

# Chapter 01:

## Introduction to the DAME Guidance

### 1.1 How this Guidance came about

This Guidance for professionals supporting survivors with financial issues has developed out of the Domestic Abuse, Money and Education project (DAME), a three year project undertaken by Women's Aid Federation of England (Women's Aid) and Money Advice Plus Services (MAPS) working in partnership, and funded by the Nationwide Foundation.

Research and practical experience provides conclusive evidence that living with domestic violence and abuse often has a direct impact on the financial circumstances of the victim/survivor and her children (see Chapter 2). We set up this project because we believed that existing money and debt advice services often lacked knowledge of the particular financial difficulties survivors of abuse might face. For example, they might have limited awareness of the importance of ensuring that advice and interventions do not increase the risk of further violence; and they might fail to understand the ways in which an abuser might coerce the victim/survivor<sup>1</sup> into taking on expenditure and levels of debt that

she herself would not have chosen to do – and might therefore implicitly blame her for the situation in which she now finds herself. We believed that a dedicated service would be able to respond holistically to all the survivor's needs, and that the specialist knowledge and services for responding to domestic abuse offered by Women's Aid would complement the money and debt advice service provided by MAPS advisors.

Within the DAME project, we therefore set up a dedicated national money and debt advice telephone service (run by MAPS) to support survivors and help them in overcoming the financial impact of domestic abuse. At the same time, Women's Aid provided training and specialist support to the advisors, and carried out action research into survivors' financial advice needs. This action research has influenced the content of this Guidance. The report on the findings from the action research will be available at on the Women's Aid website from Autumn 2012: [www.womensaid.org.uk](http://www.womensaid.org.uk)

### 1.2 The aims of the DAME Guidance

We are aware that a number of different advice packs for those experiencing money and debt problems are already available – some of which will be referenced at appropriate points, and will be listed in the Resources section in Chapter

12. This Guidance inevitably covers some of the same general issues. However, our aim throughout is to give specialist advice within the context of domestic and sexual violence<sup>2</sup>, including potential risks to survivors' safety.

<sup>1</sup>The terms 'victim' and 'survivor' are both used interchangeably within this Guidance, depending on the context. 'Survivor' is, however, preferred as it emphasises an active, resourceful, and creative response to the abuse, in contrast to 'victim', which is more passive but may refer to a particular point in time or experience.

<sup>2</sup>In this document, sexual violence is referred to as a key part of domestic abuse and included within the context of intimate and family relationships, only.

The aims of this Guidance are therefore to:

- promote understanding of the **particular financial issues facing victims/survivors of domestic and sexual violence and abuse**;
- provide basic knowledge of the ways to address financial issues, with **particular attention to safety**: i.e. not putting survivors at increased risk;
- help those working in survivor support services to **develop the confidence** to respond appropriately to victims who have money problems, and to **know when to refer them on to specialist advice services**;

- provide **practical tools** to support agencies working with survivors, and the survivors themselves.

The information provided within this Guidance was correct at the time of writing. However, legislation and practice in these fields is subject to change, and we recommend that you always check the current position. Chapter 12 gives a number of websites and contact details of specialist organisations which you could consult for additional information, and to ensure that you have the most up to date information available.

### 1.3 Who is this Guidance for?

This Guidance is primarily aimed at those supporting victims and survivors of domestic and/or sexual violence, including those working in domestic and sexual violence or money advice agencies. We know that staff in these agencies will have different levels of expertise and knowledge, both about domestic abuse and about financial issues, so we have tried to include information which is accessible for all.

The Guidance aims to provide a step by step guide on how to assist survivors with financial issues and debt. It is not intended as a substitute for professional money and debt advice, (which is a specialist area), but provides a general overview of the issues.

