

# THE DOMESTIC ABUSE AND MONEY EDUCATION PROJECT (DAME):

## FINAL REPORT



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# **The Domestic Abuse, Money and Education (DAME) project**

## **Executive summary**

### **Introduction**

This summary outlines the key findings and recommendations from the final report on the Domestic Abuse, Money and Education (DAME) project. The DAME project was run in partnership between Women's Aid and Money Advice Plus services (MAPS), and funded by the Nationwide Foundation. From April 2010 until the end of the project in 2012, MAPS provided a telephone advice line which supported domestic abuse survivors with financial difficulties, and Women's Aid undertook concurrent action research, created resources, and undertook awareness-raising.

Domestic violence and abuse is defined as physical, sexual, psychological or financial abuse that takes place within the intimate or family-type relationship and that forms a pattern of coercive and controlling behaviour. This can include forced marriage and so-called "honour crimes". Domestic violence may include a range of abusive behaviours, not all of which are in themselves inherently "violent", and financial abuse is one of these. Financial abuse may include:

- interfering with the victim's employment, education or training;
- controlling access to all household finances (including those of the victim);
- refusing to contribute to shared household expenses;
- insisting that the victim takes out loans and credit in her sole name;
- direct theft from her;
- forcing her to take actions which are dishonest, illegal or against her own sense of right and wrong.

Whether or not the survivor has experienced direct financial abuse, living with a violent and abusive partner or family member can result in both direct and indirect impact on the survivor's financial well-being.

The overlap between domestic violence, financial abuse, and money problems clearly shows the need for an accessible advice service for survivors of domestic abuse. DAME therefore aimed to provide a specialist service with the following characteristics:

- Safety was a priority.
- The service would be delivered by dedicated female advisors, trained in domestic violence issues.
- Women's Aid provided ongoing advice and support in responding to difficult or sensitive issues.

## Background to the research

Previous research, and the experience of those working in Women's Aid's support services, indicated that a specialist service, providing money advice and information to survivors of abuse, would fill a gap in existing provision.

The vast majority of abuse survivors are women, and women are also considerably more likely to experience repeated and severe forms of violence, including sexual abuse. Therefore, it is important that practical and emotional support is given to them by female professionals who have a full understanding of domestic violence and its impact, as well as having the appropriate knowledge and expertise in money and debt advice. Hence, the money advisors who worked on the DAME advice line were women recruited specifically for that purpose and were trained in domestic violence awareness by Women's Aid staff.

## The research

The focus of the research was on the needs and experiences of women who had been or continued to be in an abusive relationship. The overall aims were:

- to explore survivors' needs for financial advice, and identify any recurring issues and any obstacles they faced;
- to evaluate practice responses to these issues, with the aim of improving money and debt advice service provision and influencing policy in order to meet survivors' needs more appropriately.

Various methods were used to collect information, including postal questionnaires, telephone interviews, and collection of demographic and other data from clients contacting DAME. The views both of survivors and of those referring them to the service were sought, and particular attention was paid to the extent to which DAME filled a gap in service provision. Findings from the research were fed back to those providing the service, and were also used to inform the DAME *Guidance for Professionals Supporting Survivors with Financial Issues*<sup>1</sup> and the regional seminars.

## Summary of learning from the DAME project

The following points emerged as best practice during the course of the DAME project, both from the action research and from developing and running the specialist advice line.

1) **Safety** is of central importance:

- in making contact with survivors / clients;
- in providing advice – particularly when there could be a need to sort out joint finances.

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<sup>1</sup> Available online at

<http://www.womensaid.org.uk/page.asp?section=0001000100280004&sectionTitle=DAME+Tool+kit>

2) It was necessary for the advisors on the DAME project to have a **good understanding of domestic violence** (which they developed due to the specialist training and ongoing support given by Women's Aid). The advisors also had the following areas of expertise:

- Knowledge and expertise in general **financial advice**.
- An understanding of the need for **flexible support**.
- An ability to build **trust** with survivors, based on their understanding of domestic abuse (including financial abuse).

This meant that the survivors felt supported, and did not feel they were being implicitly blamed or judged by the advisors.

3) Research with survivors (both women and men) indicates that **all female staff<sup>2</sup>** is most appropriate, even in those few cases when the perpetrator was female, or the survivor male. Female survivors felt most comfortable with receiving support from another woman, particularly when their abuser had been male; and all survivors, whether male or female, expected to receive more empathy from a woman.

4) **Emotional support** was of equal value and importance as the practical financial advice.

*I just felt that was that support there for me... to do with my circumstances; just to know there is that agency there for women who are going through that... I've been to [another advice agency] before and I just feel with DAME it was more tailored to... my situation... (DAME Client)*

5) While a **telephone support service** does not suit all, many survivors found it convenient and accessible, particularly if they had small children, and were dealing with lots of other issues as well.

*It was good to do it on the phone – I was happy to do it over the phone. I've got children and I would have had to get a babysitter [if I had gone to an advice agency]. It was bit awkward for the first few sessions, [building rapport], but after that, it was fine. (DAME client)*

6) It takes time for awareness of any new project to become widespread. **Publicity** therefore has to be distributed widely and repeatedly, and it is likely to take several years before the full extent of the need for the service is established.

