

# Chapter 04:

## Supporting survivors with financial issues: Some practical considerations

### 4.1 How this Guidance came about

This chapter focuses on practical and safety issues faced by survivors who are planning to leave, or are starting again after abuse. For those who are still living with their abusers, but wanting to get away, we provide a check list of things to consider beforehand, if they

can do so safely, and what they should plan to take with them. Information is also provided on how survivors can find somewhere safe to stay; and consideration given to some of the steps that might need to be taken to re-establish financial stability.

### 4.2 Planning to leave: important considerations and risks

We acknowledge that survivors will and should prioritise their own and their children's safety when thinking about when and how to leave their abuser (whether in a planned or unplanned way). Prior planning before leaving an abuser is, however, recommended if it is at all possible. The check list below is the ideal, but bear in mind that neither the survivor nor anyone advising her should do **anything to jeopardise her safety**, or cause the perpetrator to suspect that she is planning to leave. Survivors could be referred to The Survivor's Handbook<sup>33</sup> and in particular to the section on "Making a safety plan".

These are some things you might advise her to consider before leaving:

- If the survivor is able to save a bit of money towards an **"escape fund"** or set up a bank account that the abuser is not aware of, this might help her to get away when she decides the time is right, and perhaps also to support herself for a short time.
- It will help later if she is able to get together **important documents** (including financial documents) in advance of leaving – but only if

this can be done without raising the suspicions of the perpetrator:

- Survivors should also consider **changing mobile phones** and/or SIM cards when they leave as these may help locate their whereabouts, as well as enabling abusive calls and texts. A new pay-as-you-go phone is likely to be the safest option, initially.

If possible, it would be helpful if she could take the following with her when she leaves:

- Some form of **identification**, including birth certificates for herself and her children, (and, if relevant, marriage certificate); passports (particularly important if there are any outstanding immigration issues); driving license.
- Records and payment cards relating to any **benefits and tax credits** (including Child Benefit) which she might already be claiming, either individually or jointly with the abuser.
- Any documentation and information **relating to the abuse** – e.g. injunctions and restraining orders, dates and times police were called out, court appearances, hospital appointments.

<sup>33</sup> [www.womensaid.org.uk/domestic-violence-survivors-handbook.asp?section=0001000100080001&itemTitle=The+Survivor%27s+Handbook](http://www.womensaid.org.uk/domestic-violence-survivors-handbook.asp?section=0001000100080001&itemTitle=The+Survivor%27s+Handbook)

- Records of **outstanding debts** for which she may be liable, the payment history, and any enforcement action taken by the creditors.
- **Tenancy** or **mortgage** details.
- **Utility bills** in her name or joint names.
- **Financial records:** e.g. bank statements, cheque book, and credit card statements. However, in order to reduce the risk of being tracked down by her abuser, the survivor should be advised **not to use any pre-existing bank or credit cards** after she has left if at all possible, as details of such use will appear on her bank statements. These might be sent to her previous address or could be accessed online, thus potentially giving the perpetrator details of

her whereabouts (see Chapter 5).

- Record of her **National Insurance number**.
- Details of any relevant **insurance policies**.

If the survivor has fled with nothing, and has no access to money she may be eligible for a Crisis Loan from her local benefits office. She does not have to be claiming any other benefits to apply for this loan, which is intended to help meet expenses arising as a consequence of an emergency or a disaster, and to prevent serious damage or risk to her health or safety. See Chapter 9 on Welfare benefits for more information. She may also be eligible for a travel warrant<sup>34</sup> to enable her to travel to a safe place.

### 4.3 Finding somewhere to stay

The survivor will find it difficult or impossible to deal with any of the matters discussed in later sections if she does not have a safe place to stay, at least for a while. By the time she contacts you, she may already have found somewhere; for example, she may be in refuge accommodation provided by your organisation. However, if she has not yet found safe alternative accommodation, she could find a local domestic violence service by looking at the Women's Aid website<sup>35</sup> or ringing the Freephone 24 hour National Domestic Violence Helpline (run in partnership between Women's Aid and Refuge) on 0808 247 2000.

