuse calls to helplines, the 'Circle Fund' launched in February 2021. It is targeted at frontline specialist services supporting victims of economic abuse, enabling them to distribute funds to those most in need. This follows the announcement of NatWest donating £1m for the Fund last year. The charity SafeLives is administering the Fund and SEA has drawn on the Cost of Covid-19 findings to advise on the development of its design.

Welfare benefits: Recommendations and best practice

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 access to 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 partners for longer than they would like and experiencing more harm as a result.²⁷ 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.²⁸

Whilst those experiencing domestic abuse can request split payments,²⁹ SEA continues to contend 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 de-link from the perpetrator and build economic independence.

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 due to the issues that it creates for victim-survivors of economic abuse when they are trying to build economic 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, 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)

Statutory welfare benefit services must be accessible in times of crisis.

It is key that women can access the help and support they need in connection to welfare benefits throughout times of crisis (including a health 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, so other options are necessary.

'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)

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, including economic abuse, so that they can provide the most appropriate advice and support 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, it is crucial that they ensure the victim-survivor is in a private space before raising the issue of the abuse.

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 an attempt to interfere with their welfare benefits. Benefits should not be frozen but continue to be paid while allegations are investigated.

Policy influencing

Committee Inquiry: The gendered impact of Covid-19

The Women and Equalities Committee launched its inquiry “Unequal Impact: Coronavirus (Covid-19) and the impact on people with protected characteristics” at the end of March 2020. In a sub-inquiry, the Committee focused on understanding how the economic impact of coronavirus has impacted men and women differently – the gendered economic impact.

SEA submitted written evidence to the inquiry, including highlighting particular issues linked to Universal Credit. In its report, published in February 2021, the Committee cited SEA’s evidence in relation the five-week wait:

‘We heard that the five-week wait can cause particular difficulties for women in abusive relationships, especially during the pandemic, as other opportunities for support have been restricted.’

Domestic Abuse Bill: Social security and Universal Credit

In July 2020, the Domestic Abuse Bill entered the House of Lords. Based on the Cost of Covid-19 findings and previous research that SEA undertook with the Women’s Budget Group and the End Violence Against Women (EVAW) coalition, the charity supported an amendment to introduce a duty on government to assess the impact of any social security reforms on victims of domestic abuse, and promote their wellbeing through those policies, including their social and economic wellbeing and suitability of living accommodation.

SEA also supported amendments to the Bill proposed by Refuge to place a duty on the Domestic Abuse Commissioner to investigate the payment of Universal Credit separately to members of a couple and to make benefit advances non-repayable for victim-survivors.

SEA further supported an amendment to the Bill seeking to disapply the benefit cap for 12 months for a person making a new Universal Credit claim in her own name where she has separated from a partner who has subjected her to domestic abuse.

Child maintenance: Recommendations and best practice

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 roles relate to economic abuse, 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, including economic abuse.

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, including throughout a 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 there may be any backlog, the cases of those who are victim-survivors of domestic abuse and/or are on the breadline must be prioritised.

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.

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. 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.

Policy influencing

Fix the CMS campaign

In June 2020, SEA supported the Fix the CMS campaign led by Gingerbread, alongside the Good Law Project and Mumsnet. This was in support of four women seeking Judicial Review due to the failure by the Child Maintenance Service (CMS) to collect child maintenance payments from their children's non-resident parent, leaving them and their children in financial difficulty and, in some cases, in poverty.

Government engagement

SEA met with the Department for Work and Pensions (DWP) to discuss CMS policy during the pandemic in July 2020, having raised concerns about it within weekly meetings held by the Designate Domestic Abuse Commissioner. SEA questioned why the needs of the paying parent outweighed those of women and their children during the pandemic – an issue which the charity raised again within its response to the new Violence Against Women and Girls strategy consultation.

The single parent debt trap

In February 2021, SEA's Chief Executive spoke at the joint meeting of the All Party Parliamentary Group (APPG) on debt and personal finance and the APPG on single parent families. The meeting launched 'The single parent debt trap', a new report published jointly by Gingerbread and StepChange, which highlights child maintenance as a key issue and makes the link with economic abuse.

Access to economic necessities: Recommendations and best practice

The Government must ensure that all women with no recourse to public funds have access to the domestic violence destitution concession.

To ensure that all women have access to a safety net when they are struggling to access basic necessities, it is vital that migrant victim-survivors of domestic abuse have equal support via the welfare system. This includes access to refuge accommodation, rent for which is often paid for via housing benefit.

Utility providers must engage with all individuals in a household, not just the person named on the account.

It is vital that, in cases where the victim-survivor is not named on the account, they should be empowered to access information and be able to make decisions about utilities connected to the homes in which they live (such as varying the terms and conditions). This would require utility providers recognising that access to their services can be restricted by perpetrators of abuse.

Policy influencing

Domestic Abuse Bill: Equal protection for migrant women

In July 2020, the Domestic Abuse Bill entered the House of Lords. SEA supported the amendments proposed by Southall Black Sisters, the Step-Up Migrant Women campaign and others to argue that the No Recourse to Public Funds policy that prevents many migrant women with insecure immigration status from accessing support and safety should be abolished in cases of domestic abuse. Eligibility to the Destitution Domestic Violence Concession (DDVC) under the Domestic Violence Rule should be extended to all women with insecure immigration status, and the time period for the DDVC should be extended to at least six months. These changes are essential for the Bill to comply with the non-discrimination principle in the Istanbul Convention and to provide protection equally to all victims.

Housing and accommodation: Recommendations and best practice

The Government must be clear that 'stay at home' restrictions during a pandemic do not apply to victim-survivors of domestic abuse.

