

THE DOMESTIC ABUSE REPORT 2019

# THE ECONOMICS OF ABUSE





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Women's Aid is the national charity working to end domestic abuse against women and children. Over the past 44 years, Women's Aid has been at the forefront of shaping and coordinating responses to domestic violence and abuse through practice, research and policy. We empower survivors by keeping their voices at the heart of our work, working with and for women and children by listening to them and responding to their needs. We are a federation of over 180 organisations who provide just under 300 local lifesaving services to women and children across the country. We provide expert training, qualifications and consultancy to a range of agencies and professionals working with survivors or commissioning domestic abuse services, and award a National Quality Mark for services which meet our quality standards. We hold the largest national data set on domestic abuse, and use research and evidence to inform all of our work. Our campaigns achieve change in policy, practice and awareness, encouraging healthy relationships and helping to build a future where domestic abuse is no longer tolerated. The 24 Hour National Domestic Violence Helpline on 0808 2000 247 (run in partnership with Refuge) and our range of online services, which include the Survivors' Forum, help hundreds of thousands of women and children every year.



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# Foreword

Imagine living day to day unsure about whether you will be able to afford your children's school bus fare or feeling ashamed to be queuing at your local food bank again this week. There's money in your joint bank account, your wages go straight into it every month. But you cannot access it. In fact, you are in thousands of pounds of debt through no fault of your own.

Economic abuse is often misunderstood but it is a key tactic used by perpetrators of domestic abuse to control their partner and stop her from leaving. When you have no access to money and other economic resources, the barriers to escaping domestic abuse can seem insurmountable.

We conducted our inaugural Survivors' Voices Survey on the 'Economics of Abuse' to find out about survivors' experiences of being able to access economic resources while experiencing domestic abuse and how this impacted on their ability to escape the abuse. Our Survivors' Voices Survey will be an annual survey that will put survivors' voices and experiences at the heart of new research on domestic abuse.

## **Economic abuse and its impact on survivors**

Over two thirds of women who responded to our survey reported that they had experienced economic abuse. The economic abuse had a devastating impact on all aspects of these women's lives. Nearly half of women told us that they didn't have enough money to pay for basic essentials, like food and bills, while they were with their abusive partner.

It also had an adverse impact on their employment and education. Nearly one in five women were prevented by their abusive partner from having paid employment, while one third of women reported that their partner was abusive towards them while they were at work or college. This not only

jeopardised their current job or ability to complete their course, but also had a negative impact on their future employment prospects.

## **The need for economic resources to escape domestic abuse**

Some of the women we surveyed had not been able to leave their abusive partner due to a lack of access economic resources. Other women told us that the fear of the financial implications of leaving made them stay with their abusive partner for much longer than they would have done if they had had financial independence.

Of the women who had left their abusive partner, many women faced financial hardship and homelessness after leaving the relationship. Almost one third of women who left their abusive partner had to turn to credit to do so, while many others were forced to rely on the help of family members or friends. One third of women had to give up their home as a result of leaving their abusive partner.

Domestic abuse services play a key role in helping survivors to rebuild their lives. Often survivors are forced to leave with nothing but the clothes on their back. These life-transforming services help survivors open bank accounts, access food banks, move into safe housing and manage debt acquired as a result of the abuse to name but a few. Every survivor must be able to access the specialist support but currently these services are struggling to meet demand.

Economic abuse need not devastate lives. We know that access to specialist resources can empower women to escape domestic abuse. We need to fully recognise and address economic abuse in our work, and have sustainable funding for the specialist resources that are needed for survivors.

# Section 1:

## Introduction

### 1.1 About this report

*The Domestic Abuse Report 2019: The Economics of Abuse* explores the relationship between domestic abuse and economic resources, looking at the needs and experiences of survivors around finances, welfare, housing and employment (economic needs), and how these needs are met by specialist domestic abuse services.

Women's Aid has long known that economic abuse is a significant issue for survivors and the specialist services supporting them. We welcome the growing recognition of this and the proposal to include economic abuse in the first legal definition of domestic abuse. We know that economic independence helps to build resilience and women want to work, study, and learn to have autonomy and control over their finances.

With this report we aim to expand on previous research carried out by Women's Aid and TUC (Howard & Skipp, 2015). We want to increase understanding and evidence on how the economic climate has an impact on a woman's ability to leave an abusive partner and rebuild her life.

The report uses evidence from:

1. the Survivor Voice Survey 2018, answered by survivors using the Women's Aid Survivors' Forum;
2. the Women's Aid Annual Survey 2018 which is answered by local domestic abuse providers in England;
3. cases recorded by local services using On Track, the Women's Aid case management and outcomes monitoring database;
4. the Routes to Support directory;
5. other research, including past Women's Aid and TUC research findings presented in the report *Unequal, Trapped & Controlled* (Howard & Skipp, 2015).

See **Section 1.3** for more information about our data sources and methodology.

This report will examine survivors' experiences under the following five themes arising from the findings of the Survivor Voice Survey 2018:

- ▶ Economic status/income (including access to income, credit/debt, child maintenance and meeting essential needs)
- ▶ Welfare and reform
- ▶ Legal fees/costs
- ▶ Employment
- ▶ Housing

“My ex partner would force me to make purchases I hadn't budgeted for. On appearances I had control and access of my own finances but was often responsible for his personal debts. If he was aware I had any spare money, he would coerce me into making purchases on his behalf.

(Survivor responding to the Survivor Voice Survey 2018)

We will also explore the range of work specialist services do to support women with their economic needs and to address the economic impact of domestic abuse on survivors.

“We have supported many of the women to open bank accounts, transfer welfare benefits into their names, access food banks, signposted to other organisations who could provide items of clothing, baby items, and toiletries. We complete budgeting sessions so women are able to manage their finances, referred women to organisations that would help with money management.”

(Service responding to the Women's Aid Annual Survey 2018)

The Survivor Voice Survey asked survivors to tell us how the financial impact of domestic abuse could have been reduced for them and 63.9% (46) responded to this question. While four of these felt nothing could have improved their situation, others had suggestions for recommendations. We also asked survivors what single thing the government could do for survivors of domestic abuse and 77.8% (56) responded to this question. Responses to both questions were categorised by themes and we use these to create a set of survivor recommendations to improve the financial impact of domestic abuse.

“...the family court recognising and acknowledging the abuse and therefore stopping the constant hearings over years and years.”

(Survivor responding to the Survivor Voice Survey 2018)

## 1.2 What is economic abuse?

Economic abuse incorporates a range of behaviours which allow a perpetrator to control someone else's economic resources or freedoms. Economic abuse is wider in its definition than 'financial abuse', a term usually used to describe denying or restricting access to money, or misusing another person's money. In addition to that, economic abuse can also include restricting access to essential resources such as food, clothing or transport, and denying the means to improve a person's economic status (for example, through employment, education or training). The charity Surviving Economic Abuse describes it in the following way:

"Economic abuse is designed to reinforce or create economic instability. In this way it limits women's choices and ability to access safety. Lack of access to economic resources can result in women staying with abusive men for longer and experiencing more harm as a result."

(Surviving Economic Abuse, accessed 2018)

The Economic Abuse Wheel (p8) is an adapted version of the Duluth Power and Control Wheel, giving examples of controlling behaviour that impact on a woman's economic freedoms, such as preventing her from working, taking children's birthday money or not letting her have access to money (Sharp, 2008).

At the time of writing, the government has included economic abuse in a new statutory definition of domestic abuse contained in its draft domestic abuse bill. In a document published along with the draft bill, the government explains that, "Economic abuse

goes beyond financial abuse and can involve behaviours that control a person's ability to acquire, use and maintain economic resources. This may include money, food, transport and housing – for example, restricting the use of a car or ruining credit ratings" (HM Government, 2019).

The *Unequal, Trapped & Controlled* report used three categories to explore the impact of economic abuse: economic control, economic exploitation and employment sabotage (Howard & Skipp, 2015). These are adapted from US literature (Stylianou et al, 2013) which looks to develop a measurement scale for economic abuse. Adams et al (2008) describe the combination of behaviours as "instrumental in an abusive man's efforts to control his partner's ability to make use of her own or their shared economic resources."

Economic abuse can present a number of serious challenges for women attempting to leave or move on from a relationship with an abuser. For example, 21.1% (12) of respondents to the Survivor Voice Survey 2018 who had left the relationship said that their partner had retained documentation the survivor needed to move on (for example, to get a tenancy, apply for welfare benefits or a job).

“He has taken my/my child's birth certificate our marriage cert all my employment qualification proof and everything I need for ID.”

(Survivor responding to the Survivor Voice Survey 2018)

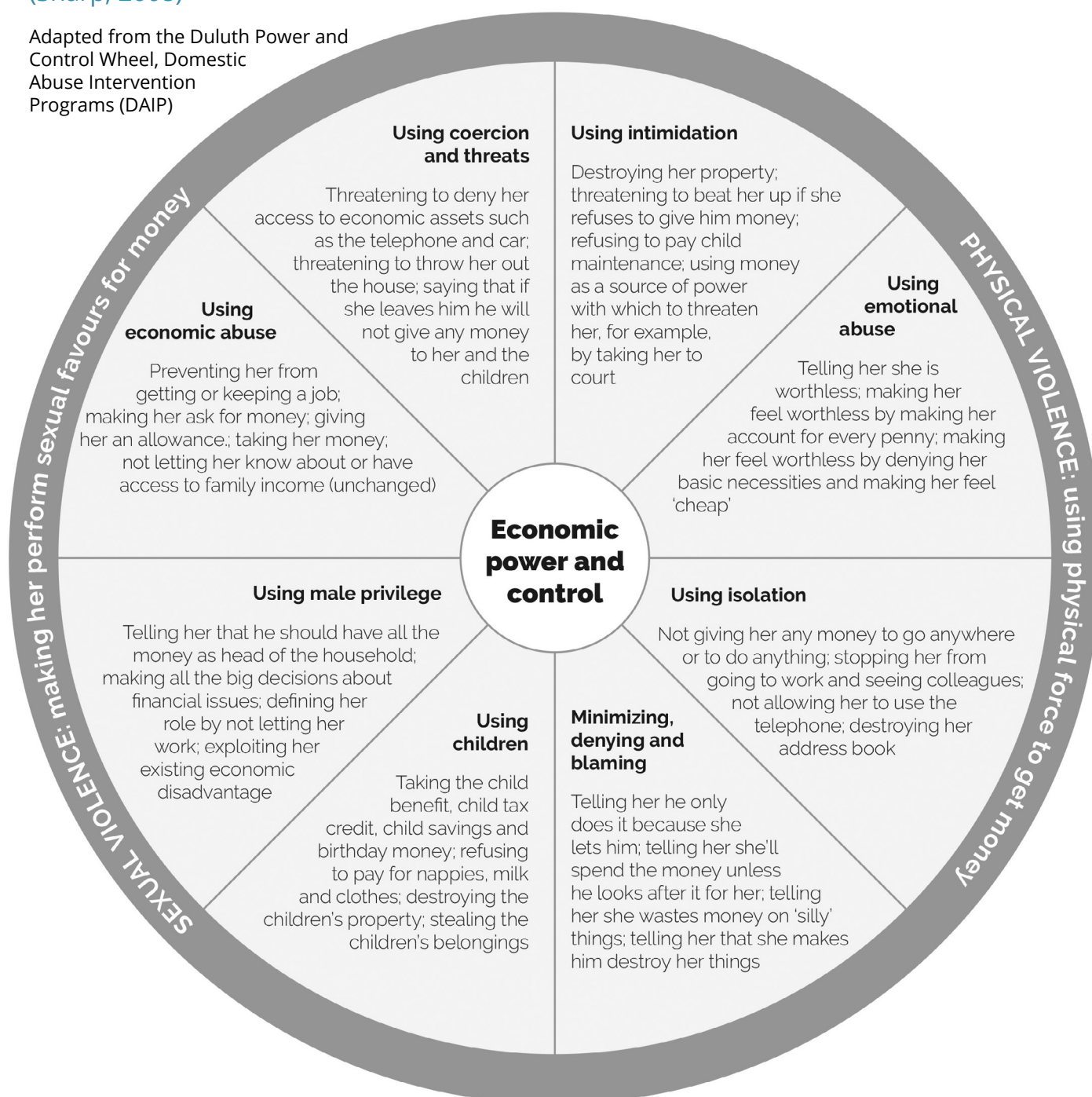
The majority of respondents to the Survivor Voice Survey 2018, 68.1% (49), indicated they

had experienced economic abuse<sup>1</sup>. 38.9% of the women supported by those local services

using On Track in 2017–18 had experienced, or were experiencing, financial abuse<sup>2</sup>.

## The Economic Abuse Wheel (Sharp, 2008)

Adapted from the Duluth Power and Control Wheel, Domestic Abuse Intervention Programs (DAIP)



- 1 One of more of: being abusive while she is/was at work/college; forcing her to borrow from friends/family; forcing her to give up training/education/voluntary work experience; not allowing her money for essentials; not allowing her to have paid employment; requiring justification/evidence of money spent; withholding benefits relating to disability; withholding documentation needed to open bank account or get employment/training/education.
- 2 4,168 of 10,727 women seeking support around current abuse (experiencing/has experienced abuse within the last year) had experienced financial abuse. Case information collected using On Track by 49 organisations running domestic abuse services in England. All these cases were closed on On Track during 1st April 2017 - 31st March 2018 (2017–18).

## 1.3 Methodology and data sources

*The Domestic Abuse Report 2019: The Economics of Abuse* presents information on the domestic abuse services in England and the women and children they support. This report draws on evidence from the following sources:

### **Women's Aid Annual Survivor Voice Survey**

**2018:** This year we have introduced a new annual survey for survivors of and women experiencing domestic abuse. The Survivor Voice Survey is posted online on the Women's Aid Survivors' Forum<sup>3</sup>. The Survivors' Forum is a safe, anonymous, online space for women (over 18) who have been affected by domestic abuse to share their experiences and support one another. The survey captures the views and experiences of survivors and each year we will ask questions on a particular theme. In 2018, we asked about economic resources, including money, employment, welfare and housing and how they affect, and are affected by, experiences of domestic abuse. 72 respondents answered the survey section on economic resources, including 57 women who had moved on from the relationship referenced in responses and 15 who were still in the relationship. The survey is semi-structured. Open-text questions are categorised according to common themes.

**Women's Aid Annual Survey 2018:** This annual survey of domestic services in England provides insight into the demand for services, the challenges services face and the work they do to meet survivors' needs. This year we included questions on the theme of survivors' economic needs. The survey is sent to all domestic abuse services in England, including both refuge services and those services based in the community. 134 organisations running 208 service entries on Routes to Support responded to this year's survey. This

gives a response rate of 57.3%. The survey is semi-structured. Open-text questions are categorised according to common themes.

