

THE DOMESTIC ABUSE AND MONEY EDUCATION PROJECT (DAME):

FINAL REPORT

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Part I: Introduction and preliminary stages

Chapter I: Introduction

1.1. Introduction

The Domestic Abuse, Money and Education (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, DAME provided a telephone advice line which supported domestic abuse survivors with financial difficulties, and also undertook concurrent research and awareness-raising (see below).

There is a wealth of evidence that living with domestic abuse will often have a direct impact on the financial circumstances of the victim and her children; and it can also have both direct and indirect long-term effects (which may be life-long.)¹ Violence and abuse against women both arises from, and underpins and reinforces, the power imbalances between men and women – one of which is the imbalance of financial resources. However, support for survivors around financial difficulties had hitherto been limited; domestic abuse services often lack the specialist knowledge to provide in-depth money advice, and most money advice projects lack expertise in dealing with domestic abuse cases.

The pilot stage of the project was launched in April 2010 in the South East region of England and was initially available to women referred by specialist domestic abuse services in that area. Publicity was distributed both electronically and by post between 14th and 16th April 2010 to all domestic violence organisations within this region. Subsequently, the project was extended gradually, with further publicity, across the eight regions of England by the middle of 2011.

Throughout the project, Women's Aid undertook action research² exploring survivors' needs for financial advice, identifying any recurring issues and obstacles they faced, and evaluating practice responses, with the aim of improving money and debt advice service provision and influencing policy in order to meet their needs more appropriately. This research also informed one of the outcomes from this project: the *DAME Guidance for Professionals Supporting Survivors with Financial Issues* (available online at <http://www.womensaid.org.uk/page.asp?section=0001000100280004§ionTitle=DAME+Toolkit>) This Guidance was promoted in four regional seminars which took place during March 2012. We received feedback from more than 130 attendees at these seminars – almost all of whom said they found the information very useful and would be cascading it down to their colleagues³.

This is the final report of the project.

1.2. What is domestic abuse?

Domestic abuse (also called domestic violence) is physical, sexual, psychological or financial abuse that takes place within an 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 and abuse may include a range of abusive behaviours, not all of which are in themselves inherently “violent”; and financial abuse – that is, controlling the other person by using a variety of financial means – is one of these.

1.3. The development of the DAME service

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

¹ See Chapter 3 for further discussion.

² Action research enables ongoing feedback from the researchers to those providing the service and vice versa; hence the research design is not fixed at the outset, but is flexible and can respond to emerging findings.

³ Numbers of colleagues specified ranged from two to 200, with many respondents unable to report exact numbers.

Hence the DAME telephone advice line was set up in partnership between these two specialist organisations. DAME aimed to provide a dedicated national service, advising and supporting survivors, enabling them to deal with and overcome the financial impact of domestic abuse, and helping them build financial skills and capability. The ultimate aim was to give survivors the confidence to move on from the abuse, live independently, be in control of their finances and improve their quality of life.

The vast majority of abuse survivors are women⁴, and women are also considerably more likely to experience repeated and severe forms of violence, including sexual abuse. For these and other reasons, and in Women's Aid's experience, it is important that practical and emotional support is given to them by other women who have a full understanding of domestic violence and its impact, as well as having the appropriate knowledge and expertise. The money advisors who worked on the DAME advice line were recruited by MAPS specifically for that purpose and were trained in domestic violence awareness by Women's Aid staff: see Chapter 3, below.

1.4. The research

The research took place in several stages, and included a number of different methods of collecting information.

A. Prior to the roll-out of the advice service (the pre-pilot)

Exploratory and semi-structured telephone interviews were undertaken with a range of service providers in the South East region, including:

- a) organisations providing specialist domestic violence services;
- b) organisations providing specialist money advice services.

See Chapter 3 for a summary of the findings of the pre-pilot investigation.

B. Following the commencement of the service

Telephone interviews were undertaken with informants from three separate categories:

- a) **Clients** who had been referred to DAME during the pilot period and who had come to the end of their (current) sessions with DAME advisors. (See Chapter 7).
- b) The **service providers** referring the above clients. (See Chapter 8).
- c) **Other domestic violence service providers** in the South East region. (Chapter 8)

C. Following the establishment of the service across most of England

a) A **postal questionnaire** was distributed to all domestic abuse organisations within the regions having access to the DAME service at that time. We were interested both in the views of those organisations which had used DAME, and in the reasons why organisations which had not yet used the service had not done so. (See Chapter 5).

b) Further **telephone interviews** were undertaken with a sample of clients who had used the service. (It had been hoped that some follow-up research with survivors could be undertaken via post/email, this enabling a greater number of responses. However, this did not prove to be possible, due to the unavailability of safe addresses or email addresses for all but a very small minority of clients.) Chapter 7 gives a summary of the findings from the interviews with service users.

c) Where it was safe and practicable to do so, MAPS distributed a **postal evaluation questionnaire** to those using the DAME service, and to which they received a small number of (anonymous) responses – summarised in Chapter 6.

