

# Chapter 03:

## Supporting survivors with financial issues: The approach

### 3.1 Introduction

This chapter follows on from the discussion in Chapter 2 about the impact of domestic abuse on financial well-being, and introduces some of the issues that need to be taken into consideration when advising a survivor of domestic abuse. These include:

- an emphasis on safety at all times;
- the importance of a non-judgmental approach;
- a discussion of some particular financial difficulties she may be facing, including those that result directly from separation from the abuser.

### 3.2 Safety issues

Whatever your role in supporting the survivor, the central concern, and one of the first issues you need to consider is the survivor's safety. When she first contacts you, it is essential that you undertake an initial assessment of her current risks, including a check on **how you can contact her safely** in future. This is particularly important if the survivor is still with her abuser, or has recently left, as this is the time when she is most at risk of serious harm.

Risks may be assessed using a standard risk assessment tool. Ideally you should have been trained in the use of whichever risk assessment you are using, as risk assessment involves much more than checking a list of indicators. For one example of a widely used risk assessment tool, see the DASH risk checklist<sup>29</sup>.

You could also help the survivor to create a safety plan: refer to the Women's Aid Survivor's Handbook, available on the Women's Aid website.

If she is still in contact with her abuser, it may be difficult or impossible for her to follow up

on information or suggestions for improving her financial situation. Some actions might place her at greater risk; and/or the perpetrator may undermine her attempts to take control of payments, or use it as an excuse to abuse her further. If the abuser suspects she has sought advice, this could increase the risk to her, so it is particularly important that advisors keep to the agreed methods of contact.

*Our new referral form specifically asks questions on safety issues around contacting the client. .... We ask for any particular safety issues, risk assessment, reason for referral, best times to call, any special needs to be aware of and any other relevant information. The more information we can receive at referral stage, the better, as it helps to identify at the beginning where the client is living and current risk level. This is VERY important to establish before contacting the client so as not to put her at risk. If a male answers the phone we make up a different name and say we have the wrong number. DAME Advisor*

<sup>29</sup> Domestic Abuse, Stalking and Honour Based Violence (DASH) (2009) Risk Identification, Assessment and Management Model. See <http://www.dashriskchecklist.co.uk/index.php?page=v-dash-for-victims>

*If the client is still living with the perpetrator or she does not want other members of the household to know about any financial problems, we may not be able to write to the client; we will always ask about preferred and suitable methods of contact. In some instances we can only ever call their mobile. Some clients prefer a password system, especially if it is likely that another household member could answer their phone. In some cases, a standard phrase such as “I do not want to buy a mobile phone” will be used if they are unable to talk at that moment. DAME Advisor*

If the survivor uses a computer for any reason, including accessing sources of help, you should also talk to her about safe ways of covering her tracks as far as possible. If the perpetrator has access to her computer (or she is using a shared computer), she should ideally not use a computer at home,

but could go to a public library or internet café, or use the internet at a friend’s house or at work. Use of social networking sites may pose particular dangers; some perpetrators use sites such as Facebook to track their former partners, stalk and abuse them; and also sometimes deliberately provoke others within the online community to attack her; criticise her relatives and friends, discredit her, post material in her name, and so on<sup>30</sup>. For suggestions about safer use of computers and other technology, you could download the free guide from Women’s Aid’s website - *Digital stalking: a guide to technology risks for victims*<sup>31</sup>

It may also be impossible, or dangerous, for a survivor of abuse to use any of her existing bank or credit for cards once she has left: see Chapter 5 for more information on banking. There are further points about safety while planning to leave and after leaving the perpetrator in Chapter 4.

### 3.3 Taking a non-judgmental approach

It is obviously important that anyone advising clients with money and debt issues is non-judgmental as – apart from any humanitarian considerations – that will facilitate fuller disclosure. For survivors of domestic abuse, this is particularly crucial, as they will not only be dealing with the effects of the abuse itself (see Chapter 2) but they may have been forced by the perpetrator into situations which they would otherwise have been able to avoid.

Advisors should therefore have a full understanding of how domestic abuse and financial issues are inter-related. Those working for a domestic or sexual abuse support service will already have some knowledge of the survivor’s history of abuse, and will probably be aware that she might not have felt able to refuse or even to question or discuss her partner’s requests. For example, the abuser might have –

- persuaded her to sign credit agreements against her better judgment;
- coerced her into claiming state benefits fraudulently;
- given her limited (or no) knowledge of his income and financial arrangements;
- told her he was making payments for rent, mortgage, loans, utility bills, and not doing so, so that arrears were built up without her knowledge;
- deprived her of any access to money of her own.

Following on from this, a woman who had no access to her own money might have felt forced into unwise, dishonest or criminal behaviour in order to provide necessities for herself and her children. In other cases, chaotic living arrangements, the use of substances,

<sup>30</sup> For example, see the Echo Pilot Project being undertaken at the University of Bedfordshire: Maple, et al. 2011); [www.homeoffice.gov.uk/publications/crime/presentations-stalking/impact-of-cyberstalking](http://www.homeoffice.gov.uk/publications/crime/presentations-stalking/impact-of-cyberstalking)

<sup>31</sup> See [www.womensaid.org.uk/page.asp?section=0001000100280003&sectionTitle=Digital+stalking](http://www.womensaid.org.uk/page.asp?section=0001000100280003&sectionTitle=Digital+stalking)

erratic spending or other forms of self-harm might be her only way of coping with the trauma and aftermath of abuse.

