

Privately Owned Housing (POH) Toolkit

Author: **Stephanie Orr**, Surviving Economic Abuse

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.

SEA is the lead partner for developing of knowledge and practice in responding to domestic abuse for housing professionals in the privately owned sector.

Purpose of this toolkit

This toolkit highlights the challenges faced by victim/survivors living in privately owned housing (POH) and offers guidance for working with professionals in the POH sector at a national and local level. It may also be of interest to other stakeholders who are key to meeting the needs of homeowners experiencing domestic abuse, including estate agents, sales teams, family and property lawyers, family courts, mortgage advisers, mortgage lenders such as banks and building societies, regulatory bodies and policy makers.

The toolkit is separated into three parts, the first of which describes POH, how this relates to domestic abuse and the problems faced by victim/survivors. It also makes links to economic abuse, in this instance where a perpetrator controls, exploits or sabotages privately owned property. The second part gives a brief overview of issues that need to be addressed at a national, systems level and how these were addressed within the Whole Housing Approach (WHA) project. Finally, a framework for local authorities and front-line domestic abuse services is proposed, outlining opportunities to work with key stakeholders to address the needs of homeowners.

Three case studies are included to provide useful examples of how economic abuse operates in relation to POH.

Background to privately owned housing (POH) work

The Whole Housing Approach (WHA) project is the first of its kind to specifically look at the needs of homeowners experiencing domestic abuse in the UK, despite 63 per cent of the population residing in this tenure.ⁱ

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. Building upon existing work with banks and building societies, SEA is the lead delivery partner looking at POH and employed a Privately Owned Housing Advocate to develop and deliver the first project of this kind.

SEA's membership of the National Domestic Abuse and Housing Policy and Practice Group (NDAHPPG) identified a gap in attention paid to POH and the charity advocated that it should form part of the WHA model. Thus, the WHA project was shaped incorporating homeowners and with a clear understanding of the need to work with the financial services sector.

It was necessary to carry out additional research and consult with victim/survivors during the planning stages of this work in order to identify the issues faced. Case studies included in this toolkit are based on the actual experiences of victim/survivors that SEA had contact with throughout the project. Names have been changed to protect their anonymity. Upon hearing from victim/survivors, three key systems through which abuse takes place emerged:

1. Home purchase and sale
2. Mortgage lending
3. Family law response

Work was undertaken on a national level and in the three pilot sites to map the POH landscape and build relationships with key stakeholders with a focus on the above priority areas.

Why address domestic abuse in the privately owned housing (POH) sector?

The Crime Survey of England and Wales gives a break-down of the prevalence of domestic abuse by tenure type, allowing a comparison to be made between owner-occupiers, private renters and social renters.ⁱⁱ This data shows that those in social housing are more likely to experience domestic abuse than other tenures, however, when we take into account the numbers of adults living in each tenure, as reported by the Labour Force Survey,ⁱⁱⁱ figures indicate that there are twice as many owner-occupiers experiencing domestic abuse than social renters, with **homeowners making up 47% of all victim/survivors in England and Wales in 2018¹** (Table 1).

¹ These figures are estimates assuming that there is a 50:50 gender balance of adults living in each tenure.

Tenure	Total occupants	Prevalence of domestic abuse – women		Prevalence of domestic abuse – men		Total prevalence by tenure	
		%	Women	%	Men		%
Owner occupiers	26,619,000	5.3	705,403	3.2	425,904	1,131,307	47.1
Private renters	8,542,000	10.7	456,997	5.9	251,989	708,986	29.5
Social renters	6,154,000	13.2	406,164	5.0	153,850	560,014	23.3
Total	41,347,000		1,568,564		831,743	2,400,307	100

Table 1: Breakdown of prevalence of domestic abuse in England and Wales by tenure.

Research commissioned by SEA and DAHA to analyse findings from the ‘Justice, Inequality and Gender Based Violence’ project 2015-2018 found that 33 per cent of the 251 victim/survivors participating in the study were homeowners, with their needs largely invisible.^{iv} As such, part of the WHA work has been to map and highlight the support needs of homeowners.

Internationally, there is a small body of research highlighting the impact of domestic abuse on home ownership. The Australian Housing and Urban Research Institute found that the number of women who lived in a home that they owned solely or with their partner during the relationship fell by a quarter after they had left the relationship. Two in five of the respondents (39%) said that their former partner had used a jointly owned property to continue controlling them by refusing to allow a sale to take place.^v

Throughout this piece of work, consultations with victim/survivors and professionals in the three pilot sites echoed the same concerns with respect to homeownership:

1. Significant barriers to safety which need to be addressed at a national policy level
2. Lack of understanding of POH within the domestic abuse sector reducing a professional’s capacity for advocacy
3. Industries where domestic abuse is thought not to be relevant and therefore not addressed
4. Complex legalities and barriers to accessing legal advice meaning that victim/survivors are frequently unaware of their rights and how to seek redress

In this toolkit we outline a framework for local authorities and front-line support services to address the needs of homeowners and make the case for broader systems and policy transformation across the sector.

Overview of privately owned housing in the UK

Privately owned housing is the most common housing tenure in the UK, with owner occupiers making up 63 per cent of households in 2017.^{vi} Although some stakeholders within the housing sector are active participants of the coordinated community response (CCR) to domestic abuse, this does not include stakeholders within the privately owned sector, leaving a significant support gap for the majority of UK households.

In British society, buying a home is seen as the pinnacle of economic security; wealth that can be passed down through generations. For many people, it is their biggest financial investment incorporating their life savings and providing a stable, long-term home with significant sentimental value. The cost of losing this is substantial in terms of economic, emotional and physical wellbeing. Unfortunately, this is recognised by perpetrators of abuse who interfere with their partner’s ability to maintain this asset through control, exploitation or sabotage (see Economic Abuse section of this toolkit for further information).

Economic accessibility

The average house price tripled in the UK in the ten years preceding the 2008 financial crisis and the average house price was £238,903 in April 2019 (Table 2). Unfortunately, household incomes did not increase at the same rate, with the average salary in the UK at £29,009 in July 2018.^{vii} In 1997 the average income would have typically been sufficient to secure a mortgage on the average property, however twenty years later the average consumer faces a significant shortfall.

Year	Average UK house price (£)	Average UK salary (£)	Average UK salary as a percentage of average UK house price
1997	61,946	16,250	26%
2007	182,243	23,572	13%
2019	238,903	29,009	12%

Table 2: Change in average UK house price and salary from 1997-2019. ^{vii, viii, ix, x}
Average is taken as the mean value.

In 2014, the Financial Conduct Authority tightened mortgage affordability regulations in response to the financial crisis, reducing the amount the average consumer could borrow. This means that separating couples face additional difficulty remaining on the property ladder post-separation.