SEA's findings demonstrate how not all victim-survivors were clear that the 'stay at home' restrictions did not apply to those who were at risk of harm – including those experiencing domestic abuse. In future scenarios, it is vital that this message is clear, repeated and found in a wide range of places so that as many victim-survivors as possible are made aware. This may include signage in public buildings, shops and transport hubs, as well as in print and broadcast media. Such signage should be accessible to all groups of victim-survivors and therefore be available in a variety of languages and accessibility formats.

Statutory services must always hold perpetrators to account – regardless of context.

It is vital that perpetrators are held to account for their actions at all times – including during national emergencies, such as the Covid-19 pandemic. As such, those who use pandemic restrictions as part of the abuse they perpetrate (such as to regain access to a family home and breach bail restrictions) must face consequences and statutory services must make it clear that this is unacceptable and take action to close down these opportunities for control.

Mortgage lenders

Mortgage lenders must ensure that policies and processes account for the needs of customers experiencing domestic abuse, including economic abuse.

An understanding of the real-world experiences of women who have faced economic abuse is vital for mortgage lenders so that they are able to support the needs of victim-survivors. This can be achieved through ensuring that relevant staff access training.

Without this understanding, women can go through the upset of revisiting their experiences when explaining them to their lender, only to then feel let down and worried by the response.

Underpinning these responses is the need to ensure recognition of both the hardship many victim-survivors experience and the opportunity that mortgage lenders have to support them in building economic safety.

This includes ensuring that they are able to access mortgage holidays – even when they are in arrears – where beneficial and without penalty. SEA's findings show that, whilst some victim-survivors of economic abuse have benefitted from support offered by lenders, such as payment holidays, not all have. There must be flexibility with the end date of payment holiday schemes for victim-survivors of economic abuse:

Preventing homelessness

Measures must be put in place for women experiencing economic abuse who are in rent arrears and facing eviction so that they do not lose their home.

Safe, stable and secure housing is vital for victim-survivors of economic abuse, yet some women in rented accommodation who took part in SEA's research expressed feeling unable to ask their landlord for help. There must be a national safety net in place (such as pre-action protocols for privately rented housing, like those that exist in the social housing sector) for victim-survivors of economic abuse who are in rent arrears and facing eviction so that they do not face losing their home.

Victim-survivors must urgently be found safe and secure housing if they become homeless or need to be rehoused.

Victim-survivors who face homelessness or need to be rehoused must be urgently found a safe, stable and secure home to support their economic safety. This is regardless of what housing tenancy they previously had and is even more important in the context of a global pandemic, when options such as staying with family/friends are unsafe.

'Dealing with housing is always challenging... the main sort of difference I think from lockdown and from coronavirus is that it was all of these informal sources of support that really do fill the enormous gap in government provision, all of those are kind of gone suddenly like you know it was way harder to go and stay with a friend [or] with their parents. That was just gone, so it was even more people needing emergency housing, and even less provision, really.' (Professional)

This includes flexibility within policies so that victim-survivors can access safety as quickly as possible.

Professionals that work within housing must have training on economic abuse.

It is vital that all relevant staff that work within housing — including social housing providers, mortgage lenders and letting agents — are trained to understand domestic abuse, including economic abuse, so that they are able to spot the signs of this and respond safely and effectively. This must include an awareness of the link between abuse and housing, and how perpetrators can leverage housing provisions (such as joint mortgages and tenancies) within the abuse.

'Specialist training of housing advisors in domestic abuse specifically the economic side of abuse.' (Professional)

Such training will ensure that women are able to access the help and support they need and will increase the confidence of professionals in addressing abuse that they encounter within their day-to-day work.

Policy influencing

Domestic Abuse Bill: Extension of local authority support and joint tenancies

In July 2020, the Domestic Abuse Bill entered the House of Lords. SEA supported an amendment to empower the Secretary of State to make provision extending the scope of the functions of local authorities and the definition of 'domestic abuse support'. This would ensure that support to domestic abuse victims provided by local authorities is not limited to accommodation-based services such as refuges. These services are crucial to help ensure women can stay in their homes, thereby maintaining economic stability and safety.

Via membership of the National Housing and Domestic Abuse Policy and Practice Group led by the Domestic Abuse Housing Alliance (DAHA), SEA also supported an amendment enabling survivors to be able to remove perpetrators from a joint tenancy. Currently, even after a perpetrator has physically left a property, their signed consent is required to remove them.

- ¹ Websdale, N (1999) *Understanding Domestic Homicide*, California: Northeastern University Press
- ² Two participants selected 'other' and indicated that their sex was female.
- ³ ONS (2020) Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2019, <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/latest>. Accessed 27 October 2020
- ⁴ One per cent of respondents did not experience abuse from a current or ex-partner, and were therefore excluded from the survey.
- ⁵ Stark, E. (2007) *Coercive Control: How Men Entrap Women in Personal Life*. Oxford: Oxford University Press
- ⁶ ONS (2013) 2011 Census: Key Statistics and Quick Statistics for local authorities in the United Kingdom - Part 1, <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/2011censuskeystatisticsandquickstatisticsforlocalauthoritiesintheunitedkingdompart1>. Accessed 27 October 2020
- ⁷ 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.
- ⁸ 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
- ⁹ 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
- ¹⁰ Women's Budget Group (2020), *Crises Collide: Women and Covid-19*, <https://wbg.org.uk/media/crises-collide-women-and-covid-19-2/>. Accessed 23 October 2020
- ¹¹ 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>
- ¹² Ibid
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Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We work day in, day out to ensure that women are supported not only to survive, but also to thrive.

Get involved

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