Financial abuse compounds the general financial problems associated with domestic abuse, and is likely to make it much harder for the victim to plan effectively in order to escape. Those women who have been persuaded or coerced into spending more than they can afford may often begin to doubt their own judgment on money matters. Others, who have not had control of their own bank account, earnings or welfare benefits for some time might lack confidence in their ability to manage their finances at all. The upheaval and trauma of dealing with the abuse can also have an impact

*Basically, I was in a refuge and all of that and trying to deal with debt was really hard on top of everything else. I had lost my job, and at the time my head was all over the place: I didn't know how much money I had coming in, how much going out, so it really helped to put everything in perspective: how much money you can realistically spend, and tackling your debt as well. **Maria***

*I was running my own business and I had a nervous breakdown, I didn't know what to do. I thought I was going to lose my business, lose everything... I thought would lose everything. I couldn't keep the business going with the children, they were taking all my time, they were at home, they weren't at school, and it was just too much. **Selena***

For any woman experiencing domestic abuse, getting free from abuse is a long process: most women seek help from a number of sources, and may leave and return several times before they are able to make the final break. Nor does

leaving provide a complete or immediate end to the abuse: in many cases a survivor and her children could be at greater risk – including risk of homicide - immediately after she has left<sup>32</sup>.

The experience of domestic abuse is likely to have diminished the confidence of the victim, and she will often blame herself for the abuse and the situation in which she now finds herself. It is unhelpful if her sense of low self-worth is reinforced – as it sometimes is – by professionals who appear to lack understanding and empathy, or whom she perceives as patronising; hence it is vital that, in order to assist her in moving forward positively, the professional responds appropriately. She should:

- shows an understanding of the impact of the abuse on the decisions the survivor has made (or been forced to make);
- not judge or blame her for the position she is now in – even if she has taken decisions which appear to be ill-considered or unwise;
- identify and build upon the positive decisions the survivor has made (e.g. to leave her abuser; and to seek help);
- provide clear, user-friendly information about the options available to her now;
- support the survivor to do what she can for herself wherever possible, and understand and assist her when she needs help.

*I found the service friendly, helpful and informative. The encouragement and help from you made me realise I WAS able to cope financially as I had always been told I was incapable of doing and I believed it. I found it empowering and it instilled confidence in me. After 34 years of marriage in which I was constantly told I was not capable of doing finances or many other things, it was quite some feat for your staff to encourage me to believe otherwise... **Pami.***

<sup>32</sup> Lees, S, 2000; Humphreys and Thiara, 2002; Campbell, J., n.d.; Radford, L. and Hester, M, 2007

### 3.4 Understanding the financial issues with which the survivor might need support

It might be that a survivor of domestic violence will have had to leave her home without having time to plan, or to take anything with her. If she has had to make an emergency departure, this will not only mean that she will need to replace essential items (such as clothes and toiletries), often immediately, but might also mean that she does not have any of the paperwork relating to financial matters; and it could be difficult or impossible (for safety reasons) for her to return to retrieve this at a later stage.

After a survivor has finally managed to leave her abuser and has found a safe place for herself and her children to live, there will be many practical and financial concerns for her to deal with. Any family breakdown involves a number of financial issues, relating to division of joint responsibilities and assets. These issues will become much harder (and sometimes impossible) to resolve when one partner is violent or abusive to one or more of the other members of the previously shared family or household group. Survivors might, for example, need support with:

- disentangling their finances from those of their abusers (see Chapter 7);
- dealing with outstanding debts (see Chapter 6);
- establishing an independent income (see Chapters 5).

In particular, the following issues might need to be considered:

- What to do about the family home (see Chapter 7).
- Arrangements for any children – including where they are to live, whether and how to claim child maintenance, and their contact with the abuser (see Chapter 8).

- How to manage other living expenses (see Chapters 4 and 5).
- Whether to arrange re-direction of mail – if it is safe to do so.
- Liability for debt (see Chapter 6).

All these issues can be very complicated. Some of them are likely to need the services of a solicitor, and could involve asking a court to divide shared assets. The key to resolving the financial issues at all, however, is a positive engagement with the survivor and being flexible to her changing needs.

*It can be difficult keeping clients engaged as, not only does this particular client group tend to move around a lot and change telephone numbers frequently, but often, money worries are way down on their list of priorities that need sorting out; obviously safety is their biggest concern. The timing of our help can be problematic as their positions may not be too stable and in a state of flux; for example, they may be in the middle of divorce, ancillary relief, etc., which will impact on the advice we give and the options open to the client. In some circumstances, it may be better to wait until certain aspects are more settled. Consequently, they tend to dip in and out of the service as their circumstances change. However, we have no restrictions on the amount of time we are able to work with a client, which is an advantage to us as we are able to pick the case up where it was left off and the client will continue with the same adviser, allowing for continuity, as we guide the client through the money and debt process and build up a rapport. **DAME Advisor***

## 3.5 Summary

- When advising a survivor of abuse, pay particular concern to her safety before anything else.
- A survivor might sometimes take financial decisions or actions that do not seem sensible, but that perhaps relate to the abuse she is experiencing - do not judge or blame her.
- Leaving an abuser is difficult and could take time.
- Survivors might need support with a number of issues, including disentangling their finances from those of their abusers, dealing with outstanding debts, and establishing an independent income.
- While some of these issues may be common to anyone separating from a partner; there are particular considerations when the client is a survivor of abuse. These will be addressed in subsequent chapters.