**Routes to Support<sup>4</sup>** is the UK violence against women and girls directory of services and refuge vacancies run in partnership by Scottish Women's Aid, Welsh Women's Aid, Women's Aid Federation of England and Women's Aid Federation of Northern Ireland. This report includes data for England only. The directory gives us comprehensive data on all domestic abuse services including, but not limited to, those run by Women's Aid members. We are able to use this directory to look at detailed information about the provision of domestic abuse services and changes over time. The directory is updated on a rolling basis by dedicated staff at Women's Aid meaning each entry is fully updated every year in addition to any additional updates received from services during the year. Entries are added and removed throughout the year as providers change. On 1st May 2018, there were 219 domestic abuse service providers running 363 local services throughout England.

**On Track** is the Women's Aid case management and outcomes monitoring database. On Track was launched in March 2016 and is used by over 60 local service providers throughout England. Local services contribute to a national dataset which provides information on women's experiences of abuse, support offered by services and outcomes achieved. For this report, information about service users was taken from cases on On Track that were closed during 1st April 2017 - 31st March 2018. These data relate to 18,895 female survivors and were collected by 49 organisations (of which 20 started using On Track during the reporting period).

<sup>3</sup> This was a private post that only members of the forum can access.

<sup>4</sup> Both Routes to Support and the Women's Aid Annual Survey are part-funded by the MHCLG.

## 1.4 Survivor Voice Survey 2018: The respondents

72 respondents answered the survey section on economic resources.

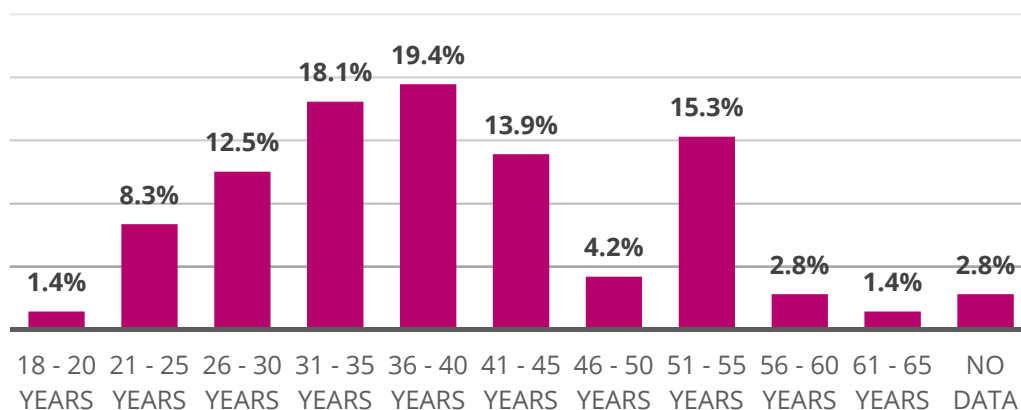
### Gender

All 72 respondents were female. None identified as transgender, though three did not answer this question.

### Age

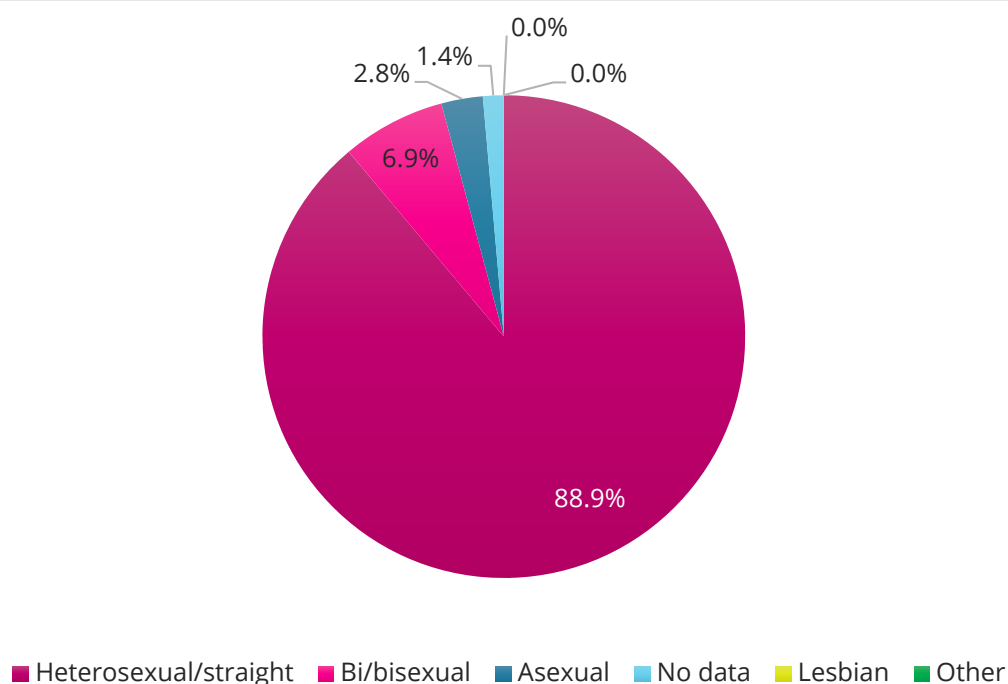
Respondents were from a range of age groups, recorded in five-year age ranges as shown below.

**Age range:**  
% all  
responses



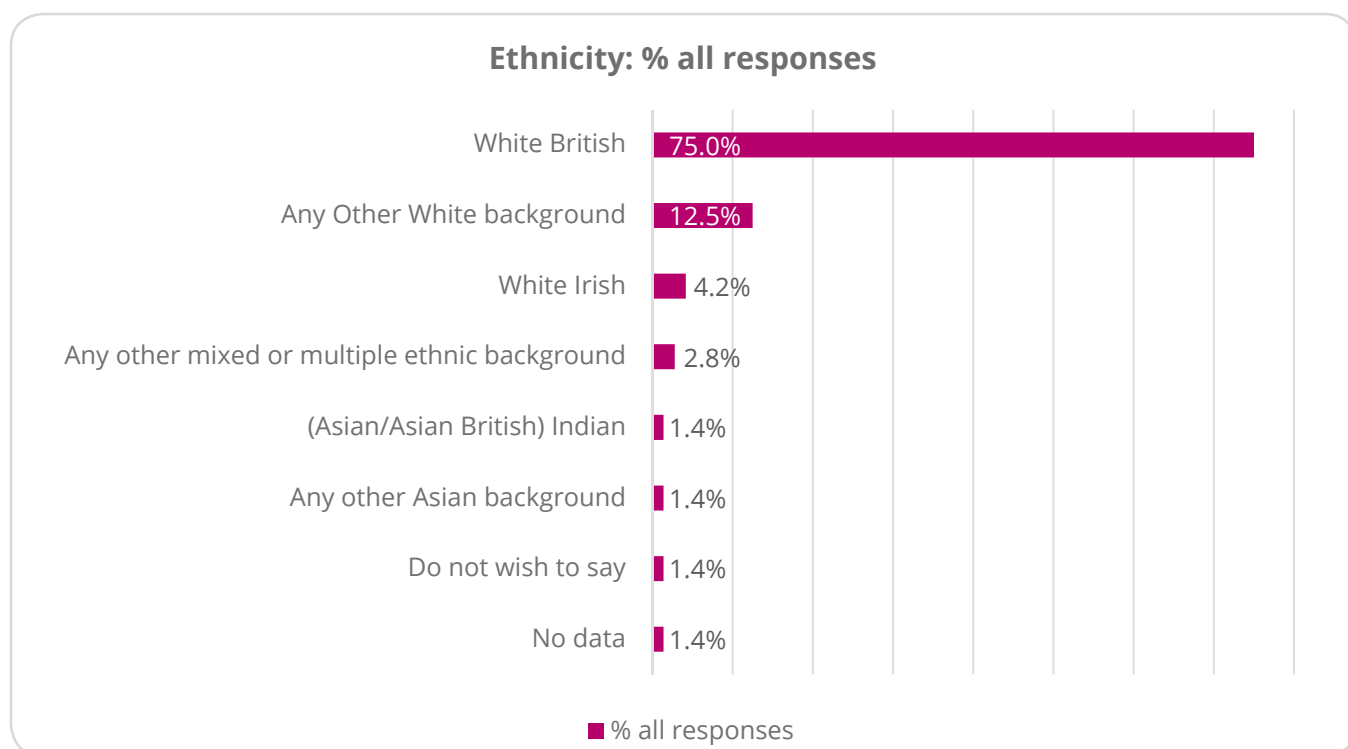
### Sexuality

**Sexuality:**  
% all  
responses

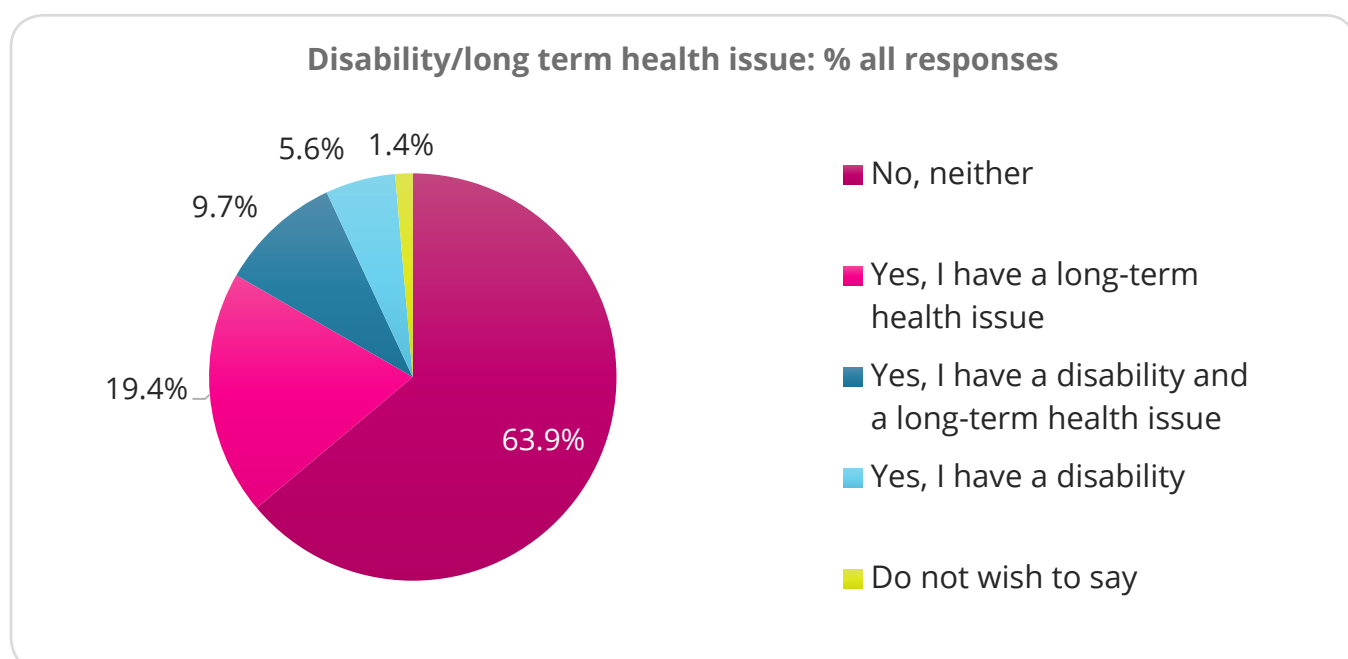


## Ethnicity

5.6% of respondents were from any black or minority ethnic (BME) background with only one or two respondents in each category<sup>5</sup>.



## Disability/long-term health issue

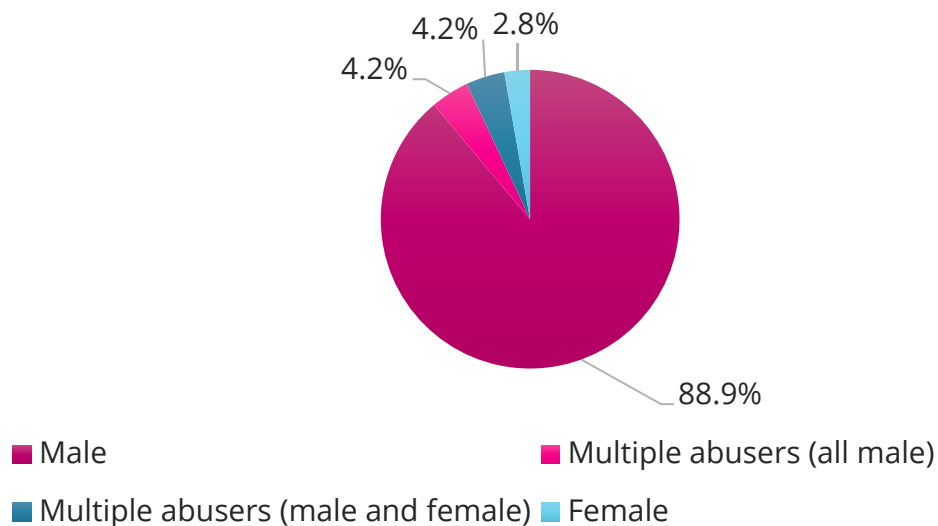


<sup>5</sup> Categories represented were (Asian/Asian British) Indian; Any other Asian background; Any other mixed or multiple ethnic background.

## Gender of perpetrator

Two respondents said the abuser had been female. Of these, one respondent was bisexual, and the other referred to the perpetrator as 'him/my husband' in other answers.

