

UK Women's Budget Group and The Fawcett Society

Briefing on Social Security and Covid-19 – April 2020

Summary

The outbreak of Covid-19 in the UK is a public health crisis colliding with pre-existing socio-economic crises and inequalities. Both the health impact and the economic impact are gendered with men being significantly more likely to die from the virus worldwide but women at higher risk of exposure and, poverty.

This is because, long before Covid-19 women, especially Black, Asian and Ethnic Minority (BAME) women, low-paid, migrant and disabled women, are more likely to live in poverty in the UK, work in precarious low-paid roles and manage the responsibility for unpaid care. Women on average earn less, own less and consequently rely on social security for larger parts of their income. The gaps in the DWP's response will therefore be felt most acutely by the most marginalised women.

Over the last decade, reforms have been made to the social security system which sought to incentivise benefit claimants to find work, move into cheaper or smaller rented accommodation, or have no more than two children. Due to Covid-19, seeking work and moving home are against the Government's lockdown policy. Millions of families who have already made decisions about their family size are now making new Universal Credit claims, and finding that their support is capped.

In normal times, these policies – the benefit cap, under-occupancy penalty, Local Housing Allowance limits, and two-child limit – were contentious and created significant hardship. In the current scenario, they are untenable. They offer families, many of whom are not adjusted to the benefit system's limitations, an impossible choice between ignoring public health advice, and severe financial hardship.

We analyse Government action in response to the crisis and remaining gaps below. Our key recommendations, however, can be summarised as:

1. **Lift restrictions on benefits that are untenable during the outbreak:** LHA rates should be raised to the 50th percentile; the benefit cap, under-occupancy penalty, and two child limit should be lifted; the personal allowance in Universal Credit and working tax credit further increased and sanctions and conditionality must be suspended without exception.
2. **Get Universal Credit to families sooner by making budgeting advances non-repayable grants:** Currently families are having to wait five weeks for a payment, or accrue debt in the form of a Budgeting Advance, which is only available as a loan. During the crisis the Government should convert this into a non-repayable grant.
3. **Increase Employment Support Allowance payments in line with the rise in Universal Credit and Working Tax Credit:** at present, up to 2m disabled people have been left behind by the necessary and welcome increase in payments for other benefits.
4. **Increase Child Benefit, to £50 per child:** the Covid-19 outbreak threatens to exacerbate child poverty, and is likely to increase costs for households. A temporary uplift is necessary to ensure children do not lose out.
5. **Lift the 'No Recourse to Public Funds' condition:** Excluding migrant women from support risks exposing them to the virus, which threatens the public health response; and fails to recognise the vital role many migrant workers are playing in combating the pandemic.
6. **Introduce part-time furlough:** The furlough scheme has been expanded to include parents and carers. This is a welcome step, but many could still be working part-time if the design allowed it. Failing to introduce this risks widening the gender pay gap, and diminishing economic output.

Pre-existing inequalities:

Women are more likely to be low paid and in insecure employment. Women are the majority of low paid earners (69%¹) the majority of those in part-time employment (74%), involuntary part-time employment (57%), temporary employment (54%), zero-hours contracts (54%) and part-time self-employment (59%).²

Women are the majority of people living in poverty and female-headed households are more likely to be poor.³ For example, 45% of lone parents (90% of whom are women) are living in poverty.⁴

Pre Covid-19, women were more likely to struggle with debt and bills. 39% of women and 34% of men reported it was a struggle to keep up with bills, some or most of the time, 26% of women and 23% of men said they ran out of money by the end of the month and 29% of women and 23% of men said they would not be able to make ends meet for a month or less if they lost their main source of income.⁵

Women are the majority of health and care workers. 77% of healthcare workers are women,⁶ as are 83% of the social care workforce.⁷

Women are the majority of workers with highest exposure to Covid-19. Of the 3,200,000 workers in 'high risk' roles, 77% are women.⁸ Over a million of these workers are paid below 60% median wages. 98% are women.⁹

Young women are disproportionately likely to work in the sectors that have been hit hardest by the lock-down. 36% of young women and 25% of young men worked in sectors that have been closed down including restaurants, shops, leisure facilities and travel and tourism.¹⁰

On average, women carry out 60% more unpaid work than men.¹¹ This means they earn less, own less and are more likely to be living in poverty.

