

Professional's Guidance

Supporting those who are working and seeking safe
accommodation options

Purpose Of This Guidance

This guidance is intended to support professional curiosity and informed decision-making when working with people experiencing domestic abuse. It should not be used to determine welfare benefit entitlement, housing eligibility, or access to financial support. Professionals should refer to relevant statutory agencies and official guidance when specialist advice is required.

This guidance is not to guarantee access to particular support, accommodation type, or benefit route. It is to ensure that professionals do not make assumptions about support, eligibility, and capability regarding an individual's employment, income, capital or property ownership.

Key message

Being employed, self-employed, or having capital/assets does not necessarily mean someone can safely access or afford accommodation when fleeing domestic abuse. Professionals should assess actual access to money, safety risks and economic abuse, to provide clients with support and resources to make informed decisions.

Professionals should communicate clearly, manage expectations, and avoid making promises that cannot be fulfilled, ensuring individuals receive accurate information to support informed decision-making.

What Is The Issue?

Those subjected to domestic abuse who are working, self-employed, or who have savings, capital, or property often face significant barriers when seeking safe accommodation. While they may appear financially secure, this does not always reflect their actual circumstances, and so can face problems with paying for accommodation. Economic abuse can involve a perpetrator controlling, restricting, or sabotaging access to money, savings, property, employment, benefits, or other financial resources. As a result, someone may have an income, joint savings accounts, or ownership in a property but are unable to safely access these resources.

Additionally, perpetrators often put property into the victim's name without their knowledge, this can also happen not in this country or other monies and accounts are in their names, so it appears they have money, savings or properties, but in reality, they have no knowledge of the accounts or property. This is often used, so that the perpetrator can avoid costs or tax.

Accessing Welfare Benefits and Financial Support

Individuals experiencing domestic abuse may seek advice about welfare benefits and financial support when considering safe accommodation options.

Professionals should avoid making assumptions about benefit entitlement, eligibility, capital rules, evidence requirements, or likely decisions. Entitlement is determined based on an individual's circumstances and the legislation in force at the time a claim is made.

Individual circumstances should always be considered on a case-by-case basis. Where benefits advice is required, professionals should encourage individuals to access specialist welfare support and refer to official government guidance.

For information about support available through the Department for Work and Pensions (DWP) for people experiencing domestic abuse, visit:

Domestic violence and abuse: help from DWP (GOV.UK)

Professionals should use official GOV.UK guidance as the primary source of information, as policies and eligibility criteria may change over time.

For many people, leaving domestic abuse can create an immediate financial crisis. They may need to leave home quickly, maintain employment, continue supporting children, and pay for temporary accommodation while simultaneously losing access to household income controlled by the perpetrator.

What Everyone Needs To Know

If professionals assume that employment, savings, capital or home ownership means someone can meet their own accommodation or support needs, those subjected to domestic abuse may be left without realistic safe options. This can increase risk, delay access to support and may leave someone feeling that returning to the perpetrator is the only viable option. This also matters across all services and sectors that may be supporting those experiencing domestic abuse. It is important to consider myths and what the reality might be.

Myth	Reality
If someone is working, they can afford their own accommodation	Wages may be controlled by the perpetrator, debts may have been created through abuse, and leaving may create immediate costs. Many are required to maintain employment whilst also managing housing needs, legal processes, safety planning, and childcare responsibilities.
If someone has savings or capital, they are not financially vulnerable	Capital may be jointly held, inaccessible, unsafe to access, tied up in property, or controlled by the perpetrator. The existence of an asset does not necessarily mean it can be used to fund accommodation or provide immediate financial support.
Homeowners have more housing options	Home ownership can create barriers where the person cannot sell, access equity, remain safely in the property, or resolve joint mortgage issues quickly. Second properties may also be filled with tenants and not available immediately or the location of it known by the perpetrator.
If someone does not qualify for benefits, they do not need support	Benefit entitlement and housing need are separate issues. Access to safe accommodation, advocacy and