⁴ See, for example, figures from the British Crime Survey (now known as the Crime Survey for England and Wales), the most recently published being Smith, Kevin, (ed.) (January 2012). See also Walby and Allen (2004).

D. Throughout the project

- a) An Access database was developed for collecting demographic and other data on all clients referred to DAME. This has been used to collate some quantitative data on all those referred up to the end of December 2011, and these are summarised in Chapter 4.
- b) Data from the assessment on “outcomes”⁵ have also been collected by MAPS and are referred to briefly here, though it was not possible to relate individual outcome data to each referral.

At referral stage, the DAME advisors collected information on

- the referring agency;
- the living situation of client; e.g. whether she was in a refuge or other temporary accommodation, in her own home (and if so, was the abuser also living there), or somewhere else;
- the presenting problem – i.e. the reason the client contacted or was referred to DAME.

This information was initially stored in an Excel file and then transferred to the DAME database. Initially, it was thought that data could be collected in the database used by MAPS for all their clients. However, for reasons outside the control of any of the parties, this proved impossible, and a separate database was developed, and stored in a secure online DropBox folder, in order to allow both Women’s Aid and MAPS to access it to add or consult information.

It had been hoped that subsequently, more detailed information could be collected and stored in this database⁶. However, due to the demands of the project, this was often not possible: understandably, the time needed to respond to the growing client demand took priority over data entry; and other clients dropped out before all the information could be collected; hence some of the information was incomplete⁷.

1.5. The report

This report is in four parts.

Part 1 outlines the initial phases of the project, and provides a summary of the main themes emerging from the development of this service and the associated action research. Following this, we provide a summary of findings from previous research on related issues; a brief account of the training and other preliminary work undertaken prior to setting up the advice line; and a brief overview of our pre-pilot exploratory interviews with service providers in the south east of England.

Part 2 provides a summary of quantitative and other data collected during the seventeen months from the outset of the project in April 2010 until the end of December 2011. It also provides a summary of information from postal questionnaires returned by domestic violence service providers at the end of the first year of DAME’s operation, and a postal survey of clients (distributed by MAPS towards the end of the project).

Part 3 focuses on the more qualitative material collected during the course of telephone interviews with clients/survivors; with staff from the domestic violence agencies referring survivors to the DAME project; and with the two advisors working on the DAME advice line.

Part 4 includes a conclusion and recommendations for future developments in policy and in service provision and practice.

⁵ These were required for the Nationwide Foundation evaluation.

⁶ This could, for example, include legal actions taken, employment situation of client and other members of the household, welfare benefits claimed, and actions taken – by DAME and/or by client – in response to her financial problems.

⁷ This is a common problem; for example, see Coy, et al. (2011).

Chapter 2: Summary of themes emerging from the development of DAME

This chapter gives a brief summary of the most important themes to emerge during the course of this project, from the action research and from running the advice line service.

1. **Safety** was of central importance:

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

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). This meant that, in addition to their knowledge and expertise in general money advice, they had the following qualities:

- They had a full understanding of financial abuse, and how this contributed to the client's current financial situation - e.g. having unmanageable debts. This understanding enabled the survivor to trust the advisor, as she knows she will be believed, and will not be implicitly blamed for the situation she is in.
- They supported the survivor as and when she needs it; for example, her requests for help tended to fluctuate according to her changing circumstances, other priorities (e.g. impending court action), and so on.

3. A specialist service with a dedicated staff team also meant that exclusively **female staff** could be recruited. The survivor could therefore be sure of getting a female advisor. This is very important to many women who have been abused by an intimate partner – even if that partner was female – as they expect and tend to experience greater empathy from another woman, and may be less apprehensive about making contact⁸. At the same time, the much smaller numbers of male victims are usually also happy to be advised by a woman.

4. A **flexible service** was developed, in order to respond appropriately to each client's changing needs: see point 2, above.

5. **Emotional support** was as much valued (and as important) as practical advice: even if the survivor appears not to take up the specific advice given, the emotional support and empathic listening may help her gain in confidence and hence in her ability to deal with her financial (and other) problems in due course, when she is ready.

6. 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.

7. As with any new service, it takes time for awareness of the project to spread to all those who might wish to use it. **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.

More detailed information about these issues will follow in later chapters.

⁸ Women's Resource Centre, 2007.