Women are more likely to experience domestic and sexual violence and abuse. 20% of women and 4% of men have suffered sexual assault, including attempts, since age 16, equivalent to an estimated 3.4 million women and 631,000 men.¹² More than 1 in 4 women will experience domestic abuse during her lifetime¹³: that is 1.3 million women under 60 in the last year alone.¹⁴

Women are the majority (67%) of people living in homelessness, with single parents making up two-thirds of homeless families with children.¹⁵

Economic impact of Covid-19

In the wake of the Covid-19 crisis, gendered assumptions about care responsibilities, and the earnings gap between women and men, are exacerbated:

¹ WBG (2020) Women, employment and earnings (<https://bit.ly/2R4d4pj>)

² WBG (2020) Women, employment and earnings (<https://bit.ly/2R4d4pj>) based on ONS (Oct 2019) EMP01 SA: Full-time, part-time and temporary workers (seasonally adjusted) (<http://bit.ly/2pZwHnW>)

³ WBG (2018), The female face of poverty, (<https://bit.ly/34jMVZa>)

⁴ WBG (29 March 2019) DWP data reveals: women and children continue to be worst affected by poverty (<https://bit.ly/2xHdxHj>)

⁵ ONS (2 April 2020) Early indicator estimates from the Wealth and Assets Survey: April 2018 to September 2019 (<https://bit.ly/34fc1bK>)

⁶ WBG, (2020), Health and Gender, (<https://bit.ly/2JMJBw2>)

⁷ Skills for Care (2019) The State of the Adult Social Care Sector and Workforce in England (<http://bit.ly/31UezsV>) p. 9

⁸ Autonomy (24 March 2020) The Jobs at Risk Index (JARI) (<https://bit.ly/2wVsCVH>)

⁹ Ibid.

¹⁰ IFS (6 April 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (<https://bit.ly/2XgDc4w>)

¹¹ ONS (10 November 2016) 'Women shoulder the responsibility of 'unpaid work' (<https://bit.ly/2KBDnG9>)

¹² Sexual offences in England and Wales: year ending March 2017, ONS, 2018 <https://bit.ly/2C0Y83y>

¹³ ONS, 2018, Domestic abuse: findings from the Crime Survey for England and Wales: year ending March 2018 <https://bit.ly/34cTzP8>

¹⁴ ONS, 2018, Domestic abuse: findings from the Crime Survey for England and Wales: year ending March 2018 <https://bit.ly/34cTzP8> of the 2 million adults who suffered domestic abuse in the last year, 695,000 of these were men. Figures for year ending March 2018.

¹⁵ WBG (2019) A Home of Her Own: Housing and Women (<http://bit.ly/2L9c9Ts>)

It is likely that a higher proportion of women will have to take unpaid leave (if their employer permits this) or leave work altogether to care for children off school or sick relatives.

Widespread job losses could see millions more women pushed into poverty and reliant on a flawed social security system. This is of particular concern in the medium-long term when the Government stops paying ‘furlough’ but the economic impact begins to bite.

Inequalities of ethnicity, ability and income are also exposed and exacerbated by economic downturn with BAME and migrant women significantly overrepresented in precarious work¹⁶ and disabled women relying on social security more than ever.

The Government’s response

The Government has demonstrated unprecedented agility within the social security system in responding to the economic impact of the Covid-19 outbreak. This demonstrates that change is both desirable and possible.

Despite these welcome measures, there remain some serious gaps in the response with regard to social security, which must be addressed to stop a significant proportion of the population, many of them women, falling through the net and into poverty.

The table below sets out the key gaps which need attention, especially for women:

Government’s action	Remaining gaps	Recommendation
‘Furlough’ Salary Retention Scheme:		
<p>Recognising widespread loss of earnings and employment, the Government has announced two salary retention schemes designed to limit widespread redundancy, employment and poverty.</p> <p>On 11 March 2020, the Government announced that it will pay wages of workers who are not needed during the pandemic at 80% of their earnings up to £2500 per month. This includes foreign national staff who have no recourse to public funds.</p> <p>On 4 April this scheme was extended to employees who are unable to work because they have caring responsibilities resulting from Covid-19, including parents whose children are no longer at school. It also covers employees in high risk</p>	<p>The significant increase in Universal Credit claims indicates that many employers are choosing to make people redundant rather than furlough them.</p> <p>There is no right to be furloughed, both employer and employee have to agree.</p> <p>Although employees on zero hours and other casual contracts are covered by the furlough scheme, employers may be more likely to simply not offer shifts rather than furlough them. Women are more likely than men to be on zero hours contracts.</p> <p>The Government decision to extend the furlough scheme to employees who cannot work because of care responsibilities as a result of Covid-19 or who are shielding because they are in a</p>	<p>There should be a ‘right to request’ furlough.</p> <p>The Government should publicise the extension of the furlough scheme to new groups of employees.</p> <p>The furlough scheme should allow for part-time furlough, particularly for those who have caring responsibilities.</p> <p>It is vital that everyone who needs support can access information about what schemes are available. The Government should ensure that all information materials are available in multiple formats, including different languages, and avoid images of text to convey information as they cannot be read by screen readers.¹⁸</p> <p>Thought must be given to what companies do when the</p>

¹⁶ TUC (2017) BAME workers over a third more likely to be in precarious work, finds TUC (<https://bit.ly/2UX6LW0>)

¹⁸ RNIB website, (2020) Coronavirus and accessible online information, (<https://bit.ly/2UUbcBY>)

<p>categories who are shielding in line with public health guidance.¹⁷</p>	<p>vulnerable group is very welcome. However, this has not been widely publicised, meaning that employers may not be aware of the new groups that are covered by the scheme.</p> <p>To qualify for the furlough scheme, employees have to have been included on the PAYE payroll on or before 28 February 2020. Anyone who started work after that date is not eligible.</p> <p>The furlough scheme does not make provision for people whose hours have been reduced rather than cut altogether. For parents with small children, this means that it is not possible for both to be furloughed part time to meet caring responsibility while continuing to work part time. It is likely that the lower earner in a couple (usually a woman) will therefore be more likely to request to be furloughed, while the higher earner continues on full earnings. This will increase women's unpaid work while lowering their income.</p>	<p>Government stops paying furlough to avoid gender inequalities relating to pregnancy and caring responsibilities disproportionately costing women's jobs.</p>
Self-employment payments:		
<p>On 26 March, the Government announced it will also pay a taxable grant of 80% of average annual earnings for the previous three years to self-employed people earning less than £50,000</p>	<p>The Institute for Fiscal Studies has highlighted¹⁹ that approximately 2 million people with some self-employment income will not be eligible for the Government's self-employment payments. Around 1.3 million people receive less than half of their income from self-employment because they combine self-employment with a part-time job. A further 650,000 people started self-employment</p>	<p>The three year period over which average earnings are calculated for the Self-employment Income Support Scheme should exclude any period of maternity, parental, or paternity leave.</p>

¹⁷ HMRC (4 April 2020) Claim for your employees' wages through the Coronavirus Job Retention Scheme, (<https://bit.ly/3dVwEOx>)

¹⁹ IFS (2020) Income protection for the self-employed and employees during the Coronavirus crisis (<https://bit.ly/2wamY1u>)

	<p>after April 2019. Around 225,000 people earn more than £50,000 a year from self-employment.</p> <p>It is likely that the majority of these people will be men yet self-employed women are more vulnerable to poverty given the self-employed earnings gap: women are 33% of self-employed people. In 2016, full-time self-employed women earned £243/week, compared to £363 for their male counterparts. This is a gender earnings gap of 32%, which is 12 percentage points higher than for full-time employees.²⁰ Women are also the majority (59%) of workers in part-time self-employment.</p> <p>Those who do qualify will have to wait until June for a lump sum payment. If they have low household income, they can claim Universal Credit in the meantime and wait 5 weeks for their first payment. However, when they receive the lump sum, this may take them over the savings threshold after which Universal Credit is reduced.</p> <p>The calculation of income from self-employment is based on earnings over the last three years. This means that those who have taken time off for caring responsibilities will lose out. This will disproportionately affect women, who are more likely to have caring responsibilities, and in particular mothers who have taken maternity leave.²¹</p>	
--	--	--

²⁰ ONS (2018) Trends in Self-Employment (<https://bit.ly/2G0JUUM>)

²¹ Maternity Action (2020) Covid-19 FAQs: Maternity pay and benefits for self-employed women (<https://bit.ly/2x2qA65>)

