



**SURVIVING
ECONOMIC
A B U S E**

Economic abuse and the coronavirus (COVID-19) outbreak

Building safety

The situation is changing rapidly in the UK as the government implements measures in response to the coronavirus outbreak.

Recommended measures such as limiting social contact, not going to work and self-isolating at home can have implications if you are experiencing economic abuse. You may be worried about your physical safety and your economic situation.

This resource is designed to support your economic wellbeing and your safety if you are living with someone who abuses you. It also contains information on financial support that is available.

You are not alone, and support is available during these extraordinary times.

Signs of economic abuse

Economic abuse often occurs alongside other forms of abuse and is commonly part of a pattern of behaviour through which abusers seek to control their victims. Social distancing and isolation measures necessary to control the spread of the virus may reinforce the power that an abuser has over you.

For instance, an abusive partner might:

- interfere with your ability to work by insisting you are responsible for childcare, or prevent you from accessing the equipment you need to work at home (such as a laptop or phone)
- use the current uncertainty to suggest you 'cut back' on heating, food and other essentials
- try to prevent you from accessing financial support that is available at this time, such as a break in mortgage payments
- make it harder to stay socially connected with others, so that the barriers to reaching out for help and accessing economic resources may seem even greater.

See our resource ['What is economic abuse'](#) for other signs to look out for if you are worried about this type of abuse.

Your safety at home

We know that home is not always a safe place for everyone to be. Spending more time with the abuser at home may increase your risk of being harmed and raise concerns about your options for being safe.

The resources that friends and family might normally have been able to provide might no longer be available, such as a spare room for a night or some money to lend you. Money that you might have been saving to leave your partner might also now be needed for other things.

If you are allowed to work, then your workplace may have been somewhere you felt safe and were able to access support. Having to work from home might change this.

You may feel worried about where you can turn with the current measures in place, and may wonder what support is available.

If you are in immediate danger

Call the police on 999

There is a lot that the police can do to help you, and keeping you and any children safe will be their top priority. There are steps that the police can take to remove the abuser from your home if you are at risk. For more information on how the police can support you, [see our resource on this topic](#).

Court proceedings

If you are in the middle of criminal or civil court proceedings, for instance seeking a non-molestation or occupation order, you may be concerned about how the coronavirus outbreak will affect your situation.

See the [guidance from HM Courts and Tribunal Service and the Ministry of Justice](#) for information on how court and tribunal proceedings may be affected. Any changes will be communicated by email or phone.

If you are not in immediate danger but need support

1. Call a domestic violence helpline

Phone and online helplines will be more important than ever at this time.

- **[National Domestic Abuse Helpline \(England\)](#)**: A confidential, 24-hour service run by Refuge. Call on **0808 2000 247** or access the service online. You can set a codeword and send a message to the helpline to either contact you by phone or email. They can also contact an alternative number you provide, such as for a friend's phone. If you are asking them to contact you by email, it is important your email is safe and not checked by the abuser. See more information on online safety below.
- **[Women's Aid online chat](#)**: Chat directly with a Women's Aid support worker (Mon–Fri, 10am–12pm).

- **[Live Fear-Free Helpline \(Wales\)](#)**: A 24-hour service available on **0808 80 10 800**. Live chat is available or you can email info@livefearfreehelpline.wales. A 24-hour text service can be accessed on **07860 077333**.
- **[Domestic Abuse and Forced Marriage Helpline \(Scotland\)](#)**: A 24-hour service available on **0800 027 1234**. You can also email helpline@sdafmh.org.uk. An online chat service is also available.
- **[Domestic and Sexual Abuse Helpline \(Northern Ireland\)](#)**: Managed by Nexus NI, the helpline is available 24-hours a day on **0808 802 1414**. You can also email help@dsahelpline.org or use the web chat service.
- **[National LGBT Domestic Abuse Helpline](#)**: Run by Galop, the service is available Mon, Tues and Fri, 10m–5pm; Weds and Thurs, 10am–8pm) on **0800 999 5428** or help@galop.org.uk.
- **[Men's Advice Line](#)**: Call on **0808 801 0327** (Mon and Weds, 9am–8pm; Tues, Thurs and Fri, 9am–5pm) or info@mensadvice.org.uk. Web chat service also available.

2. Contact a local domestic abuse service

You can search for your local service on the [Women's Aid website](#) or on [Hestia's Bright Sky app](#). Many charities have ways to contact them online, which may help you hide the contact from the abuser. Your local service can help you to think about steps you may want to take to stay safe, such as finding somewhere else to live where you will be away from the abuser. If you need financial support due to the virus outbreak, including if the abuser has forced you into debt, they will be able to refer you to other services, such as benefit and debt advice. If you are already being supported by a domestic abuse service, speak to them about a review of your safety and support plans if your living and working arrangements have changed.