Chapter 3: The preliminary stages of the project

3.1. An overview of previous research

While there has as yet been no specific quantitative research on the impact of domestic violence and abuse on women's financial resources and on family poverty, there have been some recent studies which have looked at the overlap between domestic abuse and financial hardship⁹. The following are recurrent themes:

- Abusers frequently **control access to household resources**: many women have been economically deprived while in the relationship – often not having enough to eat, for example. (Kirkwood, 1993; Pyles, 2006; Sharp, 2008.)
- The perpetrator might **refuse to contribute to household expenses** (Sharp, 2008)
- Many women have been left with **significant debts** during and after the ending of the relationship; (Bell and Kober, 2008; Wilcox, 2006.)
- Domestic violence has an impact on women's **ability to take or keep paid work**, or to undertake training or education. (Bell and Kober, 2008; Lister, 2005; Postmus and Plummer, 2010; Pyles, 2006; Sharp, 2008; Tolman, and Raphael, 2000; Wilcox, 2006.)
- The abuse may itself **generate economic costs** - for example through destruction or damage to property. (Sharp, 2008.)
- **Lack of financial independence** might delay or prevent victims leaving their abusers. (Bell and Kober, 2008; Rosenblatt, and Rake, 2003; Terry, 2004; Tolman, and Raphael, 2000).
- Women with **no recourse to public funds** have particular problems if they leave their abusers, and often are at risk of becoming destitute. (Anitha et al. 2000; Izzidien, 2008; Siddiqui and Patel, 2010; Amnesty International and Southall Black Sisters, 2008; Thiara and Gill, 2010; Thiara and Roy, 2010.)¹⁰.
- **Leaving the relationship** often brings new financial hardship, and the abuse continued to impact on the women's financial situation for some time after she had left. (Bell and Kober, 2008; Wilcox, 2006).
- The abuse often includes direct **financial abuse**: e.g. controlling earnings, using credit cards without permission, putting contractual obligations in the partner's name, and gambling with family assets. (Postmus and Plummer, 2010; Sharp, 2008).

Financial abuse is one form of control used by domestic violence perpetrators in order to gain power over their partner, and is the most direct way in which domestic violence and financial issues relate to each other. Financial abuse takes many different forms, but all are aimed at limiting and controlling the partner's current and future actions and freedom of choice, and may result in unmanageable levels of debt and other financial problems.

Financial problems might, however, also arise indirectly from the abuse: for example, the victim sometimes loses confidence in her ability to manage money, or she might have to take time off work due to injury, depression or stress; she might try to appease him by buying him gifts or treats; or she might leave bills unpaid because she is frightened to tell him there is not enough money to pay them.

Paula Wilcox (2006) suggests that poverty is a "risk marker" for domestic violence, though the nature of the relationship between the two is unclear. It seems that women who have experienced domestic violence are twice as likely to be in arrears with essential bills such as rent, and twice as likely to have borrowed money from a variety of sources to pay for essential everyday items¹¹.

⁹ See for example, Bell and Kober, 2008; Sharp, 2008; Wilcox, 2006.

¹⁰ Anitha, et al. (2008) also showed that many women from South Asian communities live in extreme poverty even while still with their abusers.

Examination of British Crime Survey data shows that women living in lower-income households were three and a half times more likely to have experienced domestic violence than women in households with average income or above,¹¹ and were also more likely to have experienced sexual assault (in or outside the home). However, as respondents were asked about incidents occurring during the past year, it is not possible to separate out whether relative poverty was prior to - and hence a potential cause of - the violence, or whether it resulted from it; for example, from leaving an abusive relationship, and consequent lowered income. Certainly poverty can increase women's vulnerability to violence generally by increasing their exposure to violent situations, and reducing their ability to escape¹¹.

Even when there is no direct connection between the abuse and the financial problems, worries over money, poverty, or debt will overlap with, reinforce, and exacerbate the abuse and its consequences.

Many of the above themes were evident among those survivors using the DAME project.

3.2. Setting up the DAME advice line

This overlap between domestic violence, financial abuse, and money problems clearly shows the need for an accessible advice service for survivors of domestic abuse. There are specific issues related to safety and risk which suggest that a dedicated service for this client group is recommended. Such a service would, for example, routinely undertake risk assessments, establish at the outset safe means of contacting the client in future, and understand the need to ensure that addresses and identifying details do not appear on publicly available documents such as the insolvency register.

Prior to setting up the dedicated advice line in April 2010, Women's Aid organised two days of initial training workshops for MAPS staff. The first gave staff an insight into domestic abuse issues, and the second focussed more on safety and risk, and in particular developing a risk assessment process to implement when survivors contacted the DAME advice line.