Universal Credit:		
<p>These schemes will significantly reduce the number of people requiring social security payments. However, there are still millions who will fall through the net and, with self-employment payments not promised till June, many will need to claim UC in the meantime.</p> <p>The Government has increased the standard allowance in Universal Credit and the basic element in Working Tax Credit by £20 a week on top of planned annual uprating.²²</p> <p>Face-to-face assessments have been replaced with telephone assessments. There has also been an increase in local housing allowance (see below). The Department for Work and Pensions has seen a ten-fold increase in applications for UC in the two weeks since people were asked to stay at home, demonstrating the unprecedented demand the system is facing.²³</p>	<p>Many of the problems with the design of UC²⁴ will now be experienced by increasing numbers of households and individuals. Most immediately, people will feel the impact of the five-week wait to receive their first payment.</p> <p>The two-child limit means that families with third or subsequent children born after April 2017 will not receive support for those children.</p> <p>Payment into a single bank account will exacerbate the risk of financial abuse in households²⁵.</p> <p>The level of Universal Credit is too low.</p>	<p>Advance payments under Universal Credit should be widely promoted and converted from a loan into a grant. The five-week wait as it stands will cause unnecessary hardship.</p> <p>The two-child limit and overall benefit cap should be abolished.</p> <p>The Government should allow separate payments of Universal Credit by default.</p> <p>The individual element of UC should be further increased.</p> <p>Local housing allowance rates should be up-rated to reflect the median (50th percentile) local private rents.</p> <p>Existing sanctions and deductions from Universal Credit and Jobseekers Allowance should be removed, and consistency should be applied in automatically halting conditionality and administrative benefit withdrawal across all benefit payments.</p> <p>The Government should help medium-income households by scrapping rules that lower the level of support for those with savings over £6,000 and rule out people with savings over £16,000.</p>
Employment Support Allowance (ESA):		
<p>There are specific parts of the social security system to support disabled people, and</p>	<p>Disabled people claiming ESA do not benefit from the increase in rates to Universal Credit. In the latest DWP</p>	<p>The increase to Universal Credit should be applied to all legacy benefits.</p>

²² DWP (2020) Coronavirus and claiming benefits, (<https://bit.ly/3aKaTPJ>)

²³ BBC News (2 April 2020) Coronavirus: Nearly a million universal credit claims in past two weeks (<https://bbc.in/2X5WlQZ>)

²⁴ WBG (2017), Universal Credit: A 2017 briefing from the UK Women's Budget Group, (<https://bit.ly/2JC3tll>)

²⁵ WBG, SEA and EVAW (2019) Benefits or barriers? Making social security work for survivors of violence and abuse across the UK's four nations (<https://bit.ly/39Chevj>)

<p>disabled women²⁶ have been disproportionately affected by cuts and changes since 2010. This includes Employment Support Allowance (ESA) which can be claimed by employees or self-employed people unable to work due to disability or chronic illness.</p> <p>The Chancellor has announced that contributory ESA (for those who have enough National Insurance Contributions) can be paid from day one rather than day 7, without a fit note if they have Covid-19. Whilst welcome, this will not cover women who do not have enough National Insurance Contributions to claim contributory ESA.</p> <p>The Government has also said that people will not have to attend face-to-face assessments for ESA or Personal Independence Payment (PIP) for 3 months.</p>	<p>data, for August 2019 last year, there were 1.98m legacy ESA claimants, compared with 2.35m Universal Credits in total.²⁷ This picture will have shifted since then but nevertheless a large number of disabled people are missing out on additional support.</p>	
Statutory Sick Pay (SSP):		
<p>Workers needing time off sick, or to self-isolate if a family member is ill who qualify for Statutory Sick Pay (SSP) can now claim can now claim from day 1. SSP has been increased from £94.25 a week to £95.85 a week.</p>	<p>SSP is still just £95.85 per week and 1 in 5 workers are not eligible. This is an unliveable amount of money for people trying to self-isolate and contain the spread of Covid-19. Low levels of statutory sick pay, and restricted eligibility increase the risk that people who are ill, or who have been in contact with someone who is ill, will continue to work, risking the spread of the virus.</p> <p>Women are less likely to qualify for SSP (and other contributory benefits)</p>	<p>The earnings threshold and employee status for Statutory Sick Pay should be abolished.</p> <p>The rate of SSP should be raised to at least that paid to a full-time worker on the National Living Wage (£322.64 per week).</p> <p>The Government needs to take urgent action to extend sick pay to the self-employed.</p>