Affordability, joint lending and social landlords

Combined with soaring house prices, this context has also led to an increase in joint mortgage lending and shared ownership, whereby a consumer purchases a percentage share in a property which they can gradually increase through 'staircasing'. In 2016, the UK Government introduced the Shared Ownership and Affordable Homes Programme 2016 to 2021, outlining the key role of shared ownership in their proposals to boost home ownership.^{xi} As a result, Registered Providers are increasingly providing homes secured against a mortgage, adding challenges to their response to domestic abuse. With both rent and a mortgage to pay, perpetrators of economic abuse have further opportunity to create rent/mortgage arrears, leading to repossession.

Joint homeowners face additional barriers in maintaining safe accommodation compared to those who are in social housing or privately rented accommodation because they are linked to the perpetrator through a financial product. Perpetrators have significant power when it comes to homeownership, with legal rights under consumer, contract, property, family and trust law and the ability to exercise control at arm's length. It should come as no surprise that it is common for perpetrators to use financial and legal systems as tools to facilitate their abuse.

Mapping the landscape – DA and homeownership

There is no comprehensive description of the problems faced by homeowners within domestic abuse literature, although studies looking at economic abuse and justice more generally have indicated how POH and abuse are linked. However, research suggests very strongly that domestic abuse is associated with mortgage arrears and re-possession, with a study commissioned by the Women and Equality Unit suggesting that a conservative estimate might be 10% of repossessions being due to domestic abuse.^{xii}

Another report described how economic abuse via POH was used within the context of coercive control to harm, punish or frighten victim/survivors.^{xiii} Within the report, one interviewee described how immediately after her husband got his name on the mortgage:

‘He reminded me it was his house now so he had every right to throw me out – which just came out the blue – it didn’t come up in an argument or anything, he just told me.’

The report also shared experiences of victim/survivors facing homelessness through repossession and outlined different tactics used by perpetrators which led to this. These included stopping paying the mortgage, refusal to sell the property, deliberate property damage to reduce the value of the home and ability to withhold consent for solutions such as mortgage payment holidays. It also highlighted how some women had to return to the perpetrator due to difficulties paying the mortgage and bills alone and found that protective orders such as occupations orders were of no use to them if they could not afford to stay.

Victim/survivors described approaching their mortgage lenders and eventually losing their home after responses failed to recognise economic abuse but focused on the bottom line of collecting mortgage payments. When victim/survivors attempted to take action to try to keep their home and mitigate the economic harm the perpetrator was causing, they learned that they could not do anything without the perpetrator’s agreement. When we understand that perpetrators deliberately set out to sabotage economic resources and create economic instability for their ex-partner, it becomes clear that this response leaves victim/survivors in a position where the perpetrator has absolute control and systems inadvertently facilitate further abuse.^{xiv}

The research analysis commissioned as part of the WHA project found that:

- Financial penalties for victim/survivors,
- Loss of the family home and the emotional impact of having to leave on victim/survivors and their children,
- Legal and systemic barriers to safety,
- Importance of affordable, adequate legal advice and the barrier of ineligibility for legal aid,
- Experiences of help-seeking amongst victim/survivors with a range of agencies,
- Debt, created by the perpetrator or accrued through legal fees,
- Continued abuse post-separation,
- And protective court orders are crucial for victim/survivors but obtaining one can be slow and expensive.^{xv}

The report highlighted the role of the family law system in this context. It found that homeowners incurred financial penalties for leaving, including huge legal bills as a consequence of having to fight for what was rightfully theirs, reaching hundreds of thousands of pounds for one victim/survivor. Homeowners were more likely to turn to protective court orders and approximately 1 in 5 (18%) of interviewees applied for an occupation order. Many homeowners lacked the financial means to protect access to their own property and lost their financial investment.

Another UK study found that the outcome of financial settlements within family law proceedings usually meant that women still living in a family home had to sell it and move to a smaller property or cheaper area, and that the perpetrator's efforts to draw out these proceedings resulted in some women giving up their property altogether.^{xvi} The authors found that, where victim/survivors were not living in the family home, perpetrators delayed the sale as long as possible, keeping the victim/survivor and the children in a state of limbo, having to continue to pay to live in rented accommodation and not knowing when they could resolve their housing situation. Again, victim/survivors described being at the mercy of the perpetrator and whether they chose to pay the mortgage.

An overview of how perpetrators use the systems linked to POH as part of their abuse is outlined later in this toolkit in figure 2.

Economic security, physical safety and quality of life

Supporting victim/survivors to keep their current property or stay on the property ladder if they have to leave reduces repeat victimisation by increasing housing stability and giving victim/survivors choice. It reduces disruption to daily and family life by enabling a family to remain in a familiar environment, and maintain connections to employment, education and day to day routine.

Empowering professionals to support victim/survivors to maintain economic stability is paramount to achieving physical safety. Research shows that maintaining homeowner status is also a key factor of women believing that they have received justice following domestic abuse so supporting this is central to a victim/survivor-led approach.^{xvii}

Securing safe accommodation – barriers for owner-occupiers

When a victim/survivor takes the brave step to leave, and they jointly own a property with the perpetrator, they face the challenges of separating themselves financially and securing safe accommodation. De-linking economic ties is important in order to close-down opportunities for further abuse, however trying to sell a joint property to cut ties whilst also trying to retain economic stability comes with many challenges.

It is common for a perpetrator to stop contributing towards mortgage payments in order to sabotage the home, often leading to repossession. Many victim/survivors try to cover payments on their own in order to maintain their home and stay on the property ladder, knowing that the alternative, falling into arrears, can damage their credit file and the legacy of the perpetrator's abuse can continue for years to come.

Trying to maintain mortgage payments can restrict a victim/survivor's choices when trying to secure safe temporary accommodation elsewhere. Whether this is a refuge, private rented accommodation or social housing, victim/survivors have to negotiate how they will pay the rent on this additional property until they can move back into their own home or it is sold. Some may be able to access Universal Credit or housing benefit to help with payments as the value of the property, or 'capital', can be disregarded in these benefits applications.² However, those who are in work or have savings over the threshold will not be eligible. Those in work and using their income to pay the mortgage do not usually have enough income to pay rent on an additional property as well.

These victim/survivors have no option other than to stay in the property, and a court order will be necessary in order for them to do this safely. They will need:

1. Access to legal advice
2. Breathing space from mortgage payments

The roles of stakeholders such as mortgage lenders and solicitors will be discussed later in this toolkit.

² We have come across instances where applications have been erroneously declined due to capital, evidencing the need to raise awareness.