Following the training, those within MAPS working directly on the DAME project developed the additional documentation needed for this project. This included a risk assessment, and an augmented client appointment questionnaire covering safety issues and additional information needed for the action research project. The procedures for risk assessment were set out in more detail in the appendix to MAPS' Quality Manual. After this preliminary work, MAPS set up a dedicated telephone line, with two specific members of staff (both female) for this project. As the project progressed, Women's Aid provided ongoing advice and support in dealing with difficult or sensitive issues.

3.3. Pre-pilot exploratory interviews

As part of the exploratory stage of the project, Women's Aid undertook a preliminary survey of service providers in the South East region, which was to be the first area to benefit from the new service. Service providers fell into two groups:

- a) those providing specialist domestic violence services;
- b) those providing specialist money advice services.

Interviews were semi-structured and focused on informants' prior knowledge and experience of the issues; the proportion of their clients experiencing both abuse and financial issues; gaps in service provision; and any training needs they identified. 43 interviews with service providers were undertaken during the first 3 months of 2010 (17 domestic violence organisations and 26 money advice services).

¹¹ Westaway, and McKay, 2007, quoting data from Office for National Statistics, 1999.

¹¹ Researchers compared those with earned income of less than £10,000 with those of income over £20,000 (in 2001): Walby and Allen, 2004.

¹¹ See also Terry, (2004) who suggests that poverty and violence against women poverty and violence against women "interact in complex cycles of causality" (p.470).

3.4. Interviews with money advice agencies

Within the South East region¹², fifty money advice agencies were initially identified, and interviews were undertaken with staff from twenty-six of these¹³. Given that their main focus is on their clients' financial issues, and that many of them see relatively few clients overall, it is perhaps not surprising that the majority of respondents from the smaller agencies were rarely or never aware of encountering the issue of domestic abuse. For example:

I have only met it in two cases out of fifty-two referred... where domestic violence was part of the reason they were long-term unemployed... [Our] main focus is money and debt advice. We don't ask why someone came into debt.

I don't think we have ever seen anyone [with that issue]. No one has explicitly said so – and we do build up a good relationship, and they tend to tell us the full situation. One client – she may have been in that situation in the past - her husband went into prison.... In the first meeting, we ask them to tell us about the situation, and some people will tell us how they got into that situation – others [tell us] as much as they want to tell us.

Others, usually those working for (and employed by) larger agencies, seemed more aware of and familiar with the issue:

It's sufficiently regular that we know about it. I've had a number of cases where that is an issue – they have gone through protected housing, etc., had to get out of their homes, and have financial issues related to that ... We've never done stats on it – but it's under 10%. But half a dozen or more clients have had serious domestic violence – police called in, social services involved. I would be surprised if they didn't mention [abuse] to us. We're not just dealing with the money side – with money issues, you go deep into the psyche, so it's sometimes more of a counselling role than a financial role.

Sometimes we've had people referred to us who need money advice because of domestic violence. If it's a domestic violence situation, we make sure that creditors don't divulge the address. We build up rapport with the client – and we always have a female advisor with a woman client. We work in pairs anyway, and if it's a vulnerable woman, we would try to have two women advisors.

When domestic violence was identified, three of the larger agencies said they have at times referred to local domestic violence organisations and/or to refuges. Others said that, if the need arose, they would look up a suitable referral agency, and/or would refer to social services. However, some had clearly not considered the issue at all.

Most respondents welcomed the establishment of a specific advice line for those experiencing both money issues and domestic abuse, and some said they would like to refer clients to it¹⁴. Some felt that it would be good to be able to offer a face to face service as well as telephone advice – something which was unfortunately not possible within this project.

3.5. Pre-pilot interviews with domestic violence organisations

In contrast to the money advice agencies, most of the domestic violence organisations were very aware of the overlap between domestic violence and money problems, and often stated that the majority – if not all – of their service users needed some help with financial issues.

¹² Note that with regard to money advice agencies, the South East region includes parts of London. This is not the case with the regional breakdown used by Women's Aid for domestic violence agencies.

¹³ Four could not be contacted, and one had only just set up, and had no clients as yet. After adjustment, there was an effective response rate of 57%.

¹⁴ This was unfortunately not possible, however, as the service was only promoted to domestic violence service providers.

Some had been subjected to financial abuse throughout the duration of their relationship. Many women using refuge services arrived with little or no access to money. Claiming benefits and tax credits was the primary issue, followed by dealing with debt, arranging access to bank accounts, budgeting, and so on.

General problems include benefits, debts, budgeting and access to bank accounts. Many women arrive at the refuge with joint debts, which are more difficult to deal with. Most of the women have had no previous responsibility for handling money; therefore budgeting education is on offer at the refuge... The biggest problem is with the benefits system. When the women change address, they tend to get lost in the system or their benefits stop or get delayed. The more the women are let down by the benefits system, the more they get into debt. It is better when the claim is a new one.