²⁶ WBG (2018) Disabled women and austerity (<http://bit.ly/2lfsOSS>)

²⁷ DWP (2020), 'DWP benefits statistical summary, February 2020, accessed at <https://www.gov.uk/government/publications/dwp-benefits-statistics-february-2020/dwp-benefits-statistical-summary-february-2020>

	because of low or intermittent pay, zero-hours contracts and not enough regular hours / earnings due to caring responsibilities: women make up 70% ²⁸ of those on jobs not eligible for SSP. They also make up 77% of workers in 'high risk' jobs, so may be more likely to need to claim SSP ²⁹ .	
Child benefit:		
The Government has not yet acted to support parents with children out of school and nursery, although carers can now claim furlough.	Families with children at home as a result of schools, nurseries and other childcare facilities being closed will face increased food and utility costs. This will be particularly hard for low income families who are entitled to free school meals. The National Voucher Scheme is a positive step but risks families falling through the cracks, and will not cover all costs of the outbreak. At the same time, many will be waiting for the first Universal Credit payment or payment for the self-employed so without any source of income. Those who have been furloughed will be on reduced incomes. Child benefit is one of the best targeted and efficient ways of providing support to these families.	Child benefit should be increased to £50 per child per week to cover gaps in free school meals and cover some costs of children being at home full time ³⁰ .
Carer's Allowance:		
Workers with caring responsibilities as a result of Covid-19 can now be furloughed if this means they are unable to work.	However, those who are already full time caring, or those who have to take on new full time care responsibilities that are not related to Covid-19 are only entitled to Carer's Allowance, currently £67 a week, even less than SSP.	Carer's allowance should be increased in recognition of increased demand and the importance of providing this care in taking the non-urgent strain off the NHS.
Migrant workers and 'No Recourse to Public Funds':		

²⁸ BBC News (31 March 2020) Coronavirus: Wages, sick pay and time off explained (<https://bbc.in/3aHccPq>)

²⁹ WBG (2020) Low paid women at highest risk of exposure to Covid-19 (<https://bit.ly/3dR11a2>)

³⁰ LSE (2020) Letter to the Chancellor: Raising Child Benefit to £50 to Help Families through the COVID-19 Pandemic (<https://bit.ly/2UYNBPh>)

<p>The Government's furlough rules allow migrant workers to be furloughed.</p>	<p>Many migrant women have No Recourse to Public Funds (NRPF). Migrants face particular challenges in being away from their loved ones and without socio-economic support compounded by the NRPF policy.</p> <p>If migrant workers lose their job or hours, they cannot claim Universal Credit, Child Benefit or Housing Benefit. If a migrant woman is experiencing abuse in isolation, she may find it difficult to find a refuge that can take her. The Government's current Covid-19 response ignores the large proportion of the UK population who are born abroad but significantly contribute to society and the economy.</p>	<p>NRPF must be suspended immediately.</p> <p>The UK Government should follow the example of other European countries and extend residence and support rights to all.</p> <p>Across many European countries, steps are being taken to mitigate the precarity of migrants: Ireland is extending all immigration visas due to expire in the coming weeks for two months to ensure no one becomes 'illegal' through no fault of their own.³¹ Portugal is giving an automatic right of residence to everyone who has an application pending with the Portuguese Home Office equivalent until July.³² This is to ensure that everyone currently living in the country has access to public services and support during the Coronavirus outbreak, but could also change the way we think about and regulate migration in the future.</p>
--	--	--

Violence Against Women and Girls (VAWG)

It is crucial that there is an understanding that poverty is both cause and consequence of domestic abuse³³. Therefore, the social security system has a key role to play in keeping women safe during this crisis.