Summary of POH and domestic abuse

Background to POH:

63% 

of UK households are privately owned

47.1% 

In 2018, an estimated 47.1% of all victim/survivors lived in POH

- Owner-occupiers rely on a range of professionals who have not historically been part of the CCR to DA leaving gaps in support:
 - Estate agents, sales teams, family and property lawyers, family courts, mortgage advisers, mortgage lenders such as banks and building societies, regulatory bodies
- Domestic abuse is not thought to be relevant to many POH industries and is therefore not addressed
- Registered Providers are increasingly providing homes secured against a mortgage, adding challenges to their response to domestic abuse
- Lack of understanding of the POH sector reduces a professional's capacity for advocacy
- Significant barriers to safety need to be addressed at a national policy level

Economic abuse and barriers to safety:

- Controlling, exploiting or sabotaging property is economic abuse
- Perpetrators have significant power when it comes to POH, with legal rights under consumer, contract, property, family and trust law
- Barriers to accessing legal advice meaning that victim/survivors are frequently unaware of their rights and how to protect themselves
- It is common for a perpetrator to stop contributing towards mortgage payments in order to sabotage the home, often leading to repossession and homelessness
- Home ownership falls after leaving a perpetrator

- Damage to credit files mean the legacy of the abuse can continue for many years
- Some living in POH may be able to access Universal Credit or housing benefit to access safe accommodation such as a refuge
- Some who are working and paying the mortgage may be ineligible for housing-related benefits and may not be able to afford safe accommodation, leaving them with no emergency housing options

Systems advocacy and POH

As mentioned previously, **three key systems through which abuse takes place in relation to POH are:**

1. Home purchase and sale
2. Mortgage lending
3. Family law response

Victim/survivors also highlighted the importance of access to universal services, such as welfare benefits and temporary accommodation, in order to be able to access safety and justice but these will not be discussed in this toolkit.

Historically, financial services and the property industry have not formed part of the CCR to domestic abuse. Domestic abuse has not been perceived to be relevant to the sectors, nor a strategic priority for businesses. Organisations such as SEA are starting to make a case to the contrary by highlighting the role of banks and building societies in responding to economic abuse and working with the financial sector, for example through the development of the voluntary Financial Abuse Code of Practice.^{xviii}

The private family law response to privately owned housing and domestic abuse also requires examination in order to understand where policy and practice is not meeting the needs of victim/survivors. A report commissioned by SEA and DAHA showed that issues with legal aid, obtaining protective court orders and divorce proceedings often led to repossession and significant debt.^{xix}

In order for this tenure to be safe and affordable, advocacy must be undertaken at multiple levels: raising awareness with individual stakeholders and the general public; transforming professional responses; addressing systems which inadvertently facilitate abuse; and influencing policy so that the legal system is sufficient to safeguard victim/survivors and their rights.

The issues faced by those in POH need to be addressed by systems advocacy, working with stakeholders across the three systems to raise awareness and address barriers and, in some cases, bringing together stakeholder groups to address situations where responses are incompatible.

Incorporating the voices of victim/survivors

The work of Surviving Economic Abuse (SEA) is informed by Experts by Experience, a group of women who speak openly about what they have gone through so that they can be a force for change.

The voices and experiences of Experts by Experience identified the need for and have driven this project. A significant number of victim/survivors contacted SEA looking for help with POH and significant harm was being caused in the context of limited redress. A 'mortgages subgroup' of the Experts by Experience Group (EEG) was convened to consult with victim/survivors and examine the particular issues faced by homeowners. The findings of these consultations form the basis of this toolkit.

The experiences of the EEG highlighted the systems and stakeholders interacting with victim/survivors living in POH and the barriers they faced to accessing support and safety. They also highlighted barriers to accessing support within the coordinated community response due to a lack of awareness of the sector, with specialist domestic abuse services, local authorities and other professionals often not advocating in the privately owned housing domain and unable to advise victim/survivors on how to protect themselves. Victim/survivors often spoke of not being assessed as eligible for support from specialist DA services when economic abuse continued long after separation from the perpetrator.

Mapping stakeholders

In order to promote effective and sustainable change, it is essential to understand the different industries and systems which govern POH and work with key stakeholders across sectors. Stakeholder mapping was completed as follows:

1. In consultation with victim/survivors about the barriers they face and professionals they encounter;
2. Building on the work of the Domestic Abuse Housing Alliance (DAHA) within the UK Private Rented Sector.

The diagram on the next page (Figure 1) maps stakeholders and groups them based on the different POH systems they operate within (home ownership; purchase sale; mortgage lending; family law; and universal services) and through which abuse is perpetrated. These systems overlap as indicated in the diagram.