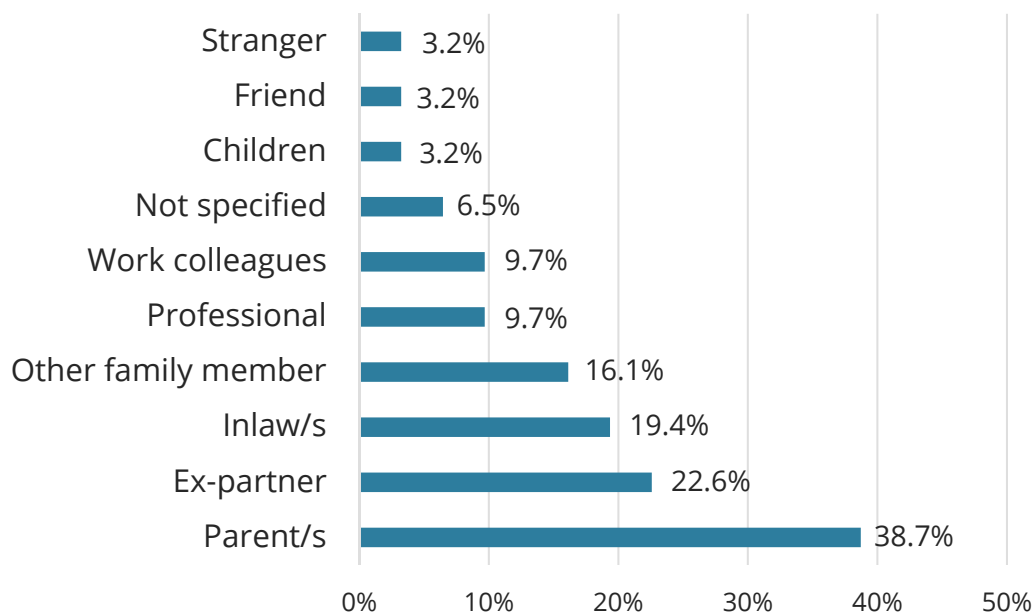
**Gender of perpetrator: % all responses**



## Multiple abusers

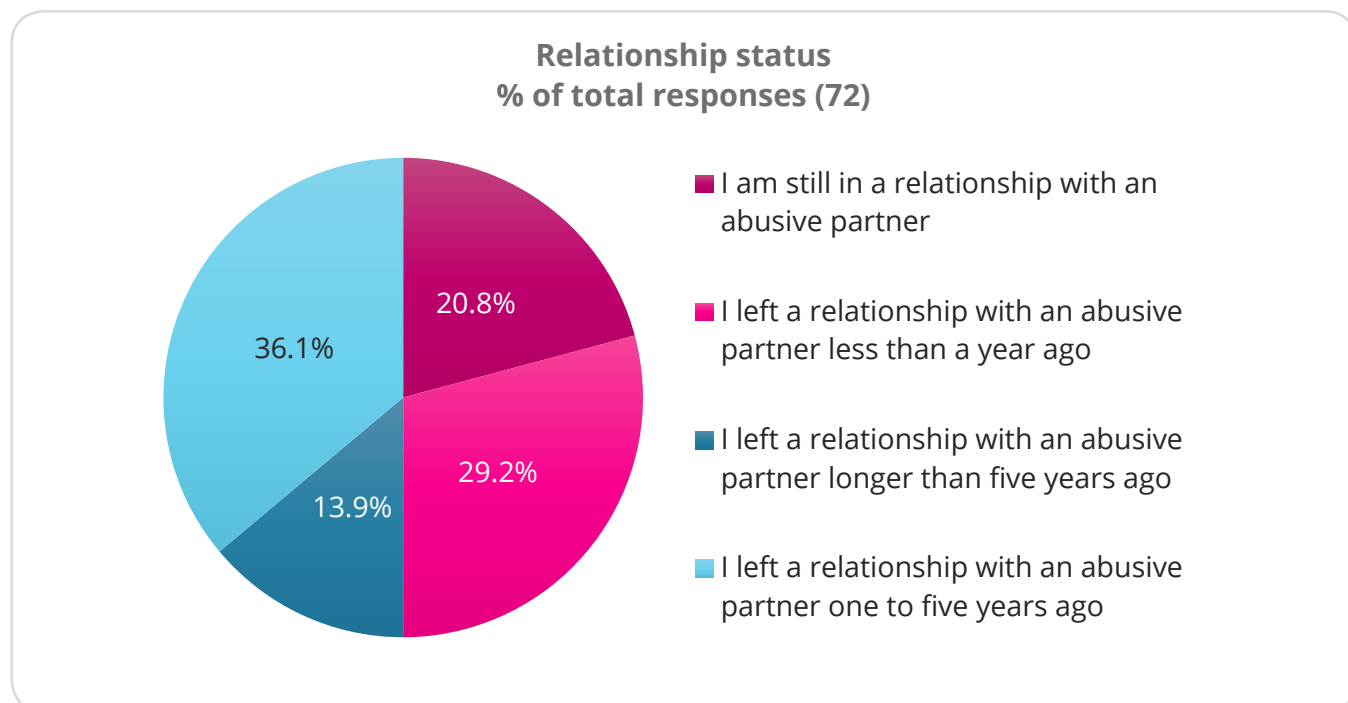
43.1% of respondents (31) told us that they had also experienced abuse from someone other than their partner.

**Who else did you experience abuse from?  
% yes responses (31)**



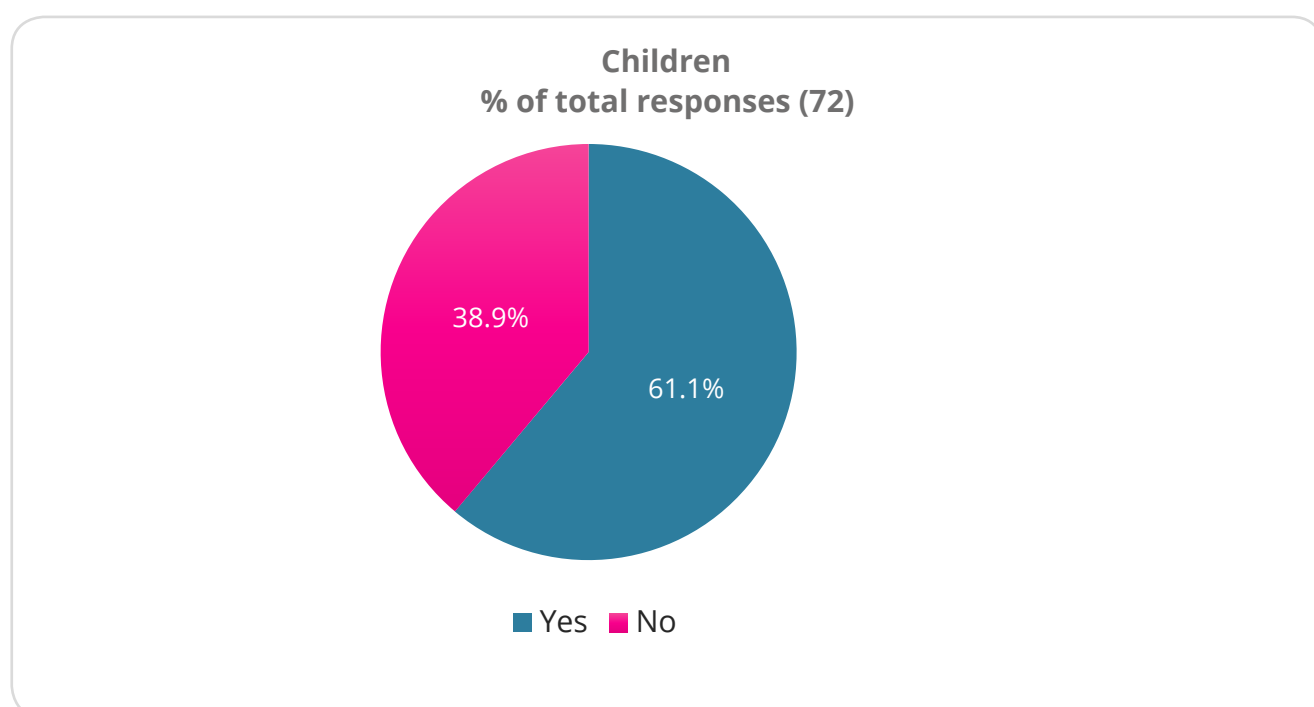
## Relationship status

We asked respondents whether or not they were still in a relationship with an abusive partner.



## Children

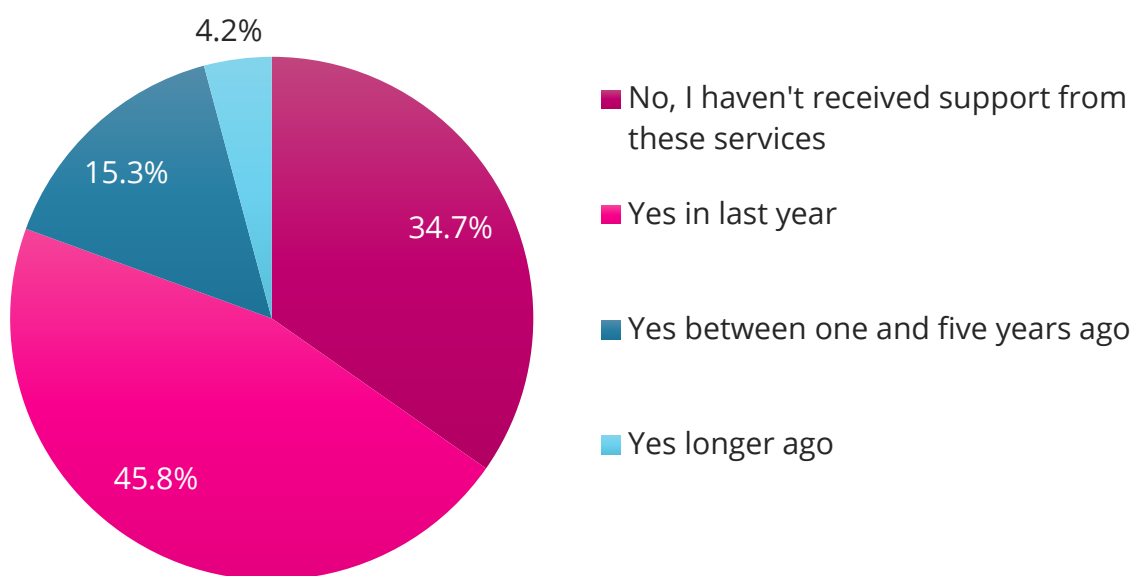
Overall 61.1% of our sample currently had or have had children living with them while they experienced domestic abuse.



## Accessing specialist domestic abuse support services

We asked respondents whether they had ever received support from a specialist domestic abuse support service.

**Have you been supported by a specialist DV service?**  
% all responses



## 1.5 Intersectionality

Domestic abuse itself is a direct cause and consequence of women's inequality and we know that survivors' experiences can be affected by other factors such as sexism, racism, ageism, disability discrimination and homophobia. We asked respondents to the Survivor Voice Survey to tell us about these experiences.

### Racism and immigration status

As shown in our data on respondents, only 5.6% of respondents to our Survivor Voice Survey were from BME groups. Whilst low, this percentage is similar to the proportion of registered Survivors' Forum users from BME groups and may be indicative of BME women not being aware of the service, having reduced knowledge of, and access to, services in general, or not seeing their experience reflected in the service and so feeling that the service is not for them. The Survivors' Forum includes a board dedicated to domestic abuse in Black and Minority Ethnic communities, and is continually looking at new ways to be inclusive of all women.

Women with insecure immigration status may face additional economic challenges, for example they may need to pay a healthcare surcharge before accessing NHS services<sup>6</sup>. Some women may find language a barrier to accessing the right support services or seek support specifically targeted to them. We know that many BME women looking to access services seek services run 'by and for' BME women, as explained in a 2017 briefing by Imkaan, "We understand the importance of 'by and for' spaces, where BME women and girls are able to connect with other

BME women and girls. 'By and for' spaces enable opportunity for self-expression, self-definition and self-determination. This is critical, as women and girls who are at risk of, or who have experienced violence, should be afforded the opportunity to 'recover' from that violence in environments that are safe from discrimination and marginalisation" (Larasi with Jones, 2017).

All BME women who responded to the survey talked about race or racism, reflecting the pervasive influence of individual and institutional racism on their experiences of domestic abuse.

One survivor felt that she was treated differently by the authorities, another felt judged by her community for leaving the relationship, others talked about how their immigration status affected their experiences. One felt that the combination of her lower economic status and insecure immigration status had led to her having to leave the UK. Another talked about experiencing abuse at work alongside the abuse experienced in her relationship, saying "I experienced a lot of workplace bullying and racism at work from female colleagues". Two BME respondents said that their partner had prevented them from learning/improving their English language skills as part of a pattern of controlling behaviour.

“How my concerns were handled by the authorities, it made me realise that justice is not available for people of different race.”

“I suffered a lot of racism.”

(Survivors responding to the Survivor Voice Survey 2018)

6 <https://www.gov.uk/healthcare-immigration-application/who-needs-pay>

## Older women

Some women in older age groups may never have worked in paid employment outside the home or may have taken long breaks in employment to care for children. This affects their pension entitlement, which is directly dependent on National Insurance contributions from paid employment (Penhale & Porritt, 2010). As one respondent in an older age group wrote:

“Some [women] are trapped because they gave up a career to bring up a family. Their own property incorporated into the family. Now without work, over age and no access to money or escape...”

(Survivor responding to the Survivor Voice Survey 2018)

## Disability and ill health

The abuse experienced by disabled women is impacted by their disability. Perpetrators may also be carers and disability benefit payments and allowances may be controlled as part of economic abuse (Howard & Skipp, 2015). Additional economic factors which disabled women may face include the need for adapted housing after leaving or being denied funds for prescriptions during the abuse.

Disabled survivors or those with long-term health complications talked about how this had affected them. Some respondents talked about how the abuser had used their health or disability to further the abuse. This included mental ill health with one respondent talking about how “...doctors now very quick to try to dismiss anything ... as “mental health” ... This has left me more dependent on partner.”

“... I have long-term health conditions for which I need treatment in the form of specific supplements. Often he did not allow me to buy them. My health deteriorated in that relationship.”

“I was taken advantage of due to my autism and borderline personality disorder. I didn't know I was being manipulated. Still to this day I blame myself for everything.”

(Survivors responding to the Survivor Voice Survey 2018)

## Perceptions of class

Income status and social class (real or perceived) can affect experiences of domestic abuse in different ways and some respondents to our survey talked about experiencing attitudes and presumptions relating to this. Their experiences included assumptions, both societal and from professionals that women who are successful should not be susceptible to abuse and that "...middle-class survivors don't really exist ..." or, if they do, they do not need financial help. Some talked about not having recognised what was happening in their own relationships because of the same assumptions: "...I had no idea I was being abused. Middle classes, well educated, good jobs etc." Respondents also reported presumptions around middle income/class status from support workers and other professionals, including the idea that they should be able to support themselves financially and feeling that they were classed as low risk because they were able to provide for themselves.

Respondents with a lower economic status talked about the challenges this brought for them in terms of regaining freedom and independence and one said that she "cannot leave due to financial situation". Not all women experiencing domestic abuse are able to access any or part of the household income as a result of economic control by the perpetrator and we explore the impact of this in **Section 2.1**.

“...I have a nice family home and good job. People assume you should be happy.”

“Financial status has been one more significant worry on top of all the other serious worries.”

(Survivors responding to the Survivor Voice Survey 2018)

# Section 2:

## Economic status, income and debt

### 2.1 Survivors' experiences during the relationship

#### Household income during the relationship

- Women experienced domestic abuse in households with a wide range of income bandings.