Women often come with lots of debts – sometimes men put bills in their name, and they don't even know about it. One woman we have at the moment – the Child Benefit is in his name, but she has the children with her, and we have been told it will take 16 weeks to transfer it into her name. And Child Benefit is the passport to other benefits, so she is unable to claim income support or Child Tax credit – she has to claim JSA and it's a complete farce: she has to go down to the job centre with her two small children and pretend to be seeking work because it's the only benefit she can get.

Many of the women have led very sheltered lives have no experience of dealing with money, so basic financial education is required. As well as financial education, the women need help accessing benefits and verifying immigration status.

Many of those working in domestic violence services had built up a large body of knowledge and experience about the most common financial issues; for example, applying for welfare benefits, budgeting, and setting up new bank accounts. Some of the workers had received formal training on benefits, and sometimes this also included basic training on debt, budgeting, rent arrears and other issues. Others had had no formal training but had considerable experience and could deal with most things, or refer on if necessary. When the domestic violence support workers were unable to provide specific help, they often referred to Citizens' Advice, law centres and housing advice centres (including Shelter) as sources for specialist information and support.

The issue of women having no recourse to public funds (due to their immigration status) was mentioned by a number of respondents – whether or not their organisation was able to provide support to women in this situation.

The biggest problem is for women with no recourse to public funds. The refuge is not able to take such women unless there is some sort of funding in place. This is usually from Social Care and the refuge has in the past found it difficult to get paid on time and, as a result, have resorted to the small claims court.

Since then, the government has launched a new scheme to provide funds to support some women with no recourse to public funds: domestic violence survivors on spousal visas will be able to claim benefits whilst they make an application to UKBA¹⁵ for Indefinite Leave to Remain under the Immigration Concession¹⁶. (However, this does not apply to those on other types of visa, so some women with no recourse are still left without financial support.)

¹⁵ The United Kingdom Border Agency.

¹⁶ Information about the scheme, which commenced on April 1st 2012, is available from UKBA at: http://www.ukba.homeoffice.gov.uk/visas-immigration/while-in-uk/domesticviolence/?dm_i=674,RCIY,KIQCS,27ODW,I

3.6. Conclusion

These exploratory interviews often echoed many of the themes from the literature, including the overlaps between abuse, poverty and debt, and the frequency and nature of financial abuse. They also identified the need for advisers to have an understanding and awareness of domestic abuse: without this, they could miss crucial signs of abuse, and might inadvertently suggest actions which were inappropriate or ineffective, and at worst might threaten the victim's safety.

Most of those contacted were positive about the development of the DAME project, and often had suggestions for how it should be run – not all of which could be implemented within this project¹⁷.

For further information about the exploratory interviews and the recommendations of those taking part, see the report on the DAME Pilot Study, available from the Women's Aid website:

http://www.womensaid.org.uk/core/core_picker/download.asp?id=3730

¹⁷ For example, some respondents wanted it to be fully accessible to all women, including those with hearing and learning impairments; and they suggested the telephone service might need to be backed up with an online service and/or a face to face drop-in.

Part 2: A quantitative overview

Chapter 4: Data on referrals to DAME project

4.1. Introduction

Up to the end of December 2011, 517 survivors who were referred (or referred themselves) to the DAME project had at least some of their details entered into the research database. The information in this chapter relates to these 517 clients. 506 of them (98%) were women, ten were men, and the gender of the remaining client – a self-referral - was unknown. All but 4 of the abusers were male. In the vast majority of cases – 512 – the perpetrator was a current or former partner of the victim; in 19 cases, they were still living together at the time of referral. 3 of the abusers were the parents of the victim, and 2 perpetrators were adult sons or daughters.

Unsurprisingly, there were a much larger number of referrals from those areas of the country where the service was available earlier in the project: see below.

Table 1: Region for referral

Region of referral agency	Number of referrals	% of total referrals
East of England	12	2%
East Midlands	13	3%
London	89	17%
North East England	1	0.2%
North West England	11	2%
South East England	220	43%
South West England	74	14%
West Midlands	19	4%
National organisation	13	3%
Unknown	65	13%
Total	517	100%¹⁸

There was also a disproportionate number of referrals from particular agencies; for example, three agencies had made more than 30 referrals during the 21 months of the monitoring period, and several others had made 20 or more, indicating that they and their clients found the service useful. On the other hand, more than 20 organisations had referred once, only, during this period. It was not possible to determine whether this was due to their lack of clients with money issues, their own expertise in dealing with the most common financial issues, or some other reason.