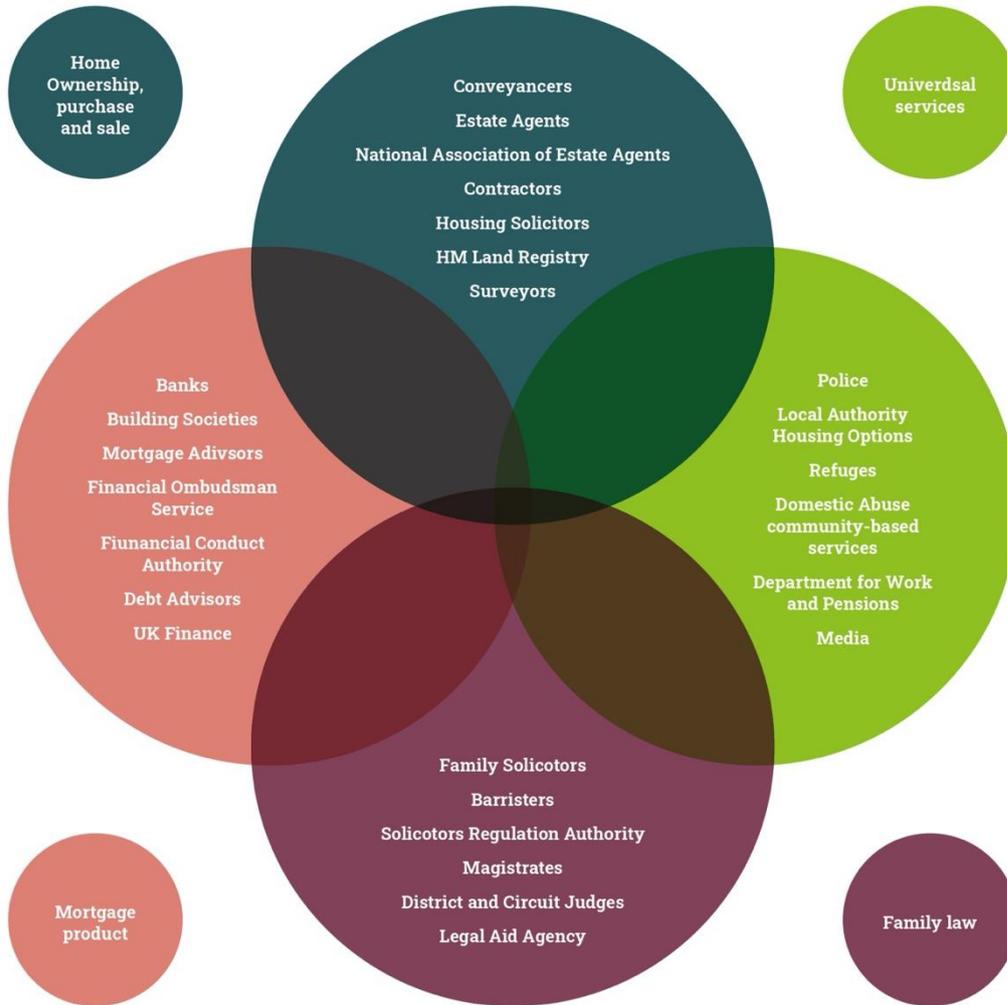


Figure 1: Privately Owned Housing Stakeholders

Identifying advocacy needs

Through consultation with the EEG, and also through an examination of the literature available on this subject, the interactions of stakeholder groups within the context of economic abuse were mapped, and a comprehensive picture of the barriers presented to victim/survivors were ascertained. These are summarised in the following diagram (Figure 2). It's important to note that this list is not exhaustive. Stella Eden's book, *The Right To Be Me*, provides a comprehensive description of how a sale can be used by a perpetrator to continue their abuse after separation.^{xx}

The victim/survivors' stories included in the Case Study section also highlights advocacy needs.

<p>Estate Agents Deliberately obtaining/encouraging over-valuations to prohibit market interest. Sabotage of property viewings. Intimidating behaviour towards estate agents to deter marketing of the property. Stella Eden describes how the above were used in her book <i>The 'Right to be Me'</i>^{xvi}</p>	<p>Mortgage lenders Joint mortgages give perpetrators control to prevent: payment holidays, renegotiation of rates, releasing equity for legal representation, withholding payment. See case study of Louise. Mortgage fraud, see case study of Rachel. Affordability barriers and loss of home.</p>
<p>Conveyancers When a lender suspects coercion in a mortgage application, victim/survivors are referred for independent legal advice from a conveyancer. This is not effective in cases of coercive control. See case study of Louise. Stella Eden also describes her interactions with conveyancers in her book <i>The right to be me</i>^{xvi}</p>	<p>Family Court Court orders are granted that mortgage lenders are unable to act upon, see case study of Louise. Perpetrators' non-compliance with financial orders, difficulties enforcing orders, ease of perpetrators delaying proceedings and lack of consequences for breaches, see case study of Simone. Many home owners cannot access legal aid.</p>
<p>HM Land Registry Perpetrators refuse to remove their name from HM Land Registry which can prohibit a sale. Changing property deeds without a victim/survivors' knowledge so that the perpetrator's family members become the beneficial owners.</p>	<p>Debt and damage to property Damage is caused to deter potential buyers and delay a sale, to deliberately de-value the home to increase economic losses and instability. See case study of Louise. Debt creates long-term economic instability, interferes with housing payments and creates a dependency on the perpetrator.</p>
<p>Shared ownership Survivors have contacted Registered Providers to disclose domestic abuse and sales teams have not had the skills to respond Perpetrators can accrue rent arrears leading the Registered Provider to commence re-possession proceedings.</p>	<p>Regulators Until recently, regulators such as the Financial Ombudsman Service have been reluctant to step in with cases of economic abuse, see case study of Louise. For complaints about joint products, survivors were required to contact the perpetrator to obtain their consent for the complaint.</p>

Key outcomes

The **key outcomes** of the POH project are described as follows. In order to achieve many of these, systems advocacy will need to take place within different industries:

1. Home ownership, purchase and sale:

- a. Professionals can identify abuse and are confident in their response.
- b. Opportunities for abuse are closed down and properties can be sold in a timely manner:
 - i. Valuations are accurate and do not hinder a sale,
 - ii. Perpetrators are held to account for criminal damage,
 - iii. Perpetrators do not dictate or thwart viewings,
 - iv. A common-sense approach prevails when a perpetrator withholds their consent to cause financial detriment.
- c. Victim/survivors can access justice through adequate and timely legal advice and representation when facing repossession.

2. Family law response

- a. Professionals can identify abuse and are confident in their response.
- b. Opportunities for abuse are closed down:
 - i. Response is robust where perpetrators try and delay court proceedings,
 - ii. Economic abuse is considered when dividing financial assets,
 - iii. Financial orders are carefully constructed,
 - iv. Breaches of financial orders are deterred through accessible enforcement of orders and proportionate consequences for breaches. The economic burden of breaches falls on perpetrators.
- c. Victim/survivors can access justice through adequate and timely legal advice and representation within financial proceedings and access to effective and timely protective orders.

3. Mortgage lending

- a. Professionals can identify abuse and are confident in their response.
- b. Opportunities for abuse are closed down:
 - i. Mortgage lenders and regulatory bodies understand perpetrator tactics and support victim/survivors to regain economic stability,
 - ii. Fraud and coercion are identified and acted upon,
 - iii. Perpetrators are pursued for arrears and the debts they accrue,
 - iv. A common-sense approach prevails when a perpetrator withholds their consent to cause financial detriment.
- c. Victim/survivors can access justice through adequate and timely legal advice and representation. Complaints and escalation processes are informed through a lens of economic abuse.

Development of the POH project

SEA's membership of the National Domestic Abuse and Housing Policy and Practice Group identified a gap in attention paid to POH and the charity advocated that it should form part of the whole housing approach model. Thus, the WHA project was shaped incorporating homeowners and with a clear understanding of the need to work with the financial services sector.

As described earlier, there are additional barriers to working with key privately owned housing stakeholders compared to the social housing sector. The motivations of and requirements placed upon these organisations are different to statutory services and gaining industry involvement and cooperation is not a simple task.

Prior to this project, SEA worked with UK Finance to advise on a voluntary Code of Practice to guide how banks and building societies should respond to financial abuse. This was driven by an apparent imbalance in regulations, with too little consideration paid to how people's circumstances, such as an experience of coercive control, may affect decision making (the customer vulnerability agenda). SEA has further called upon the Government to create a requirement on the Financial Conduct Authority to introduce a duty of care for lenders in respect of economic abuse.^{xxi}

SEA has worked with banks and building societies to support them to implement the Code and has established relationships with some of the country's leading banks, including Lloyds Banking Group which owns Halifax, the largest provider of mortgages in the UK. This work has reached passionate people within financial organisations and created motivation to lead the way in meeting customers' needs.

In order to build on the foundations of SEA's work with banks and building societies, the charity employed an advocate to focus on the issue of POH, identify where further systems change was needed and to start raising awareness of the issue and the need to transform responses. However, cases are complex and the project has demonstrated a clear gap in the provision of advice and support to homeowners. SEA recommends that local areas employ a Domestic Violence Housing Advocate in order to provide comprehensive, safe and effective support to victim/survivors. See the 'Recommendations' section below for more information about this role.