(Survivor Voice Survey 2018)

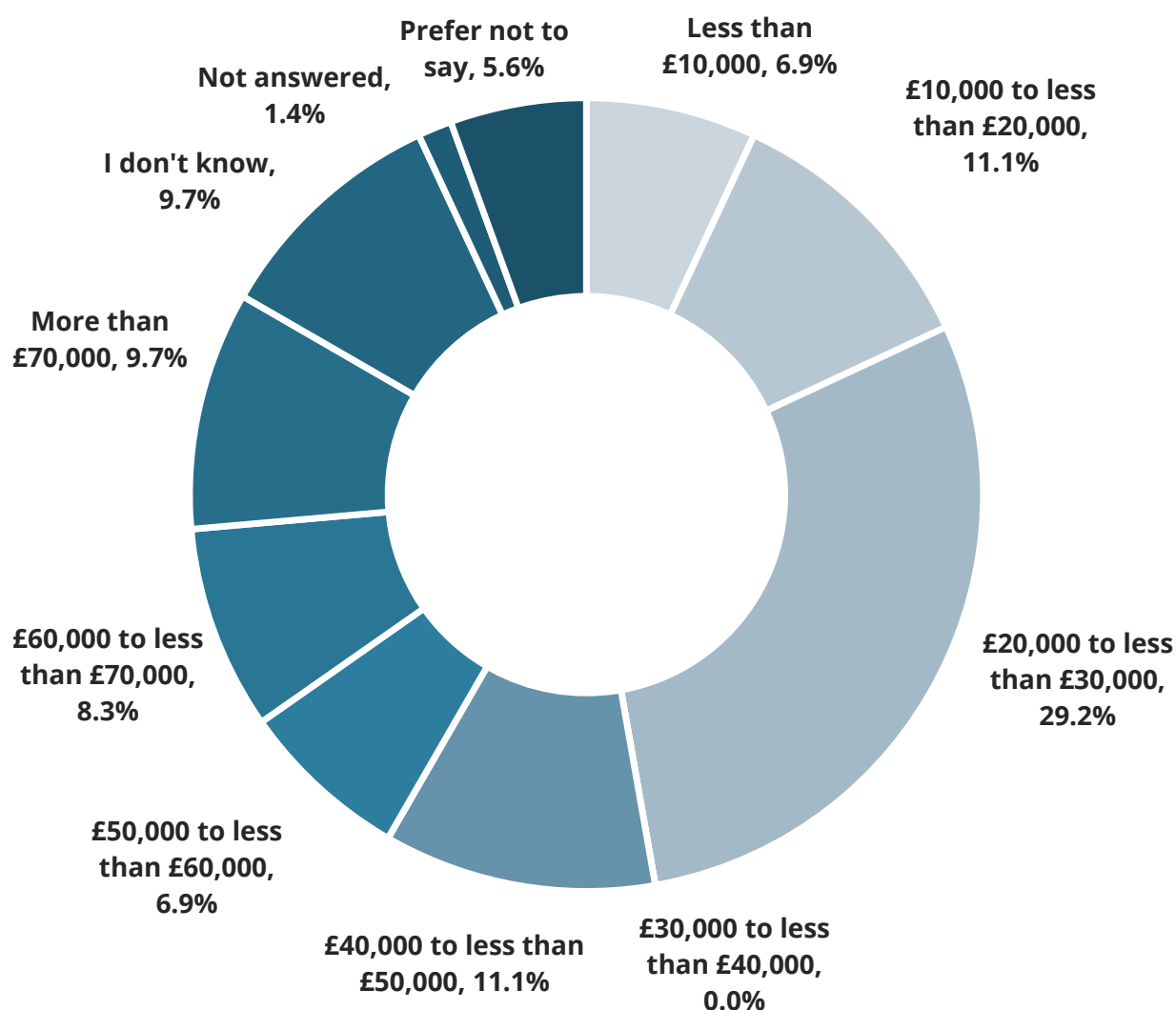
We know that domestic abuse can happen to any woman regardless of her circumstances or background. Our findings highlight that this is also true of economic status and income. We asked all respondents to tell us their combined household income, to their knowledge, during the relationship with the abuser. Women reported a range of income brackets, as shown in **Chart 2.2-1** over the page. The highest number of survivors were in the £20,000 to £30,000 income banding. Just under 10% of respondents reported that they did not know or had not known the level of their household income. Due to the nature of economic abuse and coercive control, some women may not have been aware of the true income coming into the household during the abuse and may have under or over stated their income banding.

However, as we will explore later in this section (p9), the level of income a household has does not indicate the economic resources available to the women responding to our survey, because the perpetrator may be controlling access to these resources. Some women have been financially dependent on their partner for many years, without any income of their own.

Access to funds is important when it comes to leaving an abuser: without this it can be harder to move on, if not impossible. One respondent stated the fact that she was not dependent on her partner financially "... gave me the freedom to leave him". Another respondent explains why they found their lack of financial independence a barrier to leaving the abuser:

“Fear of the financial implications kept me in the relationship for much longer than I would have if I had been financially independent.”

(Survivors responding to the Survivor Voice Survey 2018)

**Chart 2.1-1 Household income bandings of women experiencing domestic abuse**

## Financial hardship during the relationship

- ▶ 44.4% (32) of respondents did not have enough money to pay for their essential needs.
- ▶ 25.0% (18) said that their partner did not let them have money for essentials.
- ▶ 47.7% (21<sup>7</sup>) of those who had/have children living with them said they did not have enough money to pay for essentials for their children.

(Survivor Voice Survey 2018)

Findings from the Survivor Voice Survey show that many women experienced (or are experiencing) financial hardship during the relationship with an abuser and struggled to pay for essentials such as food, clothing, housing and travel costs. Just under half of respondents reported that they did not/ do not have enough money to pay for their essential needs during the relationship and a quarter of respondents specified that their partner did not or does not let them have money for essential items. For those survivors who have children, not having resources for essentials will of course impact upon their children too. Almost half

7 Out of 44 respondents who had children.

of the respondents who had/have children living with them (when they experienced the abuse) said they did not/do not have enough money to pay for essentials for their children.

“[I] could not pay for the essentials my disabled child needed...”

(Survivor responding to the Survivor Voice Survey 2018)

There are close links between financial hardship and abuse, with women living in poverty particularly likely to experience the most extensive violence and abuse during their lives. Research by Agenda in 2016 found that 14%<sup>8</sup> of women in poverty have faced extensive violence and abuse, compared to 6% of women not in poverty (McManus et al, 2016).

## Relying on family and friends

Some survey respondents talked about having to rely on family or friends for essential items and financial support, both during and after leaving the relationship. (This includes somewhere safe to stay; see **Section 6.0** on housing for further discussion). One respondent wrote that she was not allowed her own bank card or money so “... often had to get friends and family to buy things needed for my children.”

Around two-fifths of respondents (29 out of 72) reported that they had taken out loans from friends or family members while they were experiencing abuse. 21 of them reported that the abusive partner or ex-partner had forced them to borrow this money.

## Access to income

Household income is often used to define economic status, however economic abuse can have a significant impact for survivors. The harsh reality for many women experiencing domestic abuse is that, whatever their household or individual income, they are prevented from accessing it (or fully accessing it) by the perpetrator. As a result, the income available to the household does not necessarily indicate the resources available to the survivor.

This can present a challenge for women in all income groups. One survivor with a very low household income (below £10,000) explained that by the time she went to get money from her bank account “...he has normally spent it on things for the house.” A survivor may be a high earner and appear to be financially ‘well off’, yet the perpetrator’s control over her finances means that she has no agency in decisions about how that income is spent. Two respondents whose household incomes were in the higher ranges (over £40,000) described how this control over finances affected them:

“...He would be aggressive if I dared take money from joint account so I didn’t because of violence and fear...”

“I have no independent income. I have to rely on cash which is left in a drawer. Not handed to me, but left in a drawer, on a weekly basis...”

(Survivors responding to the Survivor Voice Survey 2018)

8 From a sample of 1,185 women in poverty and 2,884 women not in poverty.

## Economic control

- ▶ 31.9% (23) of respondents said their access to money during the relationship was controlled by the perpetrator<sup>9</sup>.  
(Survivor Voice Survey 2018)

Economic abuse is a form of coercive and controlling behaviour, designed to limit someone's choices and economic freedom (see discussions in Kelly et al, 2014, p.12 & Stark, 2007).

Economic control is a term used to describe a range of tactics used by abusers to control their partner's access to the household income and restrict her ability to use her resources (Howard & Skipp, 2015; Sharp, 2008) including money, housing, transport or other essentials.

Almost a third, 31.9% (23), of Survivor Voice Survey respondents did not have free access to money<sup>10</sup> during the relationships and some of these women mentioned a number of ways their partner controlled their access to money. This included denying the survivor all access to family income, allocating an allowance to the survivor (in two cases this was just £1 a day), denying her basic necessities and requiring that the survivor provide evidence of all her spending. Six respondents still in the relationship with the abuser said that their partner was making them justify any money they spend.

“I had my own card but had to tell him every single penny I spent and what on and he would moan. I became scared to spend anything.”

(Survivor responding to the Survivor Voice Survey 2018)

This level of control can restrict a woman's space for action<sup>11</sup> (Kelly et al, 2014) enabling the abuser to manipulate his partner to act and think according to his wishes. One respondent described how her partner controlled her access to economic resources so that she would have to, “...behave in a good way, and need to please him in a sexual way...”. Another respondent talked about how her ex-partner controlled what she did with her money, saying that he “...would not let me help my mother financially, although he knew she needed my help.” Economic control is not confined to the duration of the relationship, and some respondents described how it continued after the relationship had ended as part of post-separation abuse.

“... I had to wait 14 weeks for my clothes. I still cannot get into a house I jointly own and my children aren't allowed their toys because I 'left'...”

(Survivor responding to the Survivor Voice Survey 2018)

9 Respondents did not have a bank account they could use freely.

10 13 comments in response to the question “is there anything you'd like to add about your income or access to it (while in the relationship)?”

11 Space for action describes a person's freedom to act and make choices in all aspects of their life. Women (and children) living in an abusive household adapt their behaviour to cope, which limits their actions and choices as they attempt to live and be the abuser's version of who they should be. It becomes harder for them to imagine life outside of this control with freedom of thought and action. This control is known as limiting space for action.

## Economic exploitation

- ▶ 23.6% (17) described their partner refusing to pay his share or taking money from her.

(Survivor Voice Survey 2018)

Economic exploitation describes a variety of behaviours which go beyond creating economic dependency, such as the perpetrator demanding with threats that his partner relinquish her wages to him, taking children's present money to spend, taking out debt in her name, forcing her to commit benefit or other fraud, refusing to contribute to household income, forcing her to work multiple jobs and generating costs (Howard & Skipp, 2015; Sharp, 2008).

Survey respondents talked about abusers restricting their economic freedom by refusing to contribute to the cost of household expenses or by viewing all the household money as theirs to spend. Some abusers had spent money on themselves that had been given as presents to children or was their partner's salary. For example, one respondent described having to hand over her bank card to the perpetrator on payday for him to take whatever money he wanted. She told us that, "...sometimes I resisted. Then he beat me." Some respondents talked about being solely responsible for bringing in the household income, yet the abuser still restricted how the money was spent.

“My partner never worked, ensured I was the sole earner, then forced me to pay for his family, pay for his drinking lifestyle, and left me with no money for myself.”

(Survivor responding to the Survivor Voice Survey 2018)

## Debt as a means of control

- ▶ 37.5% (27) had used credit to pay for essentials during the relationship.

(Survivor Voice Survey 2018)

Over a third of respondents to our Survivor Voice Survey had no choice but to turn to credit during the relationship. Some respondents talked about the abuser generating debts while they had to go without essentials.

“...He had debt built up on his credit cards (which I paid off) the debt then occurred again. This debt controlled me...”

“He ran up debts we always struggled for the basics and always lived in our overdraft because of his drinking.”

(Survivors responding to the Survivor Voice Survey 2018)

The research reported on in *Unequal, Trapped & Controlled* (Howard & Skipp, 2015) found that over half of survey respondents<sup>12</sup> had experienced debt being built up in their name by the abuser. This is known as coerced debt and can take the form of debt taken out by force, fraud and misinformation (Littwin, 2012). Nine respondents to the Survivor Voice Survey talked about debt being used as a form of control. This included pressure to take on debt to avoid abusive behaviour (coercion by force).

“... when he needed money I could not say no without an argument. Which led me to taking overdrafts...”

.....  
12 Survey of 109 women.

“He always wanted everything all at once and got angry when we ran out of money, so I often put stuff on credit cards.”

(Survivors responding to the Survivor Voice Survey 2018)

Responding to the Women’s Aid Annual Survey 2018, one service provider acknowledged the impact of coerced debt on the women they support.

“Some service users we work with have had loans taken out in their name without them knowing. Staff have managed to support them by referring them to specialist agencies to get the debts quashed...”

(Service responding to Women’s Aid Annual Survey 2018)

## 2.2 Survivors’ experiences of leaving the relationship

### Leaving the relationship

A woman’s level of access to economic resources can make a great difference to the process of leaving an abuser, as highlighted in the stories of two survey respondents with very different experiences:

“I was very fortunate that I earned enough money to do what I needed to do when I left... Not all people are as lucky as I am though.”

“I had to live on thin air when I left with my child. This caused much stress and I don’t think I have ever recovered....”

(Survivors responding to the Survivor Voice Survey 2018)

Some respondents wrote about how their lack of economic resources had been a barrier to leaving the abuser. As well as being a barrier in practical terms, a lack

of economic resources also made them feel disempowered and scared about the future. One respondent wrote, “...having no income has made it extremely difficult to leave, and makes the prospect more scary.” A perpetrator denying access to income can be a significant barrier to a woman leaving an abuser. 52% of women respondents surveyed for Unequal, Trapped & Controlled who were still living with the abuser said they could not afford to leave because they had no money of their own (Howard & Skipp, 2015).

### Household income after leaving the relationship

We also asked respondents who had left the relationship to tell us their current household income banding, allowing us to look at any change in income they experienced after leaving the abuser<sup>13</sup>. The respondents were at a range of stages in their lives after leaving, with 29.2% (21) having left the abuser less than a year ago

13 57 women who have left the relationship based on during and after data entered.

**Table 2.2-1 Income bandings (57 women who had left)**

Income band	During relationship	%	After leaving	%
Less than £10,000	3	5.3%	15	26.3%
£10,000 to less than £20,000	6	10.5%	14	24.6%
£30,000 to less than £40,000	0	0.0%	0	0.0%
£40,000 to less than £50,000	8	14.0%	5	8.8%
£50,000 to less than £60,000	4	7.0%	0	0.0%
£60,000 to less than £70,000	4	7.0%	1	1.8%
More than £70,000	6	10.5%	0	0.0%
I don't know	6	10.5%	2	3.5%
Prefer not to say	2	3.5%	2	3.5%
Not answered	1	1.8%	1	1.8%
Sample size	57		57	

and 13.9% (10) having left the abuser more than five years ago. A full breakdown of income bandings during the relationship and after leaving is shown in **Table 2.2-1**. Women were much more likely to have a household income below £20,000 after leaving the relationship, with 50.9% of women falling in these brackets after leaving compared to 15.8% while they were in the relationship.

**Table 2.2-2** shows the change in income bandings these women experienced with just over half reporting a reduction in household income after leaving the relationship.