4.2. Demographic information

As explained earlier, in many cases the information we have on these clients is incomplete. This is partly because many of them did not keep in touch with DAME after the initial enquiry. Sometimes this was because their enquiry was a straightforward one which was responded to immediately, or they were referred on to another agency which could respond directly to their enquiry; in other cases, they might not have felt ready at that point to deal with the issues; or their circumstances changed, for example, they moved on or no longer needed help.

¹⁸ Due to rounding, figures do not add up exactly.

Also, the increasing demands of the advice line, combined with the lack of administrative support, often meant that there was no time to collect the detailed information or to record it if it had been collected. (See Chapter 8 for further discussion.)

The tables therefore necessarily include a high proportion of missing data. Because of this, in most cases the % breakdown provided is based on the total for whom the information is known.

On this basis, the majority of clients were aged between 20 and 54 years; (see Table 2). Clients came from a variety of ethnic groups (Table 3 below): nearly 70% of those who provided this information were White British, but we do not have any information on ethnicity for almost three-quarters of clients (74%). 33 (6%) were known to have a disability.

Table 2: Ages of clients

Age	Number of clients	% of clients for whom age is known
Under 20	6	2%
20-24yrs	42	14%
25-29yrs	56	18%
30-34yrs	49	16%
35-39 yrs	48	15%
40-44 yrs	47	15%
45-49 yrs	32	10%
50-54yrs	18	6%
55-59 yrs	6	2%
60-64 yrs	2	0.6%
65-69 yrs	1	0.3%
70 yrs and over	1	0.3%
Total for whom age is known	308	-
Unknown	209	

4.3. Household and family circumstances

Many or most of the survivors using the service were on low incomes: 90 women and one man were known to be unemployed and claiming state welfare benefits, and a further 39 were also claiming benefits or tax credits of some kind, due to having a low income (e.g. from part-time work¹⁹ or low paying full-time work²⁰ or for some other reason); and the total is likely to be higher than that.

Benefits claimed included Income Support (54 clients), Housing Benefit (79 clients), Working Tax credit (24), Disability Living Allowance (20) and Employment and Support Allowance (10 clients). (No information is recorded about either the employment or benefits status of 375 of the clients.)

Just over half the survivors had children (269 clients, 52%), and the majority of these (90%) had the children living with them. Household composition and current housing tenure of clients is shown in Tables 4 and 5 on the following pages. Half of all clients lived alone and most of the rest were single parents. One-quarter lived in refuge accommodation at the time of referral.

¹⁹ 15 women.

²⁰ 14 women.

Table 3: Ethnicities of clients		
Ethnic group	Number of clients	% of clients for whom ethnicity is known
White British	93	68%
White Irish	2	1%
Other White background	3	2%
White and Black Caribbean	5	4%
White and Black African	3	2%
White and Asian	2	1%
Any other mixed background	2	1%
Indian	7	5%
Pakistani	3	2%
Bangladeshi	1	0.7%
Any other Asian background	1	0.7%
Black Caribbean	1	0.7%
Black African	7	5%
Any other Black background	1	0.7%
Any other ethnic group	5	4%
Total for whom ethnicity is known	136	-
Unknown	381	

Table 4: Household composition	
Household composition	Number of clients
Lives alone	255
Cohabiting with opposite sex partner, no children	9
Lone parent with dependent children	219
Cohabiting with opposite sex partner, with children	5
Cohabiting with same sex partner, with children	1
Lives with other family members, no dependent children	7
Lives with other family members, also children	10
Other	9
No information	2
Total	517

The extent of continuing contact between the abuser and the survivor and/or the children was not always recorded, but where we have this information, it is shown in the Table 6. (See overleaf.)

Excluding those where there are no relevant children, or where there is no information, the most likely option is no contact between the abusive parent and the children. Where direct contact has been agreed, often this is only by phone or text. In a number of cases, court proceedings regarding contact are still pending.

Table 5: Housing tenure		
Housing tenure	Number of clients	% clients for whom this information is known
Women's refuge	85	27%
Other emergency or temporary accommodation	9	3%
Local authority tenancy	41	13%
Housing association tenancy	46	15%
Shared ownership with housing association	2	0.6%
Private rental	46	15%
Owner occupier with mortgage	57	18%
Owns accommodation outright	1	0.3%
Lives with friends or family	23	7%
Other	4	1%
Total for whom information is known	314	-
Unknown	203	-

Table 6: Contact with abuser		
Type of contact – abuser with survivor	Number of clients	% of clients for whom this is known
No contact	91	69%
Lives with him/her	3	2%
Not living together but agrees to abuser visiting	4	3%
Abuser tries to visit, not agreed	2	2%
Phone/email contact only (by agreement)	3	2%
Phone/email contact - not agreed	5	4%
Abuser has contact with children only	14	11%
Other	9	7%
Total known	131	25% of total
No information	386	-
Type of contact – abuser with children	Number of clients	% of clients for whom this is known
Direct contact, agreed by client and abuser	24	6%
Direct contact - client contesting/unhappy	4	1%
Court-ordered contact (unsupervised)	7	2%
Court ordered contact (supervised)	6	2%
Indirect contact only	3	0.8%
No contact	46	12%
No relevant children	278	74%
Other	6	2%
Total known	374	72% of total
No information (all these have relevant children)	143	-

4.4. The nature of the abuse

Equal proportions of clients experienced physical and emotional abuse – three-quarters of those 135 survivors for whom the nature of the abuse was recorded (76%); and in more than half these cases, they were known to have experienced both physical and emotional abuse.

