

**SURVIVING
ECONOMIC
A B U S E**

**The Cost of Covid-19:
Economic abuse throughout the pandemic
Briefing five – Housing and accommodation**

'I believe my husband is using the pandemic to punish me financially so that my attempt at staying in my own place are sabotaged... I will not be financially secure until I am free of him.' (Victim-survivor)

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

Key points:

- Measures to stem the spread of the coronavirus have brought new and increased opportunities for perpetrators to interfere with victim-survivors' access to safe housing – a form of economic abuse.
- 35% of women told SEA that, as a result of the perpetrator's actions since the start of the outbreak, their housing situation had either significantly or slightly worsened.
- 22% of 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. A further 8% were unsure if they were in arrears since the start of the outbreak.

- The needs of victim-survivors of economic abuse must be met through implementing the following recommendations:
 - The Government must be clear that its 'stay at home' restrictions do not apply to victim-survivors of domestic abuse
 - Statutory services must hold perpetrators to account who misuse pandemic restrictions to increase their opportunities to abuse victim-survivors
 - Mortgage lenders 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 the pandemic
 - 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 urgently be found safe and secure housing if they become homeless, or need to be rehoused, during the pandemic
 - Training for professionals that work within housing on domestic and economic abuse

1. The background to the Cost of Covid-19

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

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

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

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

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

2. What is economic abuse?

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

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

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

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

3. Who took part in the research?

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

Because of the scope of the research, the first survey question for victim-survivors asked whether they were currently experiencing abuse. Whilst 83% (n=293) answered 'yes', 17% said 'no' (n=59) and were redirected out of the main survey to a page that invited them to share their experiences of past abuse and the pandemic. 14 victim survivors did so and over a third of these responses indicated that the victim-survivor was in fact still experiencing abuse. This highlights the need for further awareness of economic abuse amongst the public and services.

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

Whilst full demographics information is in the briefing paper 'Cost of Covid-19: Demographics and Research Design', it is important to note that 90% of respondents were separated from the perpetrator, and 90% were no longer living with the perpetrator. This is unsurprising given that those in a relationship with, or living with, the perpetrator are likely to have felt less safe to respond; this is why we also engaged front-line professionals as they were likely to have been in touch with women less able to safely participate in the research.

As such, it is vital to recognise that some of the most affected will have been unable to take part and that the sample size of this group is limited. Therefore, it is not necessarily representative of all victim-survivors who are still in a relationship or living with the perpetrator. Similarly, given the number of respondents, nor are the findings necessarily generalisable for all victim-survivors who have left the perpetrator but offer an important insight into the experiences of those who were able to take part in the research.

4. Housing and accommodation, economic abuse and the covid-19 pandemic

***'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)**

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.

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. For example, research by SafeLives shows that 40% of victim-survivors were worried about their housing during the outbreak.^{xiii} Whilst restrictions brought in by UK Governments to control the spread of the virus included exemptions for those leaving their home to flee domestic abuse,^{xiv} front-line professionals told SEA that victim-survivors were unsure if they could leave their homes due to abuse.

'Being unsure if they are allowed to leave the house due to messages from government about staying home.' (Professional)

Similarly, refuge services, which were already reportedly underfunded to meet demand^{xv} prior to the pandemic, became even further in demand, with Women's Aid reporting a reduction of over 40% in the number of refuge vacancies in May 2020 when compared to May 2019.^{xvi}

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

5. What were the findings?

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
- 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.

5.1 Victim-survivors' housing status

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

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.

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. As stated earlier, 90% of respondents were no longer living with the perpetrator and 10% were living with the perpetrator.

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 currently living in refuge accommodation, some professionals told SEA about issues relating to refuges from their work with victim-survivors which is explored in section 5.7.

5.2 Concerns about housing raised by victim-survivors with professionals

Professionals working with victim-survivors reported a number of concerns from victim-survivors around 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 and, 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.

5.3 Methods used by perpetrators to control victim-survivors' access to housing and accommodation in the pandemic

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

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.

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 restrictions, 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 for their jointly owned property (despite not having contributed to the mortgage), preventing 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:

'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 till 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 victims 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 scheme [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 again, 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. Now fortunately they've been very good. They are aware of the situation. And they basically - although it's not their policy to do so - they agreed that, because of the way that he has behaved in the domestic violence, they would ignore what he had said and they agreed to the holiday.' (Victim-survivor)

Women also told SEA that they were stuck paying for 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 their own 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)**

Victim-survivors explained the impact of missing, delayed or reduced child maintenance payments 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 being at 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)

It is key that victim-survivors of economic abuse are able to access child maintenance payments throughout the pandemic so that they are able to meet the basic needs of their children. This area is explored in more detail in Cost of Covid-19 briefing on child maintenance; this can be found on SEA's [website](#).