It is likely that in a lot of instances this change can be explained by the household reducing from two incomes to just one. Two respondents, however, reported an increase in household income. One of them wrote about having been prevented from working by the abuser during the relationship, but now being able to work. In the next section

of this report (**Financial hardship after leaving**) we look at hardship indicators respondents reported during and after the relationship and see that, for some women, even with a reduced household income there appears to be improved access to it, meaning the income available to them individually may actually have risen.

**Table 2.2-2 Change in income after leaving**

Income now	Women	% sample
Increase	2	3.5%
No change	13	22.8%
Decrease	32	56.1%
Can't compare	9	15.8%
Sample size	57	

## Financial hardship after leaving

Domestic abuse services responding to the Women's Aid Annual Survey 2018 reported the desperate economic situation survivors using their services often found themselves in, including some women coming to a refuge service with very few or no possessions or without money. One service commented in their response to the annual survey: "We have had clients come in with nothing!" There is often a waiting period when applying for welfare benefits which also leaves women vulnerable to financial hardship after leaving the relationship.

“The majority of women admitted to refuge have financial needs, whether they are working, had to leave their employment, already in receipt of benefit or having to make a new claim for benefit. There will be a period of time when they have nil income.”

(Service responding to the Women's Aid Annual Survey 2018)

Just over half of respondents to the Survivor Voice Survey with children (19 of 34<sup>14</sup>) wrote that their children had experienced financial hardship after leaving the abuser. When women with children leave a relationship

with an abusive partner they usually have to deal with the challenges of becoming a single parent, often in addition to coping with their own recovery and the recovery of their children. There may be ongoing post-separation abuse, including economic abuse. Single parents are more likely to be in low paid work (D'Arcy & Hurrell, 2014) and children in single parent households have double the chance of living in relative poverty compared to those in two parent families (poverty rates are 47% and 24% respectively) (Gingerbread analysis of DWP, 2017, accessed 2018).

“I struggle every month to be able to have enough money for my needs and the needs of the children...”

“After leaving my abusive partner I was pregnant and a single parent so struggled to afford things.”

(Survivors responding to the Survivor Voice Survey 2018)

We asked respondents whether they had experienced a range of hardship indicators before and after leaving the relationship. We saw an increase in the percentage of women using food banks after leaving though numbers were below 10 in both cases (see **Table 2.2-3**).

**Table 2.2-3 Hardship indicators before and after leaving (57 women who had left)**

	<b>During %</b>	<b>After %</b>
I didn't/don't have enough money to pay for essentials I need	45.6%	36.8%
I accessed a food bank	7.0%	14.0%
I used credit (payday loans/credit card/overdraft etc) to cover essential needs (food, housing, bills, clothing, transport)	38.6%	31.6%
I could NOT get £500 together if I needed to	49.1%	35.1%
I had/have savings of over £200	28.1%	35.1%

14 Sample size of 34: women who had left the relationship and had children living with them at the time.

For some women, we actually see an improvement in their situation when it comes to hardship indicators after leaving an abuser. There was a reduction in the percentage of women who said they could not afford to pay for essentials (45.6% during the relationship to 36.8% after leaving). There was also a reduction in the percentage that said they would be unable to get together £500 if they needed to (49.1% during the relationship to 35.1% after leaving). This is in spite of the fact that their household incomes were generally lower (see **Table 2.2-1**). This would appear to indicate the extent to which a perpetrator can use economic resources in their abuse, with women regaining control of their income after leaving and being able to prioritise essential needs for themselves and their children.

### Then:

“My partner would always take my card without my knowledge, I was never left with anything to spend on myself, and any birthday/Christmas money I received always went on the children. Although my partner received a wage, it went into his own account that he saw as his money.”

### Same survivor now:

“Now that I am single, and in charge of finances, me and my children are in a very positive, steady financial situation. I am able to treat my children, and replace their much outdated wardrobe.”

(Survivor responding to the Survivor Voice Survey 2018)

## Child maintenance

- 52.9% of those with children who had left (18 out of 34) said that their partner had withheld child support after they left.

(Survivor Voice Survey 2018)

Women with children usually take on the additional challenges of being a single parent when leaving the abuser. See previous section on financial hardship after leaving for more on the economic resources of single parent families.

Child maintenance support payments can be crucial for single parent families faced with financial hardship, however arranging such payments with an abusive non-resident parent can be extremely difficult and dangerous. Analysis of the 2008 Families and Children Study (FACS) survey<sup>15</sup> showed that many single parent families do not receive any child maintenance from the non-resident parent. The study found that 56% of families where there was a non-resident parent had an order or agreement in place for child support. Where an order or agreement was in place, no payment had been received by one-third of families (Maplethorpe et al, 2010). The charity Gingerbread also stresses the importance of welfare benefits as a safety net for single parents, stating that they “provide just half the minimum income needed for a decent standard of living for a single parent with one baby” (Gingerbread, accessed 2018, citing Padley & Hirsch, 2017).

The Child Maintenance Service (CMS)<sup>16</sup> financially incentivises users to come to ‘collaborative’ child maintenance arrangements with their estranged partner by deducting a fee from both parents (20% from the non-resident parent, 4% from the parent receiving payment).

<sup>15</sup> Analysis of information of 5,876 responding families, 1,753 of these were lone parent families.

<sup>16</sup> The Child Maintenance Service was introduced in 2012, replacing the Child Support Agency.

Such arrangements have the potential to increase survivors' risk of economic coercion and control. Evidence submitted by Women's Aid to the Work and Pensions Committee Inquiry into the CMS in 2016 included concerns about the impact of this on survivors (Women's Aid, September 2016).

Respondents to the Survivor Voice Survey told us about their experiences of child support. Child maintenance was used as a means to continue control in some cases, with over half of respondents who had left saying their partner had withheld child support. Respondents talked about the abuser not paying full or any maintenance, not paying regularly ("gives maintenance in cash when he chooses"), manipulating income so that the child maintenance services could not accurately assess payments due or, in one case, threatening to sell the house that the survivor and children were living in if she made a claim.

“My partner is self-employed and so will declare zero income and will not provide any support to our child even though he is working full time...”

“My ex-partner has paid no child support, however now that I have control over the finances my children are not going without.”

“...My husband used child maintenance as a weapon...”

(Survivors responding to the Survivor Voice Survey 2018)

## Savings

- ▶ 23.6% (17) of all respondents said that they had used savings or children's money for essentials
- ▶ 33.3% (19) of respondents who had left the relationship said that they had lost savings as a result of walking away from the relationship
- ▶ 29.2% (21) of all respondents had savings of £200 or more during the relationship (Survivor Voice Survey 2018)

A lack of economic resources when leaving a relationship can see women turning to credit or being unable to access adequate housing (see **2.2 Survivors' experiences** (debt as a barrier to moving on) and **2.6 Housing** for further discussion). Where women have access to savings this can provide a valuable safety net at this time. One respondent described how she had ensured her abuser was not able to access her savings during the relationship so she was able to use them to “...set up after I escaped.”

Unfortunately, this option was not available for many of our respondents; a third said they had lost savings as a result of leaving the abuser and less than a third had savings of £200 or more during the relationship. For some respondents this safety net had been used up, with almost a quarter reporting that they had used savings or their children's money to pay for essentials during the relationship. Over half (52.8%) of respondents<sup>17</sup> reported that they would not be or would not have been able to get together £500 while in the relationship. For women experiencing economic abuse this lack of capacity to face unexpected expenses – including the costs associated with leaving a relationship and often a

17 52.8% of all 72 respondents talking about their experiences during the relationship.

home – can be a barrier to moving on and leaving the relationship. As we have seen, this can still be the case when women have savings in theory but are denied access to them in practice.

“...I had savings when I moved in with him, but then majority of them were used throughout the relationship and my every attempt to save a few hundred pounds would end up in having to give that money to him for one reason or the other...”

(Survivor responding to the Survivor Voice Survey 2018)

## Taking out credit to leave the abuser(s)

- ▶ 31.6% (18) of respondents who had left had taken out one or more types of credit in order to leave the abuser(s).
- ▶ 24.6% (14) of respondents who had left the relationship borrowed from family or friends so they could leave.

(Survivor Voice Survey 2018)

Almost a third of respondents who had left had turned to credit to do so. Nearly a quarter had borrowed money from friends and family, demonstrating the importance to survivors of having this support network available when they left the abuser. Survey respondents described relying on parents' financial support to get by or for deposits for housing. For women without these supportive networks, options are even more limited, adding to their isolation and sometimes forcing them to turn to credit cards or loans in order to find somewhere to live and leave the abuser. **Table 2.2-4** shows the full breakdown of the forms of credit respondents took out.

**Table 2.2-4 Percentage of respondents taking out credit**

When	Pay day loan	Crisis loan from Jobcentre Plus	Credit card debt	Other loan	Loans from friends/family	One or more of these	Sample size
<b>During</b>	12.5% (9)	5.6% (4)	30.6% (22)	26.4% (19)	40.3% (29)	61.1% (44)	72
<b>In order to leave</b>	3.5% (2)	1.8% (1)	10.5% (6)	5.3% (3)	24.6% (14)	31.6% (18)	57
<b>Since leaving</b>	5.3% (3)	8.8% (5)	26.3% (15)	12.3% (7)	36.8% (21)	47.4% (27)	57
<b>Never</b>	61.1% (44)	66.7% (48)	34.7% (25)	38.9% (28)	26.4% (19)	N/A	72
<b>Prefer not to say/not answered</b>	4.2% (3)	4.2% (3)	4.2% (3)	8.3% (6)	2.8% (2)	N/A	72

## After leaving: debt as a barrier to moving on

- ▶ 43.1% (31) of respondents told us they were in debt as a result of the abuse.
  - ▶ 27.8% (20) regularly lost sleep through worrying about debt.
  - ▶ 31.6% (18) who had left the relationship had used credit to pay for essentials after doing so.
- (Survivor Voice Survey, 2018)

For some survivors, in the immediate aftermath of leaving a relationship, the impact on employment and housing and the costs of leaving can mean that debt accumulates and keeping up with repayments becomes difficult. Debt can limit a survivor's choices and create a barrier to moving forward in the future. Being left with large debt at the end of the relationship can make it difficult or impossible for survivors to move on and meet their economic needs and those of their children, for example securing housing, buying food or paying for transport (Surviving Economic Abuse, 2018).

Over two-fifths of our survey respondents told us they were in debt as a result of the abuse, with nine of these reporting that their debts, excluding any mortgage, were bigger than one year's after-tax income – a strong indicator of debt crisis. Debt can have a significant long-term impact, a poor credit rating affecting a woman's chances of finding housing and sometimes employment. One survivor responding to the survey told us "My credit rating is rock bottom. I'm struggling to find a place to live." Almost a fifth of survey respondents<sup>18</sup> said that they had debt repayments they could not afford, and over a quarter said they regularly lost sleep worrying about debt.

Those survivors who need to claim universal credit after leaving can apply for an advance on their benefit entitlements of up to a month. These advances must then be repaid over the following 12-month period. For many survivors economic abuse impacts on their debts and ability to make repayments and the requirement to repay this advance can make their situation worse.

.....

18 18.1% of 72 respondents

## 2.3 The work of specialist domestic abuse support services

### Access to income

- ▶ 80.6% (108) of services supported women to access their own income/finances which had been controlled by the perpetrator(s).
- ▶ 92.5% (124) signpost/refer women to specialist agencies for this financial advice.

(Women's Aid Annual Survey 2018)

As well as providing support and advice themselves, services responding to the Women's Aid Annual Survey 2018 mentioned referring or signposting to agencies, such as Jobcentre Plus, charities like Citizens Advice, online resources such as the government and Rights of Women websites, or specialised local services such as the DAME project run by Money Advice Plus<sup>19</sup>.

As we have seen, no matter the level of household income, women experiencing abuse may not have access to financial resources. It is therefore no surprise that we find so many services supporting women to access their own income; this may include liaising with banks around issues such joint accounts or loans held with the perpetrator.

“A small group of our clients who meet monthly as an aftercare group were experiencing difficulties with 'joint accounts' (with the perpetrator). This group of women were keen to raise this issue and try to get banks to understand the need to change rules when domestic abuse is an issue.”

(Service responding to Women's Aid Annual Survey 2018)

### Financial hardship

- ▶ 91.8% (123) of service providers responding to the annual survey support survivors to access food banks.
- ▶ 88.1% (118) of service providers gave survivors (and their children) 'welfare packages' including essential toiletry items, basic clothing and food.

(Women's Aid Annual Survey, 2018)

We have seen the impact domestic abuse can have on a survivor's economic situation, so it is important for support services to provide practical support, such as opening bank accounts or helping women make applications to charities for financial support with essential items such as furniture, kitchen items or travel costs.

Many services themselves provide survivors and their children with essential items, as women and children often arrive without any basic items or the money to buy them. These essential items include toiletries, food, clothing, sanitary products, school items and toys for children. Services largely rely on donations of these essential items made by the public or from local organisations or businesses (such as local supermarkets or religious organisations). The majority of services responding to our annual survey (88.1%) reported that they gave survivors (and their children) 'welfare packages'. Nearly all (91.8%) of the responding services supported survivors to access food banks in their work. Some services act as a distribution point for food banks and are able to hand out food bank tokens themselves, others support survivors to

19 <https://www.moneyadviceplus.org.uk/advice-and-support/domestic-abuse-money-education-project/>

access externally run food banks and baby banks<sup>20</sup>.

“We regularly access our food bank, so much so that we no longer have to fill in an application - they know us so well. ”

“Service accesses crisis support scheme within council and, provides women with Tesco vouchers, bus passes and non-perishable food. Service accesses DDV Concession for clients who fit the criteria. Service has supporters who constantly provide toiletries, food and, clothing items donated to the service... Service accesses local food banks”

“We have had to increasingly support women and children who have come into the refuge with no benefits or very little money with purchasing basic food and toiletries on arrival...”

(Services responding to the Women’s Aid Annual Survey 2018)

## Debt management advice

- ▶ 83.6% (112) of service providers said they offer financial advice and information including advice on benefit entitlements and debt management.

(Women’s Aid Annual Survey 2018)

Services responding to the Women’s Aid Annual Survey 2018 acknowledge the impact

of debt on women experiencing domestic abuse and the barrier this forms to their ability to move on and secure housing. 83.6% of responding providers are offering financial advice to survivors that includes information around debt management. Some services mentioned in-house specialist staff supporting service users to work with creditors to reduce debt, and others had links with local specialist financial agencies. To offer formal debt management services must be accredited by the Financial Conduct Authority (FCA) so many services provide basic information and signposting to specialist organisations such as the DAME project.

“We have a dedicated welfare and benefits officer onsite to offer ongoing support to all referrals and clients should they experience any difficulty claiming benefits in their own right. We have a Helpline debt adviser who supports with [utility company] water bills and reducing utilities debt. We have an immigration drop-in service to support survivors with their legal statuses.”

“Debt issues are a very real barrier to families being able to be rehoused. By supporting clients to address and manage their debts we are able to support them to move out of refuge into their own tenancies.”

