

Kerslake Commission evidence submission

Surviving Economic Abuse

1. Thinking about the response to rough sleeping during the pandemic, which measures, policies, practices or joint working do you think worked well and why?

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. 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/insecure housing or living with a perpetrator of abuse. We know that domestic abuse is one of the leading drivers of women's homelessness and St. Mungo's report that domestic abuse had contributed to rough sleeping for 33% of their female residents. During the pandemic, SEA carried out research to understand the emerging needs of victim-survivors and has recently published the findings in the Cost of Covid-19 report. 35% of women reported that their housing situation had worsened due to the perpetrator's actions. Arrears had also worsened: 82% of respondents said they had no rent or mortgage arrears before the pandemic, however this figure fell to 64% after the pandemic. The survey identified some effective practice in relation to mortgage payment holidays and landlord practice that enabled women to stay in their homes and prevented homelessness. For example, one woman's landlord had reduced her rent and had then extended this reduction. Crucially, Solace Women's Aid and Southall Black Sisters (SBS) set up an emergency Covid-19 refuge including fully funded support for women with No Recourse to Public Funds (NRPF). This provided a lifeline for women during the pandemic, especially those with NRPF who are particularly vulnerable to domestic abuse due to being economically dependent on the abuser.

2. In contrast, which measures, policies, practices or joint working do you think have not worked well and why?

Professionals told us that measures to enable survivors to stay in their homes safely, such as Sanctuary Schemes, were no longer happening in their area, indicating a postcode lottery. Another said that single women were being turned away from the local authority when making a homelessness application as they were not considered to be in priority need. Seemingly, the connection between fleeing an unsafe home and rough sleeping was not understood in some cases, leaving women homeless and vulnerable to further abuse. Housing and economic abuse are intrinsically linked; without

safe and affordable housing, victim-survivors may be left with the impossible choice of housing insecurity or being forced to return to the perpetrator. Indeed, one professional said that a survivor had returned to the perpetrator as they had a 'nice house' which was far preferable to being homeless. In addition, one respondent told SEA they were street homeless, and another was sofa-surfing with a young baby. Professionals also raised concerns about the lack of access to alternative accommodation, including refuge spaces or being able to stay with family or friends, especially for those with complex needs or NRPF. Similarly, Solace and SBS's emergency refuge was unable to meet demand, and half of the referrals turned away were due to lack of space for women with NRPF. SEA supports amendments to the Domestic Abuse Bill around provision of support for migrant women to ensure there is no discrimination when fleeing abuse – we are calling for an economic safety net for all. The Government recently announced £4 million funding for 'respite rooms' for homeless women. Support for homeless women experiencing domestic abuse is vital, but this must be led by specialist services and not 'generic' providers. It remains unclear what respite rooms are and we urge the government to publish further details.

3. Please describe the specific challenges, and opportunities, in the next phase of the Everyone In programme and helping people to move on from hotel accommodation.

There have been long-standing issues within the domestic abuse sector of a lack of move-on accommodation for women staying in refuges, often resulting in refuges being unable to accept new referrals. We urge the Commission to work closely with experts in the field, such as Women's Aid and the Domestic Abuse Housing Alliance (DAHA), to draw from their experience. Women's Aid and DAHA led a call to action on move-on from refuges in May 2020, alongside housing-sector partners who had identified they had vacant accommodation units. They and others in the sector have been addressing this issue for many years, particularly in London at the epicentre of the UK social housing crisis. Ensuring that move-on is not just focussed on hotels but also from specialist domestic abuse emergency accommodation, such as refuges, will mean that vulnerable women who are fleeing abuse will be able to stay somewhere that can meet their needs. Otherwise, women are often forced to stay in inappropriate and unsafe accommodation, such as mixed-sex hostels. This of course will require sufficient funding for refuges nationally so that they have the capacity to support the women who need them.

4. And finally, what do you think needs to be put in place to embed the good work that developed during the pandemic, or improve upon it?

As a leading cause of homelessness for women in the UK, domestic abuse must be considered when developing an effective long-term homelessness response. Specialist refuge accommodation for women must be adequately funded, including spaces for those with NRPF, building on the work of Solace Women's Aid and SBS detailed above. SEA makes the following recommendations stemming from our Cost of Covid-19 research:

- Victim-survivors must have prompt access to safe and secure housing if they become homeless or need to be rehoused.
- Professionals working within housing must have training on economic abuse.
- The No Recourse to Public Funds policy which prevents many migrant women with insecure immigration status from accessing support and safety should be abolished for domestic abuse survivors. Migrant women fleeing domestic abuse must have access to housing assistance and welfare support, enabling equal protection for all victims.
- The Government must be clear that 'stay at home' restrictions during a pandemic do not apply to victim-survivors of domestic abuse.
- Measures must be put in place for women experiencing economic abuse who are in rent arrears and facing eviction so that they do not lose their home.
- Mortgage lenders must ensure that policies and processes account for the needs of customers experiencing domestic abuse, including economic abuse.
- A move-on strategy should be developed with sector experts such as Women's Aid and DAHA to enable women to move on from refuge accommodation when they are ready. This must be underpinned by a social housing strategy that addresses the current housing crisis and ensures there is enough affordable housing to meet current needs.