5.4 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 become in 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.

	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 <i>not</i> 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 a number of victim-survivors are building up increasing amounts of arrears during the pandemic. This jeopardises their economic safety and it is vital that they are able to access support to manage this.

5.5 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 been 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 no steps for a break off bills or mortgage due 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 however, 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 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, not all have for a number of reasons, including being turned down or being concerned of 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 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 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 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, and that their needs in relation to this area can be broad and complex - requiring 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.

5.6 The impact of the pandemic on victim-survivors' plans to change their housing situations

***'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 – impacting 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 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, like, 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% had had their plans around housing 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.

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

'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)

Some professionals shared insights in connection to refuge accommodation within the research. 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 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)

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 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.

6. Conclusion: What needs to be done to ensure victim-survivors have access to safe and stable housing and accommodation during the pandemic?

'Housing was horrendous before COVID...and it's worse now.' (Professional)

The findings of this 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. 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 below detail steps decision makers can take towards this.

6.1. 'Stay at home' restrictions

6.1.1. The Government must be clear that its 'stay at home' restrictions 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. 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.

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

6.1.2. Statutory services must hold perpetrators to account who misuse pandemic restrictions to increase their opportunities to abuse victim-survivors

It is vital that perpetrators are held to account for their actions at all times – including within the pandemic. As such, those who use pandemic restrictions within the abuse, 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.

6.2. Mortgage lenders

6.2.1. Mortgage lenders 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 the pandemic

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.

It is vital that mortgage lenders signed up to UK Finance's Financial Abuse Code of Practice (currently 24) 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 abuser exerting ongoing control.

Underpinning responses during the pandemic and beyond 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, so that they can work towards economic independence.

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 for a number of reasons, including being turned down or being concerned of being able to pay off debt at a later date. There must be flexibility with the end date of payment holiday schemes for victim-survivors of economic abuse:

'Services have generally been sympathetic and offered payment holidays/reduced rent/etc. Our concern is that as restrictions ease and life starts to return to normal, the economic impact of lockdown will hit women hardest and those who have been sympathetic previously will no longer offer special arrangements. But people are going to lose their jobs and be evicted.' (Professional)

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 mortgage lenders can have on women striving to find safety whilst — or following — abuse cannot be downplayed. The right response can transform victim-survivors' lives.

6.3. Preventing homelessness

6.3.1. 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.

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

'Most women have reported an escalation in the severity of abuse and housing services not ensuring that they will continue to be housed once the pandemic ends.'
(Professional)

For those victim-survivors who, unfortunately, do face homelessness or need to be rehoused during the pandemic, they 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.

'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.

6.4. Training for professionals that work within housing

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 and 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 the 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.

Through implementing these policies, women can be supported to build economic safety in safe, stable and secure housing during the pandemic.

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

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

ⁱⁱⁱ <https://survivingeconomicabuse.org/report-finds-that-6-in-10-domestic-abuse-survivors-are-struggling-with-coerced-debt/>

^{iv} Ibid

^v Earlywhite, M. and Stohl, I. (2005) *In Our Shoes: The Next Steps*, Washington: State Coalition Against Domestic Violence

^{vi} Outlaw, M. (2009) *No One Type of Intimate Partner Abuse: Exploring Physical and Non-Physical Abuse Among Intimate Partners* *Journal of Family Violence*. 24: 263-272

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

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

^{ix} ANZ/RMIT University (2016) *MoneyMinded Impact Report: The Role of Financial Education in a Family Violence Context*

^x Sharp-Jeffs, N. (2015a)

^{xi} <https://survivingeconomicabuse.org/report-finds-that-6-in-10-domestic-abuse-survivors-are-struggling-with-coerced-debt/>

^{xii} SEA will pass insight from other respondents (a very small number of men and overseas participants) onto partner organisations

^{xiii} <https://safelives.org.uk/sites/default/files/resources/Safe%20at%20Home%2020200615.pdf>

^{xiv} <https://www.bbc.co.uk/news/uk-52081280>

^{xv} Women's Aid (2021) *The Domestic Abuse Report 2021: The Annual Audit*, Bristol: Women's Aid.

^{xvi} <https://www.womensaid.org.uk/a-perfect-storm-the-impact-of-the-covid-19-pandemic-on-domestic-abuse-survivors-and-the-services-supporting-them/>