Raising awareness through communications and events

It is unsurprising that resistance may be encountered if domestic abuse is not viewed as part of a professional's role nor a strategic priority, until the case can be made to the contrary.

Raising awareness through national and local media is an effective way of overcoming this barrier; every engagement with customers/consumers increases pressure on organisations to improve their response, and this has been a vital part of this work.

SEA has a Communications Officer and a robust communications strategy which the POH project was able to benefit from. Consideration has been given to website design, social media

strategies, incorporating the voices of victim/survivors in national media pieces and commissioning and amplifying findings of research (see Figure 3 for some examples). Some of SEA's media work and advocacy has resulted in mortgage debt being written-off and mortgage providers meeting with customers, highlighting the power of media in advocacy efforts, please see Simone and Louise's stories included in the Case Study section of this toolkit for examples.

In parallel, work can be undertaken locally; the POH project was promoted throughout the three pilot sites via local operational group meetings and visiting local domestic abuse services. Speaking and presenting at local and national events has also helped to raise the profile of the issue.

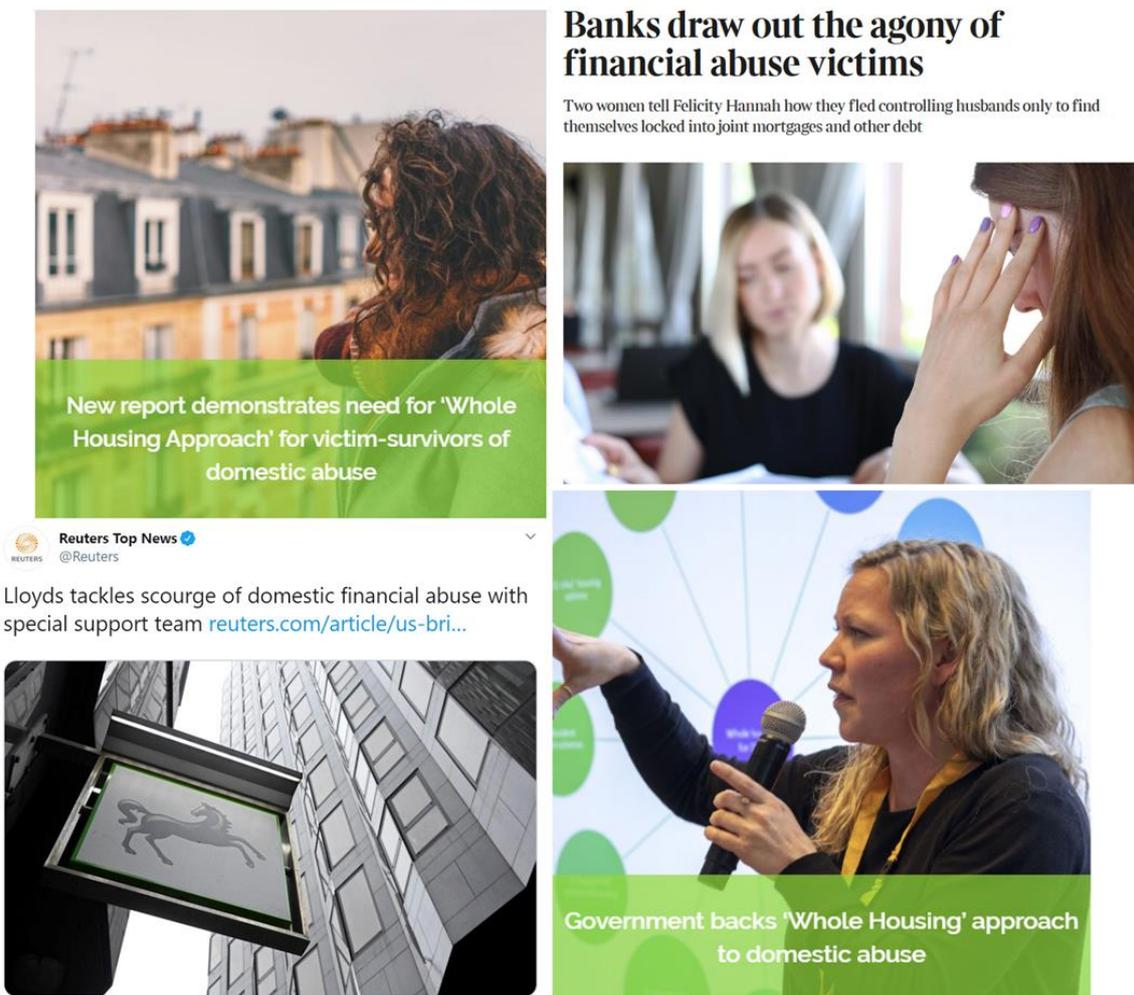


Figure 1: Clockwise from top-left: press release to promote the University of Bristol research report;^{xxii} national media article published in the Sunday Times including interviews with Experts by Experience;^{xxiii} press release to raise awareness of the project;^{xxiv} national media coverage being shared through social media platform Twitter.^{xxv}

Working with stakeholders

The project has included collaboration with a range of stakeholders to raise awareness of the issues faced by homeowners, start the conversation about domestic abuse within these sectors and begin to transform responses. This has included a wide range of activities, such as co-developing resources, speaking or having a presence at local and national events, reaching out to national membership bodies and delivering training to a wide cross-section of professionals, from large financial institutions, to small local conveyancing firms and local authorities. Additional activities include holding round table discussions and meetings with companies and regulatory bodies to discuss specific barriers and ways forward. See case studies of Simone and Louse for examples of positive outcomes for victim/survivors, including the writing-off of debts and reopening of complaints by the Financial Ombudsman Service.

Developing resources for frontline professionals and victim/survivors

SEA has developed a series of resources for use by the project stakeholders, such as banks and lenders, and also victim/survivors. These are to address knowledge gaps within organisations and to provide information to those who are unable to access the advice they need about staying safe and taking action. They can be accessed through the website at <https://survivingeconomicabuse.org/resources/>.

The following resources relevant to POH have been developed for victim/survivors and professionals:

- How banks can help
- Finding a safe place to live
- Supporting customers experiencing economic abuse: A guide for mortgage providers
- Screening for economic abuse: A tool to guide your interactions with women you are supporting to help identify if they have experienced economic abuse

The local coordinated community response and POH

Local authorities and agencies within the CCR cannot meet all the needs of victim/survivors living in POH, as national systems advocacy and policy work is required to create the change necessary. However, there is much that can be done locally to improve support and transform responses.

Raising awareness locally through training, presentations and communications

The POH project included work at the local level within the three pilot sites, primarily to raise awareness of economic abuse and POH. Presentations and training formed the majority of these activities, and feedback was very positive, with staff across a multitude of agencies acknowledging a gap in their knowledge when it came to supporting owner-occupiers and grateful for the opportunity to learn about it.