	specialist support should be considered regardless of benefit status. Individuals may require specialist welfare advice to understand what support is available to them based on their circumstances.
People can simply stop working and move into refuge	Some people cannot relocate because of work commitments, they may have predictable work locations, caring responsibilities, children's education. Self-employed individuals may face their income ceasing if they flee. Due to safety and licence agreements, some refuges may have restrictions or practical considerations that affect employment. Individual providers should be consulted.
A lack of visible financial difficulties means there is no economic abuse	Economic abuse is often hidden. Someone may appear financially secure whilst experiencing control, coercion, restricted access to money, forced debt, financial monitoring, or employment sabotage.

What Can Be Done To Support Victims Who Are Also Working?

Providing accurate information, discussing realistic options, and supporting safety planning can help individuals understand the implications of different housing and financial choices before their situation reaches crisis point.

- 1. Do not make assumptions based on employment, income or capital.** Assess whether the person can actually access resources safely.
- 2. Consider economic abuse in every assessment.** Economic abuse may affect wages, benefits, savings, debts, property and ability to meet accommodation costs.
- 3. Seek specialist advice early.** Refer to Domestic Abuse Services, Housing IDVAs, welfare benefit specialists, Housing Needs teams, health professionals, social workers and refuge providers, where appropriate.
- 4. Explore a range of accommodation options.** Consider refuge, dispersed accommodation, temporary accommodation, private rented options, or remaining safely at home where appropriate with sanctuary schemes and target hardening.

- 5. Manage expectations honestly but safely.** Some options may not be available depending on eligibility, income, capital or risk. However, this should be explained clearly and sensitively, with alternatives explored.
- 6. Support informed decision-making before crisis point.** Where possible, help the person access appropriate housing, welfare and financial advice before they leave, so they can make informed decisions and develop a safe plan based on their individual circumstances, so they can safety plan with accurate information.
- 7. Maintain trauma-informed approaches.** A trauma-informed, individualised approach is therefore essential when assessing housing and safe accommodation options.

Private Rented Support

If someone is renting and experiencing difficulties with their tenancy, the Council's Housing Standards team may be able to help protect their rights. This can include investigating unlawful eviction, harassment by a landlord, or situations where a landlord fails to carry out repairs in an attempt to force a tenant to leave. Housing Standards Officers have powers to take enforcement action where housing laws are being breached and can work to ensure that landlords comply with their legal responsibilities

New protections under the Renters' Rights Act

The Renters' Rights Act introduces important new protections against discrimination in the private rented sector. Landlords and letting agents will no longer be able to operate blanket bans on tenants with children or those receiving benefits, often referred to as "No DSS" policies. Instead, applicants must be considered on their individual circumstances rather than being automatically excluded from renting a property. The reforms are designed to create a fairer and more accessible private rented sector for all tenants.

For advice and guidance, tenants or professionals can contact:

housing.standards@peterborough.gov.uk

Questions To Ask/Consider

- Can the person actually or safely access their income?
- Does the perpetrator control bank accounts, online banking or financial documents?
- Is the savings account joint or controlled by the perpetrator?
- Is the capital tied up in a property that cannot be sold or accessed?
- Is there a second property that is available or safe to use?
- Would trying to access money, documents, or asset increase risk from the perpetrator?
- Has specialist welfare advice been obtained or sought?
- Has specialist domestic abuse advice and support been sought?
- Are there any childcare or caring responsibilities?
- Are there any disability or health needs?
- Are there stalking and harassment risks or concerns?

No single indicator, including employment status, income, savings, capital, or property ownership, should be used in isolation to assess need. Professionals should take a holistic, trauma-informed approach that considers safety, accessibility of resources, economic abuse, and the individual's wider circumstances.

Useful Resources

Welfare and Financial Support

- Domestic violence and abuse: help from DWP | GOV.UK
- Benefits and financial support | GOV.UK
- Crisis Payment Scheme | Peterborough City Council
- Financial information and resources | Surviving Economic Abuse



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