(Services responding to Women’s Aid Annual Survey 2018)

20 Baby banks take donations of second hand baby clothes and equipment and distribute them to those in need.

## 2.4 Survivor recommendations: income and debt

Respondents talked about how coercive control and economic abuse had left them with limited or no access to their own income or income they were entitled to. In January 2019, Amber Rudd (Work and Pensions Secretary) announced her commitment to updating the universal credit system so that payments will be made to the main carer, “I am committed to ensuring that household payments go directly to the main carer – which is usually, but not always, the woman.” In her speech Ms Rudd stated that: “Women can never be truly free until they have economic independence” (Rudd, Jan 2019)<sup>21</sup>.

For many survivors this proved a major barrier to leaving the abuser. Respondents felt that receiving (more) support to access their income would have reduced the impact of abuse for them. Some of these survivors talked about wanting improved support around their economic needs, for example being believed and supported by professionals. In order to provide support to women experiencing domestic abuse it is crucial that frontline staff at relevant agencies, including Jobcentre Plus, banks and other financial services such as loan companies or insurance companies, have a clear understanding of how to recognise and respond to coercive control – including economic abuse – and of the importance of ensuring survivors’ safety.

In the ‘transforming the response to domestic abuse’ consultation response (consultation response) published with the draft domestic abuse bill in January 2019

(HM Government, 2019) the government pledged to provide £200,000 of funding to the National Skills Academy for Financial Services in partnership with Surviving Economic Abuse (SEA) and Gentoo to develop and deliver financial capability training for frontline workers to support individuals who are experiencing economic and finance-related domestic abuse. In the consultation response the government also pledged to continue working with UK Finance to encourage banks and financial authorities to do more to support victims of domestic abuse. A new Financial Abuse Code of Practice (UK Finance, 2018) developed by UK Finance for the banking sector sets out seven key principles with actions that can be taken to improve outcomes for survivors of domestic abuse, including awareness raising and supporting survivors to regain control of their finances. The Domestic and Economic Abuse Project (DEAP)<sup>22</sup> provides specialist money and debt advice for anyone experiencing domestic abuse through the DAME Project. It also works with Surviving Economic Abuse to provide training for domestic abuse and debt advice services nationally.

Survivor recommendations covered three areas, with some respondents talking about more than one of these.

21 <https://www.gov.uk/government/speeches/universal-credit-personal-welfare>

22 <https://www.moneyadviceplus.org.uk/advice-and-support/domestic-abuse-money-education-project/>

### Improvements to Child Maintenance Service

“The court obliging my ex to pay maintenance for the children.”

“Having him pay his child maintenance...”

“Automatic child maintenance payments...”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Department of Work and Pensions to lead review of the CMS, with input from survivors and experts, to determine how well it is working to keep survivors and children safe.
- ▶ Survivors of domestic abuse should be fast-tracked to the Collect & Pay option. This means the CMS sets up and manages payment rather than parents making arrangements directly.
- ▶ Waive charges for survivors of domestic abuse who need to use the CMS.

### Support managing debt

“The loan company taking my name off the loan and being more flexible.”

“If I’d dealt with the debt he landed me in sooner.”

“The ability to access bankruptcy IVA etc. without the high admin cost.”

“Counselling, support when you are in debt.”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Consistent access to specialist debt management advice such as that provided by Domestic and Economic Abuse Project (DEAP) or similar organisations with advisers trained in both debt advice and domestic abuse across the country to all survivors.
- ▶ Many survivors would benefit from ‘breathing space’ from debt - a period of respite from fees, charges and enforcement action for those in serious debt - and time to access financial assistance and support in crisis. At the time of writing, the government has acknowledged the importance of this and, following a call for evidence, has committed to delivering a breathing space and statutory debt repayment plan<sup>23</sup>.

23 <https://www.gov.uk/government/consultations/breathing-space-scheme-consultation-on-a-policy-proposal>

### Support from professionals around access to income

“If I was able to retrieve the money my ex-husband owes me and get help in doing so by law.”

“If I had been listened to and taken seriously by the police, our landlord and the local council...”

“There needs to be a massive shake up by the government. They need to enable organisations to adequately support survivors by enabling access to proper training and through adequate funding. There needs to be more education and awareness of domestic abuse so that it stops being a taboo subject.”

“Funding and training for professionals. Both need improvement, and should be a nationalised standard for refuges, and domestic abuse support.”

“Not having to pay my husband to go away.”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Continuation of work to train DWP staff in Jobcentre Plus offices across England to ensure that understanding of the impact of domestic abuse is consistent across the country.
- ▶ Banks and consumer financial services could also take steps to establish clear policies on domestic and economic abuse. For example, this could include: flagging survivors' accounts and providing them with a named contact for support; treating bank accounts separately, freezing joint accounts quickly and preventing further abuse; and working in partnership with specialist domestic abuse services to improve training and expertise.
- ▶ Mandatory training designed by specialist agencies for staff at banks and consumer financial services such as loan companies or insurance agencies to ensure staff awareness of the impact on survivors of domestic abuse, coercive control and economic abuse.

# Section 3:

## Welfare system and welfare reform

### 3.1 Survivors' experiences

#### Welfare

70 respondents answered our question "have you ever received welfare benefits" with 33 saying they had. Of these 33 women, seven were still in the relationship at the time of their response. Within our small sample we see an increased reliance on welfare benefits after leaving an abusive relationship compared with during the relationship. 11 respondents received benefits during the relationship, 15 after and seven both during and after. 12 respondents had received universal credit at some point: three during the relationship, eight after and one both during and after.

#### Welfare as a safety net

Our Survivor Voice Survey asked "What difference did accessing welfare benefits make to you?" and 21 survivors answered this question. 13 said they wouldn't have been able to manage without this safety net, with one saying that welfare "helped me survive". Four respondents said that welfare enabled them to leave the relationship with the abuser or to stay in their own home after the relationship ended: "It has helped me to leave, and meant me and my children can afford to stay in our home". For some respondents welfare meant they had time to make changes in their life so they could move on, for example allowing them to

get by while waiting for a house to be sold, paying for bills and alternative housing. While welfare is a vital safety net for women moving on, it is not immediate or easy to navigate, as one service provider describes:

“... The welfare benefits system can take up to 28 days to process and make payment. In the meantime there is a stage where clients are living on a minimal or no income and food bank vouchers. The stage of resettlement can be very traumatic for families and the added stressor of destitution adds to this very unsettling experience. Financial support for families in the initial stages of service would help to ease the transition.”

(Service responding to the Women's Aid Annual Survey 2018)

The safety net provided by welfare can be the thing that keeps some survivors going and an added source of stress in the aftermath of the abuse, as two respondents explain:

“Being on benefits means my bills still get paid, and I keep a roof over my head...”

“...benefit recipients are demonised in the media, and savage cuts are mostly ignored by national media especially TV.”

(Survivors responding to the Survivor Voice Survey 2018)

## Time to heal

Women who have experienced domestic abuse may not be ready to return to work for some time after leaving the abuser. There may be safety implications of returning to work, such as the abuser being able to find her through her employer, and many women may need to take time out of work to ensure their recovery from the trauma they have experienced. The safety net of welfare benefits allows survivors this time during which they may access support from specialist domestic abuse services, including refuges. The current Domestic Violence Easement (DVE) exempts survivors from the jobseeker's allowance work-related requirements for 13 weeks.

The DVE application requires evidence of domestic abuse experienced in the previous six month period. This creates a challenge for survivors who do not have this evidence or do not have it from this limited time period.

“...I am keen to get back into work but my mental health has been really affected by the abuse and I'm struggling from lack of support.”

(Survivor responding to the Survivor Voice Survey 2018)

## Welfare reform

- ▶ 21.1% (12) of all respondents who had left said they had difficulty accessing benefits.

(Survivor Voice Survey 2018)

Recent changes to the welfare system (welfare reform) have included the removal of the spare room subsidy (introduction of bedroom tax), the introduction of the benefit cap, increased sanctions, a limit on tax credits to two children and the introduction of the new universal credit system to replace legacy benefits such as income support, job seeker's allowance and housing benefit. Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights, said in his Statement on Visit to the United Kingdom (November 2018) that “Women are particularly affected by poverty. Reductions in social care services translate to an increased burden on primary caregivers who are disproportionately women. Under universal credit, single payments to an entire household may entrench problematic and often gendered dynamics within a couple, including by giving control of the payments to a financially or physically abusive partner. Changes to the support for single parents also disproportionately affect women, who make up about 90% of single parents, and as of August of this year, two-thirds of universal credit recipients who had their benefits capped were single parents. Single pensioners are also driving the uptick in pensioner poverty, and are significantly more likely to be women.”

The government is required, under the Public Sector Equality Duty (Equality Act 2010), to assess the impact of policies on protected groups, including looking at differential impacts on women and men. The general duty requires public authorities to give ‘due regard’ to equality in decision-

making and this is often achieved through making an Equality Impact Assessments (EIA). For example, an impact assessment of the benefit cap published in 2016 found that 66% of claimants who would have their benefit entitlements capped would be single females, and most of them likely to be lone mothers (DWP, 2016).

Respondents to the Survivor Voice Survey described the impact of these welfare reforms on them, mostly referring to how it had affected their ability to find housing. Six respondents had experienced benefits sanctions, six had been impacted by the spare room subsidy (bedroom tax) and three of our respondents were impacted by the benefit cap. Their experiences included finding it harder to access social housing as existing tenants willing to downsize had priority for properties "... The council gave top priority to people downsizing over even severe disability...." As a result of the benefit cap respondents also reported that it was harder to find private landlords willing to accept someone on welfare or a low income: "...Benefit cap means even less private landlords accept tenants on low incomes and/or benefits making it hard to leave..." One survivor talked about her fear of claiming benefits under the new system, saying "...The benefit cap and the spare room subsidy both indirectly kept me with him for much longer than I wanted to stay."

Single parent families have been particularly disadvantaged by recent welfare reforms. A recent report from the Department for Work and Pensions showed that 73% of households who had had their housing benefit capped and 63% who had their universal credit capped were single parent families (DWP, 2017).

One respondent had been affected by the spare room subsidy, benefit cap and sanctions after leaving her relationship, and explained that she had not sought to

claim benefits for almost three years as she felt doing so "...would have put me at risk from further abuse." Another respondent described the impact of welfare reform on a previous attempt to leave the relationship. At the time of responding she was still with the abusive partner.

“...I tried to leave a few years ago when I was working but on a low income. I found most landlords refusing tenants who required housing benefits - with a major reason being the benefit cap, but also the way ‘sanctions’ were applied just like that meaning rent might be delayed...The bedroom tax has meant people looking for one-bedroom flats or studios with social housing have even less chance. Many councils give the highest priority to people needing/looking to downsize (often above people needing to move due to serious disability).”

(Survivor responding to the Survivor Voice Survey 2018)

One in five respondents to the Survivor Voice Survey who had left the relationship said that their partner had retained their documentation. This can create difficulties for survivors in accessing benefit entitlements: the universal credit claim process requires proof of identity (which can be a passport, driving licence or EEA national identity card), proof of address and a National Insurance number. Women often flee to refuge without any form of identification or paperwork, making accessing this proof a significant challenge. Although they can obtain other forms of identification, and refuges will support them to do so, this will delay the claim and can incur fees.

## 3.2 The work of specialist domestic abuse support services

### Support and advice

- ▶ 92.5% (124) supported survivors in making applications for welfare benefits and/or local charity grants.

(Survivor Voice Survey 2018)

We have already seen that the vast majority of services are providing financial advice to survivors, which includes welfare advice. Support can include advice on eligibility for welfare or practical help with making applications and navigating what can be a complex system, “ensuring survivors are in receipt of their full benefit entitlement.” (Service responding to the Women’s Aid Annual Survey 2018)

Several services specifically mentioned supporting survivors around making claims for the new universal credit payments and the challenges this can bring, particularly around the length of time it takes for claims to be processed.

“Universal credit has been a major issue. We worked with Citizens Advice and the local job centres to put measures in place ensuring that women’s claims were treated with a higher priority but even with this the impact was harsh.”

(Service responding to the Women’s Aid Annual Survey 2018)

### Destitute domestic violence (DDV) concession

- ▶ 68.7% (92) of services had supported survivors with no recourse to public funds (NRPF) in making applications for the destitute domestic violence (DDV) concession.

(Survivor Voice Survey 2018)

For women with no recourse to public funds (and so unable to claim benefits), support from specialist services can be essential if they are to be able to access refuge accommodation or move on after abuse. Some women may be able to access support through the DDV concession if they are on a UK Spousal Visa whilst applying for separate residency due to domestic abuse<sup>24</sup>. If women can be supported to access the DDV concession their ability to move into safe accommodation and access housing benefit is much improved. Where women do not meet the criteria for the DDV concession, or while they are waiting for it to be put in place, they are particularly vulnerable financially:

“We have had volunteers who have [fundraised] for us to be able to provide small amounts of finance assistance to service users who have no income, until this is resolved. This has been very much needed for European clients who are not entitled to any benefits, who may have relied solely on the perpetrator for finances.”

“Specific and extended support for women who have no recourse to public funds...”

(Services responding to the question “If the resources were available, what services would you like to be able to run to support survivors with their financial needs?” in the Women’s Aid Annual Survey 2018)

24 <https://www.gov.uk/government/publications/application-for-benefits-for-visa-holder-domestic-violence>

## 3.3 Survivor recommendations: welfare system and welfare reform

Survivors reported that the financial impact of abuse would have been reduced by improvements in the welfare system or support navigating it. Some talked about how important it would have been to them to receive support and advice around the welfare system, including how they would be affected by recent welfare reforms and how to apply. Survivors mentioned the challenges of having to wait for funds to be paid to them and the difficulties this presented when it came to leaving a relationship. Many women leave their abusers with nothing so have to pay for essential items such as white goods, furniture and clothing as well as food, so having to wait weeks for welfare payments

exacerbates financial hardship. Although advance payments of universal credit can be made to ensure quicker access to this financial assistance, they must be repaid within one year. Debt repayments made within universal credit are also deducted at a higher rate than the previous benefit system, which has been identified as a driver of hardship. It is important that the welfare system recognises the barriers stopping survivors from leaving abusive relationships, and the huge issues they face in securing employment and childcare.

### Advice and support

“Free legal and benefits advice.”

“I had no idea that the job centre can work with me and help relieve some of the pressure if I disclose my situation...”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Government awareness raising on the availability of advice on benefit entitlements for survivors available through Jobcentre Plus staff, Citizen's Advice Bureaux and online tools.
- ▶ Ongoing training of Jobcentre Plus staff to include a proactive approach to ensuring survivors are aware of support available to them after leaving the abuser (e.g. the DVE). In a document published with the draft bill in January 2019 the government commits to ensuring there is a 'domestic abuse champion' in every Jobcentre Plus site (HM Government, 2019), but training on domestic abuse must be available for all Jobcentre Plus staff and all must be equipped to identify and support survivors.