Multiple front-line professionals attending these sessions came forward to disclose that they were experiencing economic abuse in relation to POH, demonstrating the prevalence of the issue and the need to support both victim/survivors and employees.

Specialist domestic abuse services operating in all pilot sites were contacted and workshops were facilitated with front-line staff. Many staff members expressed frustrations with the systems that seemed to present never-ending barriers, preventing victim/survivors from rebuilding lives and facilitating economic abuse. This meant that they were holding cases open for much longer than they had the capacity for, adding strains to service provision. Where joint properties were concerned, sometimes this meant working with victim/survivors for several years.

A half day awareness training course was developed that focuses on the particular barriers that victim/survivors who own their homes face, outlines advocacy routes to key stakeholders, and the links between economic abuse and private ownership.

Outcomes

One outcome of this local work highlighted the importance of flexible funding to enable victim/survivors who were trapped and destitute to access one-off legal advice to enable them to consider their options and start to take action. Please see the corresponding Flexible Funding toolkit for further information about this strand of the WHA project.

Additionally, domestic abuse practitioners reached within this project began proactively advocating with the financial and debt sectors, contacting SEA for guidance where needed. This showed an increased confidence to engage with these vital stakeholders, knowing that this is within their 'remit' and capabilities, and bridged a gap of support for victim/survivors.

Utilising resources

As services begin to be alert to the issues homeowners face, they also need to be equipped to support them. In the absence of appropriate support and training, professionals can be disempowered and feel lost in their work. To bridge this gap, SEA is working to develop the capacity of all relevant sectors. This includes training and the publishing of a series of resources called 'Tools to Support' for professionals, including an economic abuse screening tool and conversation kit to guide interactions with victim/survivors to help identify if they have

experienced economic abuse. The resources explore what economic abuse is and how victim/survivors can be supported to work towards economic safety and justice

Alongside these resources sit 'Tools to Thrive', a series of resources that can be used by victim/survivors to build safety, identify options and support self-advocacy.

These resources can be accessed and used within voluntary and statutory services to improve identification of economic abuse amongst victim/survivors and hence increase opportunities to increase economic safety.

Working with POH stakeholders at a local level

Key to transforming responses to owner-occupiers is working with stakeholders that have been historically overlooked within the coordinated community response, but which victim/survivors rely upon in order to access economic safety and justice. Whilst larger, corporate organisation such as financial institutions will likely be unable to offer a bespoke response at the branch level, there are many organisations that can be reached locally to raise awareness and work in partnership to address domestic abuse.

See below for recommendations and suggestions for work with local stakeholder groups that could be reproduced within local authorities across the UK. See Figure 1 and Figure 2 earlier in this toolkit for a detailed picture of stakeholders and issues faced by victim/survivors with different stakeholder groups.

Family solicitors

EEG members spoke about solicitors not understanding what they were going through, being unable to fight for economic safety during the divorce and needing a solicitor to fight for them (see case study of Louise for an example). Indeed, research has found that women who report experiencing physical violence from a partner are three times more likely to receive less than 40 per cent of the value of their property.^{xxvi} There is clear evidence of a need to raise awareness within the family law response. There are also opportunities for local authorities and/or domestic abuse services to reach out to local firms and share knowledge or offer training.

Another advantage of building partnerships with local firms is the potential to open doors to pro bono support for victim/survivors. More often than not, homeowners cannot access legal aid, meaning that improving access to legal advice is crucial. We have seen examples of local family law firms working in partnership with domestic abuse services to provide pro bono legal advice sessions to victim/survivors, helping to plug a gap experienced by those who do not pass the legal aid means test.

Family Court

Different stakeholders operate within the Family Court, including barristers, judges and magistrates. There is a body of evidence within the research report commissioned by SEA and DAHA and concerns raised by members of the Experts by Experience Group that greater

awareness of economic abuse is needed within the Family Court system. Concerns included problems with financial disclosure, accessing occupation orders, experiencing abuse in the court and through legal systems and lack of consequences for perpetrators who breach financial orders and drag-out proceedings.

The POH project saw local initiatives to incorporate the Family Court into the CCR, for example representation in Community Safety Partnerships. We encourage this integration, so that there is opportunity to highlight and address the needs of victim/survivors and the issues and barriers they currently face. Local authorities can reach out to family court professionals and encourage their participation within such meetings.

Local building societies, smaller banks and mortgage advisers

Most of the large banks and building societies have committed to implementing the Financial Abuse Code of Practice developed by UK Finance. Change in practice is likely to be developed and delivered from the top-down, so reaching out to local branches of the larger banks may take some time and persistence.

Despite this, we have seen local initiatives including partnerships with local authorities and banks to address scams, illegal lending and fraud, such as [the Cambridgeshire and Peterborough Against Scams Partnership \(CAPASP\)](#). As a result of over a decade of dedicated work, all local branch staff now receive specific scams training and Community Bankers provide outreach support to the local community.

There is no reason that this work cannot be replicated for domestic abuse. Many refuges are well-acquainted with their local branches so that victim/survivors residing there could open a new bank account safely. Many communities also rely on smaller, local banks and building societies or credit unions, which may not have signed up to the Code, adding to the importance of reaching out to any prominent in the local area, especially in rural areas.

Estate agents and conveyancers

As with the big banks, the national estate agent chains can be difficult to form local partnerships with as decisions are often made at the head of the organisation. However, many smaller, local firms hold a key presence in the community and are easier to reach out to. There is an increase in estate agents providing a dual property marketing and conveyancing services, however there are also many local stand-alone conveyancing firms. Often, firms have responsibilities to give back to their community, adding to motivation to engage.

This project highlighted that conveyancers often didn't spot the signs of domestic abuse and, if they had, some said they would not know how to respond. Similarly, victim/survivors have shared experiences of estate agents being harassed and manipulated by perpetrators in order to delay a sale. Reaching out to local firms to raise awareness and invite them to the local offer of domestic abuse training is a great way of starting to transform responses.

The Safer Lincolnshire Partnership's #cutitout campaign is a great example of outreach work to these stakeholders; they invited estate agents to attend an awareness event to give them the tools to know what to do if they suspect a client is in trouble.

Debt advisers, advice centres and law centres

Victim/survivors should have access to specialist debt advice such as that provided by Money Advice Plus as part of the Domestic and Economic Abuse Project (DEAP). A local pilot of this model (a Domestic Violence Debt Advocate) is currently operating across four London boroughs, supporting victim/survivors to safely deal with the burden of coerced debt, such as mortgage arrears, and regain economic stability.