Financial abuse was the next most common form of abuse recorded: 94 clients were known to have experienced financial abuse as part of the general history of domestic violence, (69% of those for whom the nature of abuse was known).

However, the total number is likely to be much higher. Those cases which have been followed up and looked at in greater detail almost always included an element of financial abuse; e.g. either forcing the victim to pay all bills and/or take out loans and credit in her name, or controlling the victim's access to any money at all.

Table 7 gives information on the types of abuse experienced, where this is known. Please note that because more than one kind of abuse could be recorded, the totals do not add up to the number of survivors for whom the type/s of abuse are known²¹.

Table 7: Type of abuse experienced	
Type of abuse (more than one type could be given)	Number of survivors
Physical abuse	103
Financial abuse	94
Emotional abuse	104
Forced marriage	2
Sexual abuse	37
Honour-based violence	1
Other abuse	7

4.5. Reasons for contacting DAME

In the majority of cases, the primary reason survivors turned to DAME for advice and support was their need for help with debts – most often a number of different debts, which together were overwhelming and unmanageable without help. (As reported above, many of those contacting DAME were on low or very low incomes.) See Table 8 (below) for a summary of the main reasons why survivors contacted DAME.

Table 8: Presenting issues		
Main reason for consulting DAME	Number of clients	% of clients for whom reason for referral is known
General debts ²²	255	56%
Bank loan/overdraft	7	2%
Other loan	13	3%
Credit card debts	7	2%
Rent arrears	24	5%
Mortgage payments, repossession, etc.	22	5%
Utility debts/service cut off	14	3%
Other housing issues	6	1%
Welfare benefits	35	8%
Advice on bankruptcy, DMP, etc.	7	2%
Budgeting help required	10	2%
Income too low for expenditure	13	3%
Partner/former partner owes them money	5	1%
Other	33	7%
Multiple issues	3	0.6%
Total giving reason for consulting DAME	454	100%
Not yet known/ no response	63	-
Total clients	517	-

²¹ We have no information on this issue for nearly three-quarters of clients contacting DAME (382 survivors; 74%).

²² This category includes those who have multiple debts of various kinds. These debts would often include more than one of the other categories.

4.6. Outcome of referral

During the monitoring period – i.e. up to January 2012 – 395 of the relevant 517 cases were closed. Of these, 148 (29%) were closed after advice and support had been given and – at least to some extent – acted upon. Fifty-seven (11%) were enquiries, only; and a further 35 cases, the client resolved her own problems, and did not need further help. Twenty-two clients were signposted to other agencies. In 133 cases, (26%) the client could not be contacted, either after the initial enquiry, or after the first telephone appointment, despite several attempts to do so. This meant that in such cases unfortunately no further work could be done.

It has to be recognised that those who are escaping domestic abuse are likely to be particularly mobile: they are often living in temporary accommodation, and move home frequently; also – out of necessity – many survivors deliberately keep their contact details confidential, and might need to change phone numbers, addresses, and email accounts without warning if they suspect their abuser has traced them. It is also the case that – pressing though their financial problems might be – these issues are often lower down their list of priorities than other things, such as finding somewhere safe to stay for themselves and their children.

4.7. Conclusion

Due to the practical difficulties (already referred to) in collecting and recording the information, the data reported here covers only a proportion of the clients who used DAME's services. Nonetheless it is of value in indicating both who the likely clients of such a service might be, and the kinds of issues with which they might value help.

Overwhelmingly, and as anticipated, those using the service were women²³ who had been abused largely by their male partners or former partners. The majority were of child-bearing age, and just over half had dependent children whom they were supporting. Many of them were reliant on means-tested benefits, and only a minority were currently in paid work, often part-time.

Most of the clients contacting the service had multiple debts, which given their circumstances, they were unable to deal with. It was not uncommon, for example, for a woman to have several large credit card debts, as well as outstanding utility bills, and possibly rent arrears and a bank loan as well. Some had taken out credit from doorstep lenders or “payday” loan companies, as well, and if payments were not kept up to date, these could rapidly get out of hand. In many cases, these debts had been built up as a direct or indirect result of the abuse they had experienced. This is one reason why a specialist service could be particularly useful – a point endorsed both by the advisors and the survivors themselves. (See Part 3, and in particular Chapters 7 and 9).