*When it was rolled out initially to each area, each refuge [organisation] was sent an email and it was then followed up again later and it was amazing how many had never actually heard of it but picked it up the second time round. It had obviously gone ... to one person in that organisation and ... didn't filter down within that organisation... some organisations are only just starting to hear about us now... and this is year 3. (DAME advisor)*

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<sup>2</sup> See also research from Women's Resource Centre (2007).

## **Policy issues and recommendations**

The following policy issues and recommendations emerged during the course of the DAME project.

### **Policy issues**

#### **A. Government Policy**

- Funds required to go bankrupt may be too great for many survivors.
- Applications for Debt Relief Orders (DROs) – which are a cheaper and simpler option than going bankrupt - may pose problems for those experiencing domestic violence and who wish to have their address withheld from the Insolvency Register. To achieve this, the applicant is reliant on the local county courts, which often do not possess adequate knowledge of the necessary procedures. This potentially endangers the survivors.

#### **B. Bank Policy**

- Clients have experienced difficulty in resolving problems with joint bank accounts; (e.g. closing accounts, withdrawing money, etc.).
- Some clients have experienced problems in opening new bank accounts when they are resident in a refuge, due to having only a P.O. Box address.

#### **C. Other**

- While utility companies are often a good source of charitable trust funds to help their customers who are in debt, clients may no longer be counted as a 'customer' of a utility company once they have moved to a refuge – hence ruling out this source of support.

## **Recommendations**

### **1) For specialist debt advice providers**

- Referrals should be made by a trusted organisation (such as domestic abuse agency) in order to overcome any potential anxiety from the survivor.
- Strict safety procedures should to be put in place at all stages of referral, assessment and service delivery.
- Receipt of a referral form should generate an automatic response.
- Publicity about the service should regularly be reinforced.
- Services should expand to provide support in finance management, and in confidence building.
- Services should decide a framework for a “cut-off” point for cases that are in long term flux.

## 2) For banks and financial institutions

- Banks and post offices should develop and publicise products which will widen access to the benefits of basic banking, and ensure that users are made fully aware of any charges or additional costs for their use.
- Tailored practical support with opening and managing a bank account (including a basic bank account) should be provided, for anyone without an accessible bank account following a crisis such as escaping domestic abuse.
- There should be safeguards to ensure people opening a bank account are not channelled towards accounts and facilities (such as increased credit) which they do not need or cannot afford; and they should always be made fully aware of any risks in taking up these options.
- Affordable credit – with appropriate safeguards - should be available for all (including those with a bad or non-existent credit record.)
- Banks should put in place systems to identify problems quickly. This should stop the build-up of penalty charges or unmanageable debt within an account.
- Domestic and sexual violence organisations should liaise with banks and other financial institutions to raise awareness of domestic and sexual violence and to help them change practices that could disadvantage survivors.

## 3) Recommendations for government policy

- Clear information on benefit entitlements should be readily available.
- Clarification and simplification of the rules regarding “duress” would be desirable, so that it is easier to prove. If duress were proven, this would allow a disregard of debts built up by, or as a consequence of, abusive former partners.
- OFT regulations against intimidatory and abusive credit agencies and debt collectors should be strengthened.
- Women who have experienced domestic violence could be given specific financial support – e.g. a small grant – to help them through the resettlement period.
- Specialist advice and financial support should be provided regardless of immigration status and/or a criminal record.
- Child maintenance payments should be fully disregarded when assessing eligibility for means tested benefits.
- There should be no financial penalty for arranging payment of child maintenance through CSA/CMEC. The choice of payment method should be made by the parent receiving the payments (and **not** the one liable to pay.)
- Women who have experienced domestic violence and who need to claim benefits should be exempt from the requirement to be available for work until they (and their children) are ready for this

- There should be specialist advice services, and training, available to support survivors of domestic abuse in finding employment or starting a business, when they feel ready and able to do so. This should include support to take up educational opportunities, and the development of a wider variety of courses with associated free childcare and family-friendly hours.
- Affordable flexible childcare should be widely available.

## Conclusion

Overall, the model of service delivery exemplified by DAME was seen as very positive, both by those working in domestic violence organisations, and by survivors themselves. The specialist nature of the service as well as the specialist financial knowledge of the advisors was very much valued – but in the context of their overall understanding of issues surrounding domestic abuse. The quick response (made easier by having a telephone service) was particularly beneficial for this client group, whose circumstances and home addresses were liable to change at short notice.

*I am more than pleased with the financial and emotional support that I received from my money adviser. I am able to budget and support my children as before. I thought that I couldn't cope with my bills. I would recommend any person that is in need of support to approach this service as they are professional at all time and they keep your needs as first priority. Thank you (DAME client)*

*I was going crazy not knowing what to do, but now everything is in control, thank you very much for helping me... (DAME client)*

*I have made two referrals to DAME. The staff I spoke to were very helpful in letting me know how to make the referral. ... I feel this service will be a very valuable service to some of the women I support. (Domestic violence service provider)*

The full report can be found at: [www.womensaid.org.uk](http://www.womensaid.org.uk)