Alternatively, the local authority housing department has a duty to provide victims of domestic violence with advice about finding somewhere to live (legally, people who are unable

to stay in their homes because of a risk of violence or abuse are considered homeless), and they should also provide temporary accommodation for those regarded as "in priority need". This should include most victims of domestic violence, but certainly those who have dependent children and/or are disabled. See Chapter 10 on Housing issues for further discussion of homelessness rights. You could also consult the *Homelessness Code of Guidance for Local Authorities* (CLG, July 2006) for more information<sup>36</sup>.

Many survivors will be eligible to claim Housing Benefit for emergency accommodation – dependent on their financial circumstances – even if they are already claiming for rent on the property they are leaving (see Chapters 9 and 10 for more information on housing benefit and other accommodation issues).

### 4.4 After the abuse: financial issues involved in starting again

Finding a safe place to stay is the first but not the only practical concern that will need to be dealt with quickly. The survivor might have little or no money for her immediate

needs, and might need to make a claim for welfare benefits for herself and her children as a priority (see Chapter 9). In any case, she will need to take stock of her current financial

<sup>34</sup>This might be available also from her local Social Services Department.

<sup>35</sup>See [www.womensaid.org.uk/azrefuges.asp?section=00010001000800060002&region\\_code=&x=2&y=7](http://www.womensaid.org.uk/azrefuges.asp?section=00010001000800060002&region_code=&x=2&y=7)

<sup>36</sup> See [www.communities.gov.uk/publications/housing/homelessnesscode](http://www.communities.gov.uk/publications/housing/homelessnesscode)

situation: what income (if any) does she have? and what assets (if any) can she access safely?

Once the survivor has maximised her income from all sources, and is clear what her regular incomings and outgoings are likely to be, it is advisable that she sets these out in a budget. This will not only enable her to keep in control of her finances, but is an essential first step towards making decisions about the future, and will be a pre-requisite before any advice can be given regarding sorting out any debts she might have; for example, whether she should consider making token offers to her creditors, or going for a debt management plan, a debt relief order, or bankruptcy. See Chapters 5 and 6 for further discussion of these issues, and a sample budget.

After those priorities, other issues a survivor might need to consider after she has left include:

- setting up a new bank account (Chapter 5);
- transfer of any benefits and tax credits that might have been paid into joint bank accounts (Chapter 9);
- claiming housing benefit, once she has a place to stay (Chapters 9 and 10);
- redirection of mail<sup>37</sup> – if this can be done safely;
- replacing essential household items, once she has a new home. (See Chapter 9).

She might also need to arrange other practical issues (not all directly related to money) such as finding new schools for the children, deciding whether or not she can continue in her current employment, and dealing with any ongoing legal issues (including ongoing prosecutions, applications for protection orders, arrangements for the children, and so on).

For an accessible guide addressed to survivors themselves see *You can afford to leave*<sup>38</sup> which covers most of the above.

## 4.5 Summary

- If the survivor is able to plan before she leaves her abuser, she should try to take financial records and identity documents with her, if it is safe to do so.
- It might be advisable not to use pre-existing bank or credit cards.
- Point her in the direction of help in finding accommodation, if she does not already have somewhere safe to stay.
- Other financial and practical issues will need to be addressed as soon as possible.

<sup>37</sup> This may help in keeping track of current bills, outstanding debts, actions being taken by creditors, etc., but requires care, due to the risk of being traced by the abuser.

<sup>38</sup> Hopkins and Sharp, 2008; available at: [www.refuge.org.uk/cms\\_content\\_refuge/attachments/You%20can%20afford%20to%20leave%20\(web\).pdf](http://www.refuge.org.uk/cms_content_refuge/attachments/You%20can%20afford%20to%20leave%20(web).pdf)