Home is not always a place of safety. As the World Health Organisation points out, violence against women tends to increase during every type of emergency, including epidemics³⁴, and this is supported by growing evidence of increases in demand for VAWG services around the world during Covid-19 'lockdowns in Italy³⁵, China³⁶ and France³⁷. Organisations in the UK working on violence against women and girls (VAWG), have

³¹ The Irish Times (20 March 2020) Coronavirus: Immigration permits to be extended temporarily (<https://bit.ly/2ypwy1c>)

³² Reuters (28 March 2020) Portugal to treat migrants as residents during Coronavirus crisis (<https://reut.rs/2X7NWBW>)

³³ WBG (2019) Benefits or Barriers: (<https://bit.ly/2XCk1kg>)

³⁴ WHO (23 March 2020) COVID-19 and violence against women What the health sector/system can do (<https://bit.ly/2x2IEx5>)

³⁵ The Guardian (28 March 2020) Lockdowns around the world bring rise in domestic violence (<https://bit.ly/3aBiRum>)

³⁶ BBC News (8 March 2020) Coronavirus: Five ways virus upheaval is hitting women in Asia (<https://bbc.in/2ywsTyR>)

³⁷ France 24 (25 March 2020) Trapped at home: Domestic violence victims at high risk in Coronavirus confinement (<https://bit.ly/2yr1UEF>)

highlighted the impact that self-isolation measures are having on levels of violence and abuse.³⁸ The National Domestic Abuse Helpline reported a 25% increase in calls and online requests for help since the lockdown.³⁹

As documented in the Women's Budget Group 2019 report '[Benefits or Barriers](#)' the social security system must be designed with survivors/victims at its centre, especially now. Yet there are several policies which increase the likelihood of women's economic dependence on their partners including the single payment of Universal Credit, NRPF and limitations on spousal visas.

In order to keep women safe these must be urgently addressed:

- Poverty resulting from social security limitations can leave survivors trapped with an abusive partner⁴⁰. Being unable to afford to leave, and fearing the financial implications of leaving, can mean that survivors stay longer, increasing the risk of abuse⁴¹.
- Payment of Universal Credit (UC) into a single bank account can make women more vulnerable to economic abuse. Exceptionally, this can be split between partners but can risk further abuse⁴².
- The two-child limit can cause poverty for larger families; where there is 'forced pregnancy' the 'non-consensual conception exemption' (rape clause) does not apply to women living with their abuser.
- The 'No Recourse to Public Funds' rule, which prevents survivors accessing certain benefits or services, can be used by an abuser to frighten survivors to staying with them.
- Leaving can be difficult or impossible if the survivor has no access to benefits (worsened by benefit cuts including reductions in crisis support from local welfare assistance schemes (formerly the discretionary Social Fund) can mean fewer options to meet the immediate costs of leaving⁴³). Survivors leaving an abusive partner who have to claim Universal Credit face a wait of at least five weeks before UC is paid, pushing them into hardship and further debt. Survivors claiming from a refuge service may have to wait twice as long: they may have left behind documents needed to prove their claim and may need to claim Housing Benefit for both their permanent home and the refuge place. Women with 'No Recourse to Public Funds' may find it impossible to find a refuge space that can afford to support them.

Conclusion

The social security system is integral to mitigating the worst effects of the Covid-19 outbreak and ensuing economic crisis, especially for marginalised women. Measures announced by the Government go some way to doing this in the short term but, failure to take account of caring responsibilities and a skewed labour market, mean they are compromised by a lack of understanding of gender and other inequalities. Urgent action is needed to close these gaps in the short term and plan for the difficult times ahead to ensure the social security system can keep everyone out of poverty and destitution.

Please note that this briefing was up to date at the time of writing, but the situation is changing constantly and may not reflect recent policy amendments. For questions or more information contact jenna.norman@wbq.org.uk and Andrew.bazeley@fawcettsociety.org.uk

³⁸ EAW et al (2020) Statement on Covid-19, (<https://bit.ly/2R98B4W>), EAW, (8 April 2020) Initial Briefing on the COVID-19 Pandemic and the Duty to Prevent Violence Against Women & Girls, (<https://bit.ly/2Xnd9Zs>)

³⁹ BBC News (6 April 2020) Coronavirus: Domestic abuse calls up 25% since lockdown, charity says (<https://bbc.in/2JLHN6P>)

⁴⁰ <https://www.womensaid.org.uk/womens-aid-calls-government-scrap-damaging-benefit-cap/>

⁴¹ <https://www.womensaid.org.uk/financial-abuse-report/>; <https://www.womensaid.org.uk/research-and-publications/the-domestic-abuse-report/>

⁴² <https://www.womensaid.org.uk/financial-abuse-report/>

⁴³ https://www.endviolenceagainstwomen.org.uk/wp-content/uploads/Costs_of_Freedom_Report_-_SWA.pdf