Local advice services, such as the Citizens Advice Bureau and law centres are places that victim/survivors turn to when they are unable to access legal aid or other advice, however they are not always equipped to meet the needs of victim/survivors particularly with complicated issues relating to POH. See Simone's Case Study for an example of this. Again, proactively reaching out to these organisations to highlight gaps in provision and offer awareness raising sessions and training ensures that they are accessible to and meet the needs of all victim/survivors. Debt advice services can be encouraged to contact DEAP to access free training on economic abuse.

Specialist domestic abuse services and the CCR

Throughout the POH project, local meetings within the CCR were crucial to raise awareness and reach stakeholders, these meetings included groups that were part of the local domestic abuse / violence against women and girls (VAWG) partnership such as Housing and Domestic Abuse Operational Groups and Community Safety Partnerships. Placing POH on the agendas at these meetings could be a starting point to start to raise awareness and transform responses.

Specialist domestic abuse services are central to the CCR and, in addition to local authorities, they are in a key position to reach out to local firms to form partnerships and share their expertise through training or presentations, ultimately for the benefit of victim-survivors. In order to do this, domestic abuse practitioners or local authorities will need to have a sound knowledge of economic abuse and how it operates within the POH sector.

We recommend that training is accessed in relation to economic abuse, so that professionals within the CCR understand this abuse and are equipped to respond to it, and that this training covers all housing tenures.

Commissioning of services

There are specific services/housing options that have been identified as particularly useful to victim/survivors living in POH, and we encourage commissioners to strongly consider implementation in local areas. These are: flexible funding, Sanctuary schemes and Domestic Violence Debt Advocates (DVDA). We also propose a new role of Domestic Violence Housing Advocate (DVHA), please see overleaf for further information.

Summary of recommendations

There is a need for significant awareness raising at a national level to reach stakeholders and change conversations surrounding industry and their response to domestic abuse. However, local authorities and agencies within the CCR can still carry out vital work to support victim/survivors in the POH tenure:

- Local authorities and domestic abuse services can raise awareness by accessing specialist training in relation to economic abuse and home ownership.
- Housing VAWG strategies can incorporate the needs and voices of owner occupiers so that frontline staff (in housing) recognise the challenges and risk homeowners face when fleeing abuse.
- Local areas can form partnerships with family lawyers and conveyancers to ensure that these firms understand economic abuse within coercive control and that victim/survivors can access the vital legal support that they need.
- Local areas can form partnerships with local estate agents, credit unions, banks and building societies, debt and advice services to ensure that these firms understand economic abuse within coercive control and that victim/survivors can access appropriate and safe support and services.
- Local authority commissioners can fund specialist services/roles to transform the responses to owner-occupiers, for example, a Domestic Violence Housing Advocate (DVHA).

Domestic Violence Housing Advocate (DVHA)

A gap has been identified with provision of advice and support to homeowners who are often unable to access legal advice and safe accommodation due to their homeowner status. This gap is significant given that an estimated 47 per cent of all victim/survivors live in privately owned housing. SEA proposes the development of a Domestic Violence Housing Advocate (DVHA) role who can lead on much of the work outlined in the recommendations above. To make a practical difference to victim/survivors, the DVHA will support local services so that they have the knowledge and confidence of the financial and private housing sectors in order to advocate successfully in this domain, closing-down a gap of support.

The role should ideally situate within a local specialist domestic abuse service, which includes offering line management support. It may co-locate within another POH stakeholder service to help make domestic abuse a part of its core business and to raise awareness and promote skills exchange across the two sectors.

Responsibilities of the role can include the following, which is not an exhaustive list:

- Provide housing advice to economic abuse victim/survivors, particularly those in privately owned housing, to enable them to stay in their homes.

- Provide training and resources for professionals working in frontline services to improve responses to the needs of economic abuse victim/survivors, particularly those in privately owned housing.
- Provide information and expertise to housing sector stakeholders operating across all tenures in the local authority (e.g. housing associations, family solicitors, estate agents, local authority income teams) to increase understanding of economic abuse and its immediate and longer-term impact on housing security for victim/survivors and their children.
- Work alongside housing sector stakeholders across all tenures to highlight examples where current systems and practice inadvertently facilitate housing insecurity for economic abuse victim/survivors, provide expert advice and share best practice to correct this.
- Build the capacity of stakeholders across sectors to promote a joined-up approach, so more victim/survivors will find a common understanding of economic abuse and effective responses to it at whatever point they enter the system.

Local areas that are looking to create this role are encouraged to [contact SEA](#).

The role could also include other responsibilities for PRS related work, delivering local initiatives as recommended in the PRS toolkit.

Case Studies

Rachel

Rachel and the perpetrator had a joint mortgage taken out in the 1990s for around £100k. Due to domestic abuse, Rachel separated ten years later and obtained a non-molestation order against the perpetrator. One month after the order was served, the perpetrator re-mortgaged with a new lender in his sole name for triple the value of original mortgage, obtaining a six-figure cash advance and forging Rachel's signature on an occupier's Deed of Consent. Rachel immediately contacted the lender to inform them. The mortgage was later bought by another lender.

Rachel fought to keep the family home for her and her five children, facing barriers because the mortgage was no longer in her name and she was not married to the perpetrator. TOLATA proceedings were issued in the civil court and ownership of the property was transferred to Rachel to provide a home for the five children, and she agreed the perpetrator was no longer responsible for the mortgage or other liabilities. A finding of fact was made in court that Rachel had not agreed to the re-mortgage and hence it had been done fraudulently.

Rachel struggled to pay the significantly increased mortgage. The lender would not transfer the mortgage to her name despite the court order as the perpetrator did not agree and Rachel did not meet affordability requirements, despite paying the mortgage on time. They considered her a third party to the mortgage and would not allow her to see mortgage statements, therefore Rachel did not know what she was paying for, the interest rate and could not challenge fees or charges as these were hidden from her.

Rachel tried to challenge the validity of the mortgage on the grounds that fraud had taken place and the lender suggested reporting to the police. Rachel did this however the lender was considered the 'victim' in law. The police obtained a production order from a court in order to get documents from the lender for their investigation as the lender did not want to share these. The lender accessed legal advice and said they did not believe fraud had taken place. The police had no choice but to take no further action with no 'victim' for the alleged crime.

Rachel had to go to court to access documentation such as mortgage statements. She found out that she had been charged significant fees amounting to £80,000, including the legal fees the lender incurred when she reported the economic abuse to the police. Her family were helping her to cover the huge payments and they also could not afford to pay them.

Rachel contacted the Financial Ombudsman Service, Financial Conduct Authority and Solicitors Regulation Authority to make complaints. Initially she was told she was not eligible to make a complaint to the lender due to not being named on the mortgage and was given incorrect and misleading information, such as being erroneously advised to go to court so that the court could decide whether or not she was eligible to make a complaint. More recently, the Financial Ombudsman Service has reviewed their decision and reopened her complaint.