## Improvements to the welfare system

“Availability of a short-term welfare fund type of financial help for survivors in a relationship where the perpetrator earns too much for an income-related benefit claim and/or short-term option of being able to claim income-related benefits as a single person while in a domestic abuse relationship.”

“If I could’ve claimed for benefits straight away.”

(Survivors responding to the Survivor Voice Survey 2018)

## Recommendations

- ▶ The government should include an appraisal of the impact on survivors of domestic abuse as part of their equality impact assessments of welfare policies. This would help to reduce any future unintended negative consequences of reform policies on survivors’ safety.
  - ▶ Survivors who receive an advance payment of universal credit should be exempt from repaying an advance when escaping to, or moving on from, a refuge. Women often flee to refuge with nothing, so have to completely set their lives up again. A waiver to repay the advance would support them to build independence after fleeing from an abuser.
  - ▶ The current Domestic Violence Easement (DVE) should be improved to allow specialist domestic abuse services, including refuges, time to work with women to address the trauma they have experienced as a result of domestic abuse.
- We recommend:
- o expanding the 13-week exemption from job seeking to 12 months, in line with dual housing benefit policy;
  - o removing the six-month time limit for eligible evidence of domestic abuse to access the DVE; and
  - o removing the cap of once in a 12-month period for survivors needing to use the DVE.

# Section 4:

## Legal costs and fees

### 4.1 Survivors' experiences

- ▶ 49.1% (28) of respondents who had left had to pay legal fees as a result of leaving (e.g. divorce, child contact/custody and housing).
- ▶ Eight out of 57 respondents had to pay a divorce settlement after leaving.

(Survivor Voice Survey 2018)

Many women leaving a relationship go through some form of court proceedings, such as divorce or child contact proceedings, and almost half of our respondents had to pay legal fees as a result of leaving. Legal proceedings come at a financial cost and respondents to our survey described challenges such as being unable to complete a divorce due to prohibitive legal fees or using up all of their savings to meet these costs.

Legal aid is a vital tool for survivors when they leave an abuser. Several respondents mentioned not meeting the threshold for legal aid, yet not having enough money to pay for legal support or representation, leaving them without the vital support they need to negotiate a complex and often traumatic court process. The assessment and means testing process to establish eligibility for legal aid can be problematic for survivors of domestic abuse and the Legal Aid Agency's (LAA) means test for legal aid<sup>25</sup> does not take into account the impact of economic

abuse. For example, assessments of capital often include property or joint savings that women may own with a perpetrator but have no access to in practice. This is a particular concern for survivors who have experienced years of financial abuse and control: while they may have assets on paper, in reality they are well within the threshold for access to legal aid. For some respondents the cost meant that they could not pursue legal proceedings such as divorce.

“... I'm struggling to make ends meet and it disgusts me that I'm still married to my abuser and will remain married to him for some time because I cannot afford a divorce.”

(Survivor responding to the Survivor Voice Survey 2018)

Although changes to the evidence requirements for the 'domestic violence gateway' - implemented in January 2018 - have delivered improvements, survivors continue to face challenges when accessing legal aid in practice. Regional gaps in the provision of local legal aid solicitors bar many survivors from accessing the help they need.

For many women, leaving an abuser does not mean the end of the abuse and family court processes are consistently used as a vehicle

25 <https://www.gov.uk/guidance/civil-legal-aid-means-testing>

for post-separation abuse (Kelly et al, 2014, Women's Aid, 2016). Abusers often initiate court proceedings to continue to exert power and control after the end of the relationship and many women and children find that these proceedings are protracted over long periods for this reason (see literature review by Thiara & Harrison, 2016, Section 6).

A third of the 100 survivors studied for a three-year period within Kelly et al's *Finding the Costs of Freedom* (2016) research experienced post-separation abuse through

divorce proceedings. Perpetrators frequently sought to delay the divorce process in a range of ways including claiming to have lost documentation, refusing to sign papers, not turning up to court, or defending a divorce.

It is also important to recognise that women from religious communities can face further forms of post-separation abuse from separate legal systems. BME women are particularly impacted where there are multiple perpetrators involved (Thiara & Gill, 2012).

“...The threshold for legal aid is so low – I do not know what people like me are supposed to do. The question of where my children should live and how much and what kind of contact they have with their abusive father is vitally important and I would like legal support and do not want to have to fight the legal battles by myself.”

(Survivor responding to the Survivor Voice Survey 2018)

## 4.2 The work of specialist domestic abuse support services

### Legal support and advice

Advocacy and support around the legal process is one important way in which services can help women. Many women are not eligible for legal aid and for those who are the application process can be daunting. Legal aid reforms, brought into force through the Legal Aid, Sentencing and Punishment of Offenders (LASPO) Act 2012, have led to a rise in litigants in person (LiPs) (NAO, 2014 and Garton Grimwood, G., 2016). As a result more women are forced to face cross-examination by their unrepresented former partner and/or having to cross-examine them in turn. A recent report by Women's Aid and Queen Mary's University London found that 24% of respondents to an online survey<sup>26</sup> had been

cross-examined by the perpetrator (Birchall & Choudhry, 2018). The work of services in supporting survivors through this process is vital.

“...Eligibility threshold for legal aid is very tight. There are numerous women who have no option but to represent themselves as their savings are required to cover costs to move into independent housing. Women struggle to convey to the court the abuse they have suffered and to present their opinions, hopes and concerns to the court when making decisions regarding their children.”

(Service responding to Women's Aid Annual Survey 2018)

26 63 respondents answered this question. <https://www.womensaid.org.uk/research-and-publications/domestic-abuse-human-rights-and-the-family-courts/>

## 4.3 Survivor recommendations: legal costs

Over a quarter of survivors said reducing the financial impact of the family courts system would have most reduced the impact of domestic abuse. As we have seen, many women have no option but to engage with legal proceedings, whether this relates to divorce, child contact or retrieving money owed by the abuser. For many this means legal fees and costs they cannot afford – including the cost of professional legal support. At the time of writing, the Ministry of Justice are undertaking a post-implementation review of LASPO which aims to carry out an evidence based assessment of the impact of policies implemented. This may result in changes before the publication of this report.

The 2018 report *What About My Right Not To Be Abused? Domestic Abuse, Human Rights and the Family Courts* made a number of recommendations to improve the family courts process for survivors of domestic abuse. These included actions to prevent the process being used to perpetrate post-separation abuse such as providing guidance for courts on how to make use of Section 91 of the Children Act 1989 in cases of domestic abuse. This enables them to make an order to prevent further applications by a given party. Respondents to the Survivor Voice Survey also mentioned that the family court process was used as tool to further abuse.

In 2018 the government proposed changes to the divorce system to replace the current requirement to demonstrate a ‘fact’ (often known as a fault or blame) for the irretrievable breakdown of the marriage with a simpler system which just requires the applicant to give the court notice that they want a divorce

because the marriage has irretrievably broken down. Recommendations to reduce the financial impact of the family courts system for survivors fell into two main categories (again, some women mentioned more than one).

### Fairer access to legal aid meaning women could afford legal representation, advice and advocacy

“Being able to access legal aid would have hugely reduced the financial impact and stress.”

“To have access to legal aid regardless of salary if you can prove you have no savings.”

“The government has to improve survivors’ access to legal advice.”

“Free legal advice drop-in centres.”

“Free legal help/advocacy and where to find it!”

“Put more legal support out there.”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Continued monitoring of whether the legal aid domestic violence gateway works in practice for survivors by the legal aid agency and ministry for justice.
- ▶ A government review of how the LAA calculates capital and income for women to begin the process of improving this situation for survivors and ensuring that means testing takes into account the impact of economic abuse.

### **Reduce the ability of abusers to use the family courts system as a tool to continue control, including economic abuse**

“The family court recognising and acknowledging the abuse and therefore stopping the constant hearings over years and years.”

“Make divorce and separation less grim for victims and children where abuse is involved.”

“Stop continued abuse through family courts.”

“... take the fear out of family court, which I will soon be facing. Understanding of survivors rather than blame.”

(Survivors responding to the Survivor Voice Survey 2018)

### **Recommendations**

- ▶ Proposed changes to the divorce system, if implemented would help to reduce the ability of abusers to use the court process as an opportunity for control and hopefully be beneficial for survivors.
- ▶ Make changes to ensure a family court system which does not further exacerbate economic abuse. In January 2019 the government pledged to take forward measures to improve the process including the prohibition of direct cross examination of a victim by their abuser in the family court system (at the time of writing this measure is set out in the draft bill) and measures to ensure victim safety and accessibility (HM Government, 2019).

# Section 5:

## Employment

### 5.1 Survivors' experiences

#### Employment sabotage<sup>27</sup>

- ▶ 18.1% (13) said their partner prevented them from having paid employment.
- ▶ 33.3% (24) said their partner was abusive towards them while at work or college (e.g. stalking/sabotaging/sending abusive messages).

(Survivor Voice Survey 2018)

As with household income, it is important that we look at employment status with an awareness of the impact of domestic abuse, and of economic abuse in particular. An abusive partner can limit a woman's access to economic resources or ability to improve her economic position by controlling her access to employment, education and training. This is known as employment sabotage. It can include behaviours such as preventing her from working or accessing education and training, or sabotaging her work or educational opportunities by means such as stalking, not allowing her access to money for clothes or travel costs and sending abusive messages to her at her place of work or education (Howard & Skipp, 2015).

A third of respondents to our survey said their partner was abusive to them while they

were at their place of work or at college. Almost two-fifths (13) of respondents said they were prevented from having paid employment and one twelfth (six) said their partner had forced them to give up training, education or voluntary work experience. Respondents described their experiences of being harassed at work or the abuser refusing to take responsibility for children while she worked. One respondent said that she had to give up work as this would have meant working in the evening when her husband was home and she "...was afraid that he would be abusive to the kids while I was away..."

Sabotage wasn't limited to the workplace. One survivor who worked from home told how "...he expected me to be available for sex whenever he wanted..." and two respondents talked about being beaten when they tried to study.

“... He beat me when I studied. I studied nevertheless... got a lot of beatings on my head when I did my degree. I wrote my assignments under serious beatings and endless hours of his shouting and name-calling. I still did it.”

.....  
<sup>27</sup> *Unequal, Trapped & Controlled* (Howard & Skipp, 2015) uses this as one of three categories (economic control, economic exploitation and employment sabotage) to explore the impact of economic abuse. These are adapted from US literature around the scale of domestic abuse (Stylianou et al, 2013).

“My partner would text me constantly [at work], asking who I was talking to, he would upset me on the way to work every day. If the children were ill, he refused to look after them even though he was not in work, he would ring my phone at work shouting at me, which other colleagues could hear...”

(Survivors responding to the Survivor Voice Survey 2018)

## Long-term impact on employment status

- ▶ 40.3% (29) of all respondents felt that their long-term employment prospects/earnings are worse because of the abuse.
- ▶ 56.1% (32) of our sample who had left a relationship with an abuser (57) felt that the abuse had impacted their ability to work.

(Survivor Voice Survey 2018)

For some women who have experienced domestic abuse it is important to prioritise recovery and they may not return to the workplace immediately. The serious and long-term physical and psychological effect of domestic abuse also creates severe barriers to work for some survivors. If a survivor escapes, particularly to a refuge, the need to protect her identity often means she cannot safely continue working because the perpetrator would find her. Women in refuge are generally unable to work for the short transitional period of their refuge stay, due to numerous safety, health and practical issues.

Domestic abuse can have a lasting negative impact on a woman's economic capacity,

including her long-term employment prospects (Lindhorst et al, 2007). It is estimated that around one in five victims of domestic abuse in the UK have to take time off work because of the abuse (TUC, 2014, citing Walby & Allen, 2004). “The economic and social costs of domestic abuse”, published by the Home Office in January 2019 estimates the total cost of lost output (time off work and reduced productivity) due to domestic abuse to be £14,098m during the year ended March 2017 (Oliver et al, 2019).

Over half of the respondents to our survey who had left the abuser felt their ability to work after leaving the relationship had been affected as a result of the abuse, and two-fifths of all respondents<sup>28</sup> felt that their long-term earning potential was negatively affected. Respondents talked about a variety of experiences: nine had lost their job as a result of leaving the relationship and eight had experienced abuse at work or education after leaving. For the women still in the relationship, eight said that they currently felt unable to work because of the abuse. There are a number of measures employers can take to improve the situation for women who have experienced domestic abuse, such as allowing them time off and having a robust domestic abuse policy in place (TUC, 2014).

Some respondents said that their self-confidence and mental health were so adversely affected by the abuse that their employment prospects were diminished. One survivor responding to the Survivor Voice Survey noted, “... I feel unable to push myself for promotion as I feel worthless, and have no confidence.” Another wrote, “...I believe the abuse affected my memory and concentration which had an effect on my ability to work and badly affected my confidence.” Some were out of work for a long time during the relationship or unable to complete training qualifications, which

28 57 women who had left the abuser and 15 who were still in the relationship.

in turn reduced their earning potential. Some felt they had no choice but to leave their careers, either due to the stress they experienced or because the abuser forced

them to. One survivor wrote, “I was working in a great professional job before I met him, within a year I had to leave through hyper stress/anxiety...”

“...The time dealing with all the problems, the agencies, professionals etc impacts ability to hold down a job. The emotional impact of this on ability to perform at work also. The needs of children who have experienced this and the need to provide stability for them impact earnings.”

(Survivor responding to the Survivor Voice Survey 2018)

## 5.2 The work of specialist domestic abuse support services

### Employability skills

- ▶ 72.4% (97) of responding service providers supported survivors to develop employability skills (including access to training, help with job applications, helping develop interview skills).
- ▶ 68.7% (92) supported survivors to remain in paid employment (Women’s Aid Annual Survey 2018).

In addition to providing support and advice to service users, services mention working directly with employers to raise awareness of domestic abuse and liaising with them on behalf of service users to help them stay in employment, for example negotiating changes to working hours. We have seen that a third of respondents experienced their partner being abusive towards them while at work/education and that this can continue after the relationship ended. Support from services often includes advice on safety planning or advocacy work, for example

liaising with the court to ensure job locations are not named on non-molestation orders to try to prevent the perpetrator abusing the survivor at work. There are other safety implications for survivors who continue in the same employment after leaving the relationship. This may be the only way the perpetrator knows to find her, and he may follow her back to her new home or refuge from her workplace or harm her at work.

### Accessing support

Some respondents felt that being in employment had worked against them when it came to accessing support, either because professionals in the agencies women tried to make contact with appeared to think that they must be financially secure so not in need of support or because they found practical difficulties accessing support while working. Some women in employment may need to access support outside of working hours, as one respondent explained: “... if

you work full time it is impossible to access support groups and so you are more at risk of going back to the abuser.” Some services also spoke about the challenges of providing support services which work for women in employment and Women’s Aid know this is something support services struggle to offer with dwindling resources (Women’s Aid, 2018A).