Whenever possible, survivors should be supported to make informed choices and decisions for themselves. Enabling the survivor to find her own solutions will help

to empower her: ideally those supporting her should outline the various options available, and the implications of each, and point her towards specialist help when that is necessary. (Links to appropriate agencies are provided in each section where relevant, and a full list is given in Chapter 12). We recognise, however, that some women will have been traumatised by their experiences and may need more support, at least for a time, until they feel more able to deal with the financial and other issues that they are facing.

Given that, on average, two women every week are killed by a current or former partner; and a further number by other family members<sup>3</sup>, the central concern for everyone supporting survivors, and one of the first issues to consider, has to be the safety of the victim. For a discussion of points to consider in managing risks and maximising safety, see Chapters 3 and 4.

<sup>3</sup>For the most recent figures see Smith, et al., (ed.) (2011)

## I.4 How to use the DAME Guidance

This Guidance is divided into two main parts.

### **Part 1: Domestic Abuse and Money Education: Developing effective responses**

In this part we provide information to help advisors to understand how domestic abuse and financial abuse interrelate, the kinds of finance issues with which they might need support, and the implications for safe and appropriate practice. Information is given on money advice issues and processes to enable professionals to give a helpful initial response, and to identify where additional expert support is needed.

**Part 2: Domestic Abuse and Money Education: Resources and information to support effective practice.** In the second part we give more detailed information about the survivor's rights and options which could impact on her financial situation. Information is also given on the other

sources of support and advice for survivors and those supporting them. The Bibliography includes a number of useful publications, including all publications referred to in the text.

Throughout the Guidance, we will be including some direct quotes and examples from those who have contacted the DAME advice line, to illustrate the kinds of issues that survivors face and for which they might seek help. All names given are pseudonyms, and we have not included details which would allow anyone to be identified.

This Guidance is free to download (in parts or as a whole) from [www.womensaid.org.uk](http://www.womensaid.org.uk). Each of the sections can be downloaded and printed separately, including summaries and suggested templates of letters, etc., which can be given to and used by the survivor, with or without support from an agency.

## I.5 When and where to go for additional help

This Guidance gives basic information and links to additional sources of help. It is not a definitive guide, but is aimed to highlight the main points to be considered, and some of the options available. Both money advice, and support to those experiencing domestic abuse are specialist areas, and it is very important to ensure that anyone giving information – either on money issues or on domestic violence – knows their limitations, and refers the client on to sources of specialist support when that is needed. In particular, those without accredited training in financial advice should not take on more than they are qualified to deal with; and there are some issues – such as applying for a Debt Relief Order (DRO) or bankruptcy – which will always require input from specialist money and debt advisors<sup>4</sup>. In such cases, clients should be referred or signposted to one or

more of the agencies listed in Chapter 12. See also Chapter 6 on dealing with debts.

Other issues – such as the division of assets, including the family home, after separation – will require the services of a solicitor with experience both in family law and domestic abuse issues (however, limited availability and restrictions on legal aid may reduce the options here). See Chapter 7 for more information.

Also, many of the things referred to here change frequently – for example, at the time of writing this Guidance, state welfare benefits and eligibility criteria for legal aid are both under review, and proposals for change are being considered by Parliament. Other options – e.g. for dealing with debt – may also change; and legislation is constantly being added to and modified.

<sup>4</sup>In the case of DROs, the advisor also has to be DRO authorised.

As far as is possible and practicable, and bearing in mind the above caveats, survivors should be provided with information and options, and signposted towards other services when

appropriate. Helping them to help themselves – and to realise they can do so – is both empowering and enables the survivor to begin to overcome the effects of abuse.

## **1.6 Summary**

- This Guidance aims to promote understanding of the particular financial issues facing victims/survivors of domestic and sexual violence and abuse.
- It is primarily aimed at those supporting victims and survivors, and provides practical tools to help them in advising on financial issues.
- Some issues, however, should always be referred to money advice specialists. Where this applies, links to appropriate agencies will be provided.
- A central concern – and the first issue to consider - is the safety of the victim/survivor.