3. Stay socially connected

If it is safe for you to do so, you may find comfort and support at this time in speaking to others experiencing economic abuse about what they are going through and how they are coping. Women's Aid has a [Survivors' Forum](#) that you may find useful for peer support and help you feel more connected with others.

Safety planning

While you are spending more time at home, there are some things you can do that may help keep you safe.

Keeping in touch

Try to find ways to keep in contact with family, friends, neighbours and colleagues that you can turn to for support. If your mobile phone is being monitored more than usual while you are at home, can you establish code words or phrases that the abuser will not understand?

Support from your employer

If your workplace has been a place of safety from the abuse you are experiencing at home, speak to your employer about ways of keeping in touch so that your work still provides some form of safety net. Ask your employer to call you regularly. Perhaps you can tell the abuser that your workplace has a policy of checking in daily to explain contact with work colleagues. Further to keeping in touch measures, your employer may have a specific domestic abuse policy or an employee assistance programme. Find out what support your employer can offer during this time.

Banking

You may need to make contact with your bank to report the abuser's behaviour or make changes to your accounts, if you feel it is safe to do so. Increased financial pressures due to work changes may also mean that you need to get in touch. If contacting the bank could put you at risk of harm, find out if the bank has a live chat service online or within the mobile banking app. See more information below on coping with financial pressures at this time. Our resource ['How banks can help'](#) has further information on ways in which your bank can support you.

Covering your tracks online

This may be more important than ever if you would normally use work time or a work computer to access information and support. The abuser may now have increased access to your devices, meaning it is especially important to cover your tracks where possible. [This guide from Women's Aid](#) includes information on private browsing mode, which stores no information about your activity, using different browsers. There is also information about how to delete your browsing history. Further information about how to secure your email account/s is [available here](#). Refuge has a ['chat bot' service](#) that you can use to help secure your smartphone if you're worried that someone might be monitoring your mobile. Click the 'Tech Help' button.

Logging abusive behaviour safely

Keeping a record of abusive behaviour, including economic abuse, can be an important form of evidence that you may need for protections to be put in place. Being at home more with the abuser may mean that your devices are monitored more than usual, and you may need somewhere safe to record abusive behaviour. [Hestia's Bright Sky app](#) has a secure journal tool to record behaviour via text, audio, video or photo, without the content being stored on the device.

Economic stability

If you need to take measures to help control the coronavirus outbreak, you will understandably have concerns about how this might affect you financially or be used by the abuser to undermine your economic stability. You may be worried that you might lose your job, making it harder to leave the abuser and re-build your life independently. If you are self-employed or in a low-paid job, you may also have particular concerns.

There are some forms of economic support that may be available, and there are some places that you can turn to for financial help.

Income

Coronavirus Job Retention Scheme

All employers will be eligible for a grant to cover 80% of the salary of employees they retain during this time. This will cover employee salaries up to £2,500 a month. Employers can also top up salaries further if they choose to. 'Retained' employees means people who are kept on the payroll, rather than laid off. The scheme will cover the cost of wages backdated to 1 March and will be open for at least three months. It will be extended for longer if necessary.

Employment and sick pay

If you are an employee, you will usually be entitled to statutory sick pay (SSP) at the rate of £94.25 a week (increasing to £95.85 in April 2020). Usually this is payable from the fourth day you are off sick, but the government has announced that statutory sick pay will be paid from the first day you are off sick if it is related to coronavirus. You will usually need to earn at least £118 a week (increasing to £120 from April 2020) to be eligible for statutory sick pay. Your own employer's policy may differ, so it is worth checking what this is with your employer.

If you are not ill but following guidance to stay at home or self-isolate and you can't work from home, you may be able to claim [Employment and Support Allowance \(ESA\)](#). You may also be eligible for ESA if you need to take time off to care for a child who is ill with coronavirus or has been told to self-isolate.

Disputes over statutory sick pay

If you are in dispute with your employer about the payment of statutory sick pay, contact the [HM Revenue and Customs statutory pay dispute team](#) on **03000 560 630** (Mon–Thurs, 8.30am–5pm; Fri, 8.30am–4.30pm).

Employment and benefits entitlement

If you are an employee but you don't earn enough to be eligible for statutory sick pay, new measures are in place that mean you may be able to claim Universal Credit and/or 'new style' Employment and Support Allowance (ESA). Contact the [Citizens Advice Help to Claim service](#) to find out if you may be eligible and for support in claiming.