There are specific challenges for women in employment if they need to access refuge support. This can be because women often have to leave a job, which may be important to them, in order to move significant distances to refuge for their safety. Covering the cost of refuge can also be difficult for women in employment if they are not eligible for housing benefit or other economic support.

“As a professional, I feel I was left to ‘get on with it’.”

“I think that because I had a job and I was still able to go to work the council thought I was financially secure even though I could prove that this was not the case as I am on a low income. I think this is why I was not classed as a priority. When I refused to leave my job and claim benefits the council told me I would have to seek private accommodation which I struggle to afford....”

(Survivors responding to the Survivor Voice Survey 2018)

## 5.3 Survivor recommendations: employment

Financial independence is key for survivors if they want to leave the perpetrator and move on. As we have seen, women have found maintaining employment difficult or found their long-term employment prospects impacted by the abuse. For many women time away from work is necessary to manage their own safety and to find time to heal from the trauma of the abuse. Initiatives such as the Employers Initiative on Domestic Abuse (EIDA)<sup>29</sup> are working, through programmes such as Everyone’s

Business<sup>30</sup> to promote awareness of domestic abuse with employers and provide them with tools to recognise domestic abuse and work with employees who experience it.

Recommendations on improving the situation for survivors fell into three main categories (again some women mentioned more than one). These are explored on the next page.

29 <https://eida.org.uk/about/>

30 <https://www.hestia.org/everyonesbusiness>

- **Support around maintaining employment**
- **Support to improve employment prospects**
- **Improved access to support for women in employment**

“All I want to do is work and support my child but everything is stacked up against you without help and advice.”

“Work with employers so the victim can recover but not be any worse off financially.”

“Training for free to increase your income and job prospects.”

“Put more money into schemes to help victims improve their income through work to become financially self-supporting and financially able to support their children, whatever that takes.”

“The threshold for qualifying [for legal aid] is appallingly low and not an incentive for women to try and get work.”

“Provide real financial and emotional support so women have the option to get out, and survive after getting out. This should be open to ALL women and not just women on benefits.”

(Survivors responding to the Survivor Voice Survey 2018)

## Recommendations

- ▶ Create a legal obligation for a period of paid leave for domestic abuse survivors. Women’s Aid is working with the Employers’ Initiative on Domestic Abuse to improve the employment response and call for legislative action. The Philippines, a number of states in the United States and, most recently, New Zealand have all passed laws requiring employers to provide paid leave to victims of domestic abuse. The domestic abuse bill offers an opportunity to place requirements on employers to provide survivors with a period of paid leave.
- ▶ Gather learning from targeted employability programmes for survivors, such as the Route 66 programme run by Swindon Women’s Aid<sup>31</sup> to create greater consistency of access to this kind of support.
- ▶ The continuing development by MHCLG of a new funding model for refuges is an opportunity to work with Women’s Aid and other experts to ensure that women who are not entitled to benefits due to their employment status can still access refuge.

31 <http://www.swindonwomensaid.org/about-us/job-vacancies/swa-route-66-programme-volunteer-mentors-required>

# Section 6:

## Housing

### 6.1 Survivors' experiences

#### Housing need

- ▶ 33.3% (19) of respondents had to give up their home as a result of the abuse or leaving the relationship.

(Survivor Voice Survey 2018)

The *Survival and Beyond* report showed that 33.4% of women using community-based services during the Week to Count and 90.5% of women using refuge services on the Day to Count had housing related needs (Women's Aid, 2018A). Women entering a refuge do so because it is not safe to remain in their own home. It is often a woman's last chance for safety after they have exhausted all other options and it is simply no longer safe for them to stay where they are. One respondent talked about the harassment she received from the perpetrator who did not abide by his bail conditions. She added, "...I was in extreme danger because the perpetrator knew where I lived..."

Figures released by Women's Aid in January 2019 (Women's Aid, 2019) showed that an estimated 12,034 women were supported by refuge services in 2017-18 having fled their home to escape abuse. A third of respondents to the Survivor Voice Survey had to give up their home as a result of the abuse and nine found themselves homeless as a result of leaving. Figures from MHCLG

show that one in ten homeless applications made during 2017-18 were due to domestic abuse (Oliver et al, 2019). Caseworkers in the Women's Aid No Woman Turned Away project (funded by MHCLG) work with women who are struggling to find refuge space. Nearly half of the women helped (45.8%, 121) by these caseworkers in January 2017 - January 2018 had been 'sofa surfing' while waiting for a refuge space (staying temporarily on the sofas of family, friends or acquaintances). Just over a tenth (11.7%, 31) had spent time sleeping rough, including sleeping in spaces that are open 24 hours a day, such as a railway station, and sleeping in a car (Women's Aid, 2018B).

“My health condition was worsened by the abuse and the stress of leaving. And I had to give up half my savings to my abuser to get free. This caused me to lose my job and become homeless.”

“I am homeless and in a very insecure place with two children”

(Survivor responding to the Survivor Voice Survey 2018)

## Support networks

Friends and family provide an important support network for survivors leaving a relationship. Data collected through Routes to Support from London refugees<sup>32</sup> tell us the importance of these support networks when it comes to housing. Over the six-month period October 2017 to March 2018, 25.1% (157) of women placed in London refuges had previously been living with friends or family, more than any other type of housing. Six respondents to our survey said that they had lived with family after leaving the relationship. Those without support networks can find themselves relying on credit to find housing, or at risk of finding themselves in potentially exploitative or unsafe situations such as 'sex-for-rent' exploitation and sofa surfing. One woman supported by the No Woman Turned Away caseworkers at Women's Aid had been sexually assaulted while sofa surfing in the period she was waiting for refuge space to become available (Women's Aid, 2017).

“I am living in my parents' loft with my children. I wouldn't have survived without their help.”

“...I had to pay six months of rent in advance. My heart sank. I used the little savings that I had and took money from my credit cards.”

(Survivors responding to the Survivor Voice Survey 2018)

## Housing status

Home ownership was lower amongst respondents after leaving the relationship compared to while they had been experiencing abuse. While 40.4% (23) of these women<sup>33</sup> said they lived in a home that they owned solely or with their partner during the relationship, this fell to 29.8% (17) after they had left the relationship. Nine respondents said that their former partner had used a jointly owned property to continue controlling them by refusing to allow a sale to take place. Eight respondents reported having lost a secure tenancy as a result of leaving the relationship.

Respondents were most likely to rent privately after leaving the relationship: 35.1% (20) compared to 22.8% (13) doing so during the relationship. Finding somewhere to live in the private sector can be difficult for survivors in the context of the wider housing stock shortage across England (Wilson & Barton, 2018), with soaring rents and high demand.

Many of our respondents described leaving the relationship with nothing, something also described by service providers answering the Women's Aid Annual Survey 2018. As one Survivor Voice Survey respondent explains, she was left “...penniless and had to rebuild my future from scratch”. Under such circumstances finding rent and deposits can be a challenge. A 2018 report by the Joseph Rowntree Foundation showed that rents are the equivalent of over a third of local pay in half of all English districts (JRF Analysis Unit, Feb 2018). Respondents to our survey talked about the high cost of rents, with one saying, “I pay so much rent now that I cannot afford anything.” This makes safety nets such as welfare, savings and family support all the more important.

32 As part of the Pan London Domestic and Sexual Violence Helplines and Data Collection Project funded by London Councils. This data was collected October 2017 onwards.

33 57 women who had left the relationship.

A further concern for survivors pushed into an expensive rental market with limited economic resources is the quality of housing they can afford. Nine of the respondents to our survey said that they had been forced to live in housing which was not adequate for their needs or those of their children as a result of leaving the abuser. One talked about having to "...pay legal fees to protect my child, to sell the house, to pay the mortgage for a house I couldn't live in, rent for a house totally unsuitable for a disabled child." A report by the University of York Centre for Housing Policy found that between one in three properties at the bottom end of rental market and one in five at the top end were classed as 'non-decent' against the government's decent homes standard (Rugg & Rhodes, 2018).

## Housing and welfare

Many barriers to finding housing stem from the restrictions of the welfare system and the trials of navigating what can be a very complicated process (see **Section 3.0** for further discussion). As one respondent explains, the lack of housing for people receiving welfare benefits creates a challenge in itself:

“...I face a lifetime of insecure housing and homelessness hanging over me (I was saving for a deposit to buy a home when I met partner).”

(Survivor responding to the Survivor Voice Survey 2018)

**Table 6.1-1: Housing status of women before and after leaving**

Housing status	During	%	After	%
I live/d with family	0	0.0%	6	10.5%
I own/ed my home jointly with a partner	16	28.1%	8	14.0%
I own/ed my own home	7	12.3%	9	15.8%
My partner own/ed my home	3	5.3%	0	0.0%
I live/d in social housing	8	14.0%	9	15.8%
I rent/ed privately	13	22.8%	20	35.1%
Other/not specified	10	17.5%	5	8.8%
<b>Sample size</b>	<b>57</b>		<b>57</b>	

## 6.2 The work of specialist domestic abuse support services

A key aspect of supporting survivors with their housing needs is working with them to ensure their housing options are maximised: this may be through liaising with housing benefit/universal credit officers and assisting with applications for dual housing benefit (to cover the refuge and previous home for a short period). The majority of refuge services (78.6%) offer a resettlement support service for women. These services support women to secure move-on accommodation and provide emotional and practical support to them as they settle into their new home.

Survivors can continue to be at risk from abusers in their own homes after leaving the relationship. The Femicide Census found that in 2017, 55% of women killed

by their ex-partner or ex-spouse during the year were killed within the first month of separation, and 87% in the first year (Femicide Census, 2018). A vital part of the support that services provide to survivors around housing is to ensure they have safety plans in place post-separation.

Survivors talk about needing access to a range of housing options and this is mirrored in the growing awareness within the housing sector of the importance of a 'whole housing approach to domestic abuse'<sup>34</sup>. A 'whole housing approach' encapsulates all areas of housing, including the private rental sector, social landlords, refuges and housing options for perpetrators.

## 6.3 Survivor recommendations

Housing was an important consideration for many respondents to the Survivor Voice Survey and respondents felt that emergency accommodation, being rehoused or access

to affordable housing would have most reduced the financial impact of domestic abuse. Their recommendations are outlined on the following page.

.....

34 The conceptualisation of the whole housing approach to responding domestic abuse has led by DAHA in collaboration with a range of specialist domestic abuse and housing partners, including Women's Aid. The whole housing approach will be piloted, through MHCLG funding in the tri-borough area of London and in Cambridge.

“Having support when I moved, time, and help in the moving.”

“If it was easier to find affordable private rents.”

“If my ex had been made to leave the home...”

“... to be rehoused so I could leave my abuser rather than go through the emotional hardship of getting him to collect his things from the flat, a place I don't wish to be anymore.”

“Social housing - including for women without children, and also make private renting more secure. Also ensure refuges are funded properly.”

“Fast access to affordable secure housing.”

“Provide affordable housing, support with housing needs for fleeing women, no matter of income or whether they have kids or not.”

(Survivors responding to the Survivor Voice Survey 2018)

### Recommendations

- ▶ Ensure priority need legislation protects survivors of domestic abuse: by ensuring individuals fleeing domestic abuse are automatically assumed to be in priority need and removing the postcode lottery around survivors being assessed as ‘vulnerable’.
- ▶ Continue the development of a ‘whole housing approach to tackling domestic abuse which ensures access to a full suite of housing options, availability of suitable move-on accommodation, and incentives for agencies and organisations to work together more collaboratively.
- ▶ Any existing or future policies on homelessness reduction should be assessed to ensure that are inclusive of women experiencing domestic abuse. For example to ensure that transitional housing is appropriate to the needs and circumstances of survivors.

# Section 7:

## Conclusion

What single thing do you think the government could do for survivors of domestic abuse?

**“Listen and believe them.”**

The economics of abuse are complex and cross many areas of a survivor's life including housing, employment and meeting their (or their children's) essential needs. Domestic abuse, emotional, physical and economic, has a long lasting impact on a woman's economic resources and vice versa. Economic abuse can extend the control a perpetrator has over their victim, and limit the economic choices and resources available to her.

### Access to income

Regardless of the income coming into the household, survivors are often denied access to any economic resources. This means we see a very real gap between a woman's income on paper and in practice which poses challenges to recovery and finding the funds to move on. For example, many women need to use the legal system when leaving the abuser and found they were not eligible for legal aid as their resources on paper did not meet the means tested threshold, even though they did not have access to these resources in practice. With the high cost of legal fees, and abusers taking advantage of the family courts system to prolong economic abuse, this is a very real challenge for survivors.

### Welfare – slipping through the safety net

Many women with no economic resources find themselves needing to rely on the safety net provided by the welfare system. This may be during the process of leaving the abuser or the period following this, giving them time to make longer-term plans and rebuild their lives. However, survivors have expressed concern about how long it takes for state benefit applications to be processed at a time when they need them the most and some are still slipping through this net.

Survivors also talked about the impact welfare reforms had on their ability to find housing, both when it comes to leaving the abuser and also in moving on from refuge accommodation. The introduction of the benefit cap means housing benefit may not always cover the cost of move-on accommodation and women may be left living in refuge beyond the point at which they are ready to leave.

## Long-term impact

We have also seen the long-term impact domestic abuse can have on survivors' employment prospects, with respondents reporting reduced confidence and trauma affecting their ability to work. For others, years out of the workplace limited their economic independence still further, some having been unable to work or access training/education due to the abuse. There may be missed opportunities for employers to play a role in supporting survivors and helping them to rebuild their lives.

## Specialist support

Specialist domestic abuse support services play an important part in the recovery process for many survivors of domestic abuse, as we saw in *Survival and Beyond: The Domestic Abuse Report 2017* (Women's Aid, 2018A). Where a survivor does not have economic resources and support networks available to her, these services become even more important. We have seen in this report that services are supporting women's economic needs through advice, advocacy and practical assistance, such as referring them to food banks or providing supplies to women who have fled without essential items or the money to afford them.

## Penalised for leaving

For survivors with scarce economic resources, whatever the reason, this lack of access to funds can make it difficult to leave the abuser or prevent them from leaving entirely. If they do leave it can have an impact for years to come. After leaving the relationship, women find themselves facing multiple economic challenges at a time when they should be addressing and recovering from the trauma they have experienced. No woman should be penalised for leaving an abuser, yet we have seen in this report that women and children are facing financial hardship after leaving the relationship.

Women's Aid welcome the growing awareness of economic abuse amongst policy makers. At the time of writing, the government is proposing in its draft domestic abuse bill to include economic abuse in a new statutory definition of domestic abuse. However, there are still gaps in understanding of the full impact of the economics of abuse. As this report has shown, there are still missed opportunities to support survivors to move forward, regain control of their economic resources and improve their prospects for the future.



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