12 years after the re-mortgage, the lender repossessed the property and Rachel and the children were made homeless and her credit rating severely damaged. Rachel felt alone and that economic abuse was unique to her. She is still trying to access justice for what happened.

Simone

Simone's health visitor noticed bruising on her body and made a referral to the local authority. She was encouraged to leave the perpetrator by her social worker and did so when she feared her baby would be taken away. Simone had experienced economic abuse from the perpetrator who prevented her from continuing her education and made her

account for every receipt; she had no savings. She worked full time and her whole wage went on the joint mortgage.

Simone reported the abuse to the police and was advised to obtain a non-molestation order. She was not eligible for legal aid as she had a property in her name, despite being unable to access any equity without the perpetrator's permission. She represented herself in court proceedings, successfully obtaining a non-molestation order and occupation order so that she could stay in the property with her baby; she could not afford to go anywhere else and was not eligible for housing benefit due to her wage.

Struggling to pay the mortgage on her own and the cost of childcare, Simone was living on just a few pounds per week. The perpetrator issued child contact and divorce proceedings in another jurisdiction and Simone subsequently represented herself through years of litigation; the perpetrator received legal aid. She was also dealing with constant correspondence about other debts the perpetrator built up in her name.

Simone quickly fell into mortgage arrears and asked her bank for a holiday period but the bank declined stating that the perpetrator will need to pay the mortgage. Simone knew he wouldn't, he had threatened, "I'll make you regret leaving me, I will destroy you financially."

There was a current account attached to the joint mortgage and Simone asked to use this to cover half of the mortgage. The bank agreed but informed the perpetrator who then froze the account. She tried to transfer to an interest-only mortgage but the perpetrator refused. The perpetrator then unfroze the account and removed over £20k without Simone's consent, she reported this to the bank but no action was taken against the perpetrator.

The bank then tried to repossess the property, which Simone successfully stopped; they wanted to recover the >£20k withdrawal plus the arrears.

During the financial proceedings, Simone's health deteriorated as she stayed up late to prepare for court and endured the trauma of facing the perpetrator. She eventually accessed legal representation as she could not keep up with the hearings, fortunate to have an agreement that she would pay her legal fees out of the settlement.

The financial settlement ordered the home and mortgage to be transferred to Simone and the >£20k withdrawal to be the perpetrator's liability. However, the bank would not offer Simone a sole mortgage due to the mortgage current account debt and continued to pursue Simone for this for subsequent years, stating they could not transfer the debt to the perpetrator's name without his consent, despite the court order.

Simone contacted the Financial Ombudsman Service who investigated, however they found that the bank had treated her fairly. Simone went to the CAB, law centres and other services for support but nobody understood what she was going through nor what to do.

Following systems advocacy from SEA and speaking out in the national media, Simone's bank has finally written off the current account debt, which had exceeded £40k due to

interest accrued, acknowledging that the perpetrator should not have been able to withdraw the money in the first place.

Finally, 13 years after Simone left the perpetrator, the bank have offered her a sole mortgage. This is greater than the initial mortgage taken out and will last for the next 24 years. At the time of writing this Toolkit, Simone was awaiting confirmation from the conveyancer that the re-mortgage had gone through and that she finally owns the property on her own. She still deals with the economic impact of the abuse and worries about how her child will be able to go to university.

Simone questions whether it would have been better for the house to have been reposessed and have moved into a council property because she could have spent time with her child instead of dealing with the bank, other creditors and court litigation. One of the first words her child said was 'court'.

Louise

Louise was coerced into taking out two joint buy-to-let mortgages with the perpetrator. These were obviously not in her best financial interests and the lender insisted that she accessed independent legal advice from a conveyancer (as per the Etridge guidelines), to ensure that she understood the implications of the mortgages. However, due to the control that the perpetrator had over Louise and having been told by the perpetrator to sign the forms, she had no other choice but to sign them. In addition, following the death of Louise's parents, the perpetrator had used Louise's inheritance money to buy more properties.

Louise separated from the perpetrator and issued divorce proceedings. The perpetrator instilled fear in her by making threats to kill her and abduct the children and she applied for a non-molestation order. She was not entitled to legal aid due to the properties and spoke of the excessive fees, time, energy and weight on her shoulders of facing litigation as a single working mum. Louise was unable to work full time hours due to time needed to deal with court matters.

Concurrently, Louise was trying to deal with the bank, speaking to call centres and having to retell her story again and again. The perpetrator caused serious structural damage to the properties and they fell into negative equity. He had threatened that he would ruin Louise and her family. Louise tried to negotiate payment breaks with the lender whilst she tried to sell the properties, but these were declined. The bank was focused on the bottom line and Louise was jointly and severally liable. They placed her in danger by giving the perpetrator her new address.

The perpetrator was able to harass Louise in court. Louise felt that her judge was supportive and would stop the perpetrator, however whenever she tried to call the court about issues with the properties they would tell her “this isn’t a divorce issue”. She felt that no one understood what she was going through.

Louise instructed a solicitor for the divorce who referred to the perpetrator as a “pleasant man”. Not once was she asked about domestic abuse. A financial settlement was reached, Louise retained just one property and the perpetrator retained four properties and his pension, with the order stating Louise’s name should be removed from the buy-to-let properties.

However, the mortgage lender said they could not remove her from the mortgages without the perpetrator’s approval and he refused. Louise made complaints and contacted the Financial Ombudsman Service for support but was told they did not get involved in ‘domestic disputes’. Louise also attempted to enforce the breaches of the financial order in court and requested a penal order, however the judge said no and the perpetrator faced no consequences.

Louise tried to find an estate agent to help her with one of the properties and deal with the current tenants the perpetrator had put in the property. However, legally he was the landlord and Louise merely had a court order, so no firm would work with her and she couldn’t get into the property.

She asked the lender for voluntary repossession which was refused because she did not have the perpetrator’s consent, however the lender took no steps to secure this. Louise returned to court and obtained further orders for the properties to be sold without the perpetrator’s agreement. She found buyers however the lender refused to allow the sales as they would not make enough money. The properties were subsequently repossessed and sold at auction at a greater loss, leaving an outstanding debt of approximately £60,000.

The perpetrator disappeared and only Louise was being chased for the debt. Her credit file has been greatly affected. The home she had retained for her and the children was now at risk of being repossessed to cover the debt and Louise was at risk of homelessness.

Following advocacy from SEA and speaking out in the national media, Louise’s debt has been written off and her credit file amended. The Financial Ombudsman Service also reopened her complaint and found that there had been a data breach, however they concluded that the bank couldn’t repossess a joint property voluntarily without the perpetrator’s consent despite the court order, showing incompatibilities between systems. Legally, the bank was behaving correctly.

Today, Louise’s credit file means she cannot even get a credit card. After experiencing economic abuse for ten years, she has no financial safety net and still worries about money.

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