School closures

You are legally entitled to take time off work to look after your children if school closures will affect you. However, this leave may be unpaid. Check with your employer what their policy is as some may be flexible, and look out for any further announcements. See further information below on supporting children during school closures.

[This Q&A from Working Families](#) outlines your rights as a parent or carer at this time.

Self-employment

Cash grants will be available for people who are self-employed. The grants will be worth 80% of the average monthly trading profit over the last three years of up to £2,500 and will cover at least three months. The scheme is open to those with a trading profit of less than £50,000 in 2018–19 or an average trading profit of less than £50,000 from 2016–17, 2017–18 and 2018–19. If you are self-employed, more than half of your income in these periods must have come

from self-employment to qualify for a grant. You will only be eligible if you are already in self-employment and meet the conditions.

If you pay yourself a salary and dividends through your own company, you are not covered by the scheme. However, you will be covered by the Coronavirus Job Retention Scheme if you are paid through PAYE.

Grants will be paid in a single instalment covering all three months and will start to be paid at the beginning of June. HMRC will identify if you are eligible and will contact you with further information on how to apply. Before grant payments are made, you will be able to access a business continuity loan if you have a business bank account. You will also be able to access some benefits at an increased rate.

If you've paid enough National Insurance contributions, you may be able to claim Employment and Support Allowance (ESA) if you're ill, or elements of Universal Credit if you need help with costs like children or housing. If you're self-employed and need to claim Universal Credit, rules around the minimum income to be able to claim will be suspended. This means that self-employed people will be able to access Universal Credit in full, at the same rate as Statutory Sick Pay for employees.

Self-assessment tax payments for people who are self-employed will be deferred until January 2021.

Some gig-economy employers have said they will offer sick pay if you have to self-isolate because of coronavirus. If you're working in the gig economy, check with the company to find out what your rights are.

Business owners

The following support is available for businesses affected by the coronavirus.

- If you run a business employing 250 people or fewer, the government will fund the cost of statutory sick pay for up to 14 days.
- Through the Coronavirus Business Interruption Loan Scheme, businesses will be able to borrow up to £5 million, with the first 12 months of the loan interest-free. Loans will be available from 23 March.
- A number of private lenders are making funds available to small businesses affected by the virus, including £2 billion from Lloyds Banking Group and £5 billion from NatWest.
- Business rates have been abolished for businesses in hospitality, retail and leisure.
- Grants for small businesses eligible for Small Business Rate Relief will increase from £3,000 to £10,000.
- £25,000 grants will be available for many small businesses.
- VAT payments have been deferred.

If you run a business that is struggling due to coronavirus, call [Business Debtline](#) on **0800 197 6026** (Monday–Friday, 9am–8pm).

Benefit claimants

The Universal Credit standard allowance is being increased by £1,000 a year for the next 12 months. The Working Tax Credit basic element will also be increased by the same amount.

If you are not able to work or attend interviews because of coronavirus, your work search and work availability requirements will be removed for the period of sickness. Contact your work coach to let them know.

All face-to-face assessments for health and disability benefits will be suspended temporarily during the coronavirus outbreak.

If you are making a claim for Universal Credit, you can still apply for the Advance Payment, which is usually paid the same day.

More information

See the government's guidance on the coronavirus for more information:

- [Guidance for employees](#)
- [Coronavirus and claiming benefits](#)
- [Guidance for employers and businesses](#)
- [Support for businesses](#)
- [Financial help if you're self-employed](#)

UNISON has also produced [a guide on your rights at work](#), which may have some more useful information.

[Money Advice Service](#) and [Money Saving Expert](#) have further information on how the coronavirus may affect your entitlement to income from employment, statutory sick pay or benefits. There is also information on travel, if your travel plans have been disrupted as a result of the virus.

Support with essential costs

Mortgage payments

All banks should offer a three-month break from mortgage payments for homeowners struggling with the financial effects of the coronavirus. This means that the payments will be deferred by three months. You need to contact your mortgage lender to tell them you are facing difficulties, but won't need to prove that your finances have suffered due to the virus. The break will not affect your credit rating but could increase future mortgage payments. It may help to speak to a money or debt advisor about your options. A payment holiday calculator is available [here](#).

You will need the consent of everyone on the mortgage in order to apply for a payment holiday. If you have a joint mortgage with the abuser and are concerned that they will not consent to this, many banks can look to override this. Our [resource on how banks can help](#) has more information.

If you were already behind with mortgage payments (in arrears), you may still be eligible for a payment holiday. You will need to discuss this with your lender, who can also outline any other options that you may have.

If you have an insurance policy that covers mortgage payments, you may also wish to consider this option if you can't or do not wish to take a payment holiday

All property repossessions have been put on hold for three months.

Rental payments

Emergency measures are in place in England and Wales to prevent people renting their homes from being evicted for three months. This applies to social and privately rented accommodation. In Scotland, landlords will have to give six months' notice before taking steps to evict a tenant.

The Local Housing Allowance within Universal Credit is increasing so that it is guaranteed to cover at least 30% of market rents in your area.

Following the outbreak, the government urges landlords and tenants to work together on affordable repayments. The three-month mortgage payment holiday will apply to landlords during this time. See the [government website for more information](#).

See [further information on housing and the coronavirus](#) from Shelter.

Utilities

If you are in financial distress, your energy supplier can support you by reassessing debt repayments and bill payments, and reducing or pausing payments where necessary. Credit meters will not be disconnected at this time.

If you have a pre-payment meter and cannot add credit, speak to your supplier about your options. You may be able to nominate a third party for credit top ups, have a discretionary fund added to your credit, or have a pre-loaded top up card sent to you. See the [government website for more information](#).

Council Tax

If you live in England and currently receive Local Council Tax Support, you will have a £150 reduction applied to your 2020/21 council tax bill. If your bill is less than £150, it will be reduced to zero.

You do not need to do anything to receive this support. The local authority should assess if you are eligible and automatically re-bill you if you are. You do not need to have been directly affected by the coronavirus to be eligible for this support. See [more information on the government website](#).

Borrowing

If you are now living off a reduced income, you may need to borrow some money in order to cope. Some banks and building societies are offering temporary increases in credit card borrowing limits and refunds on credit card cash advance fees.

If you are struggling to pay credit card bills, many lenders will offer forbearance (more tolerance in enforcing payments). Some may offer repayment holidays and some may waive fees for missed payments. Check with your lender to see what support is available.

Essential supplies

If changes to your employment make the cost of food unaffordable, contact your local foodbank. You may need a referral from a local advice agency.

If you are struggling for essential supplies to feed yourself and your family, many pubs and restaurants are providing a takeaway service. Some may offer reduced rates for those who are vulnerable due to the effects of the virus. If you have a medical condition that makes you extremely vulnerable, you can [register for help getting deliveries](#) of essential supplies like food and medicines. This service is only available in England. [Covid Mutual Aid](#) is also organising local groups that can help to deliver supplies.

Grants

Some charities and organisations provide grants to people in financial difficulty. Search on the [Turn2Us website](#) to find out if you might be eligible for any grants to provide financial assistance. We have a list of some grants that you may be eligible to receive in [our resource 'Grants, benefits and financial help'](#) and your local authority may have further information on local organisations that could help.

Local council assistance schemes

Many local councils have a welfare assistance scheme for people on a low income who are experiencing financial difficulty. Contact your local council to see if they have a scheme and to find out if you are eligible. Some offer loans or grants, and some might offer support in other ways, such as food vouchers.

Supporting children

School closures

If a child needs specialist support, is vulnerable or has a parent who is a critical worker, educational provision will still be available. If your child's school is closed, your local authority can let you know which alternative local school they can attend.

The government defines vulnerable children as: 'children who are supported by social care, those with safeguarding and welfare needs, including child in need plans, on child protection plans, 'looked after' children, young carers, disabled children and those with education, health and care (EHC) plans.'

[A full list of 'critical workers' is now available.](#) includes those working in health and social care, education and childcare, key public services, local government, food and necessary goods, public safety and national security, transport, utilities, communications and financial services.

The Department for Education has recognised that schools may want to support other children facing social difficulties. This could include living in a home where they are or a parent is abused. Contact your local authority to find out what support is available.

Schools will be able to provide vouchers for food or meals for pupils who access free meals at school. Vouchers will be issued at the school's discretion, and can be sent directly to you by post or email. The vouchers may also be of a higher value than a free school meal, recognising the higher food costs that you may have. See [further guidance on free school meals](#).

Financial support

If you are struggling to provide essentials like food and heating to support your children, you may be eligible for assistance from the local authority under section 17 of the Children Act 1989. This Act provides a general duty on all local authorities to safeguard and promote the welfare of all 'children in need' in their local area, including providing accommodation and financial support.

Contact your local authority Family and Children's Services department to request financial support under section 17 if you are struggling. This support may not be a cash payment but could help with things such as food, gas or electricity.

Further support

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances. Visit [the resources page of our website](#) for information including:

- Organisations that can help you
- Grants and financial help
- How banks can help
- Steps you can take to economic safety