²³ The majority of referral agencies were domestic violence services run by and for women. Five referrals came from the Men's Advice Line, run by Respect for male survivors of domestic violence. If referrals were opened up to a wider range of agencies, the proportion of men using the service could have been slightly higher.

Chapter 5: Survey of domestic violence service providers

5.1. Introduction

During the first year of the operation of the DAME service, there were over 200 referrals to the project, resulting in a total of 131 clients being helped by the advisors (up to April 2011). By this stage, the service had been publicised to seven of the nine regions of England, and was to be rolled out to the final two regions in May 2011. It was, however, apparent that only a small proportion of the 300 or so organisations in the areas already included had referred clients to DAME; but those that had done so had often referred a number of clients – presumably indicating satisfaction with the service provided. (This view was borne out by the telephone interviews undertaken up to that point.)

We therefore decided to use the opportunity of the final mail-out (to organisations in the North West and Yorkshire and Humberside regions) to send publicity out again to those in the earlier regions, together with a short postal questionnaire aimed at identifying possible reasons for the disparity in referrals.

5.2. Findings of the postal survey of domestic violence service providers

By mid-July 2011, 79 organisations had responded to this postal survey. The regional breakdown of respondents is given below.

Region	Number of organisations
South East England	15
South West England	12
West Midlands	8
London	15
East of England	12
East Midlands	9
NE England	7
Yorkshire and Humberside	1 ²⁴
North West England	0

It is apparent from the above that there are more responses from the regions in which the DAME service had been available for longest (South East and London, followed by the South West and the East of England). It was also in those regions that a greater number of respondents had already heard of DAME, this awareness being most apparent in the South East and East of England.

Only 17 responding organisations (22%) – more than half of these (9) being in the South East – had ever referred or signposted clients to the DAME project. This suggests that the preliminary interviews undertaken in the South East region during the pre-pilot phase, as well as the length of time those that area had had access to DAME, contributed to an increased awareness and hence usage of the service.

Those respondents – the majority – who had not referred to DAME were asked their reasons for this, and were given a list of suggested options from which they could select one or more. See Table 10 below.

²⁴ Yorkshire and Humberside and the North West region had not received any specific publicity about the DAME service prior to this survey, hence we had not expected any responses from them.

Reasons for not referring clients to DAME	Number of organisations	% of organisations
Had not heard of DAME	26	33%
Heard of DAME but did not know what they could do	8	10%
Our clients don't have money problems	1	1%
No need: our organisation can advise	10	13%
We refer elsewhere	26	33%
Clients prefer a face-to-face service	12	15%
Could not get through to DAME	0	0
Other	8	10%

In addition to the ten organisations which said they did not need to refer to DAME as they themselves were able to advise women on their financial problems, 59 out of the 79 organisations (75%) said they had the expertise within their organisation to advise on at least some financial issues: see Table 11. Those issues with which more than half the responding organisations said they could assist clients include rent arrears, benefits advice, setting up a new bank account, budgeting, general debts, and replacement of essential items. Several organisations said they never needed to refer women elsewhere.

Financial issues on which organisations say they can advise	Number of organisations	%
Debts - general	45	57%
Rent arrears	46	57%
Mortgage arrears/repossession	13	16%
Benefits advice	55	70%
Managing money, budgeting	51	65%
Replacement of essential items, setting up new home, etc.	50	63%
Division of financial assets and liabilities following separation	6	8%
Bankruptcy	9	11%
Child maintenance and enforcement	14	18%
Setting up new bank account/credit card, getting further credit, etc.	40	51%
Other financial issues	4	5%

When respondents did need to refer on to a service with more expertise in financial issues than themselves, the majority (32 out of the 43 that gave names of agencies other than DAME) said they referred to their local Citizens' Advice service. Other agencies mentioned were local money advice agencies, consumer credit counselling and community legal advice services.

Five organisations, only, said they always referred to DAME when they were unable to advise themselves. However, when asked whether they would refer to DAME in future, 50 respondents said yes, definitely, and a further 23 said possibly; none said they definitely would not. This is presumably indicative of their new awareness of the project, following the survey and associated additional publicity. 41 organisations said they thought DAME filled a gap in service provision (though 29 did not know).

We also asked respondents about the potential benefits of a specialist money advice service for those who have experienced domestic violence²⁵. Comments here included the following:

DAME will have an understanding of the massive impact on a woman's emotional health and self esteem ... and how it can be overwhelming for a women to cope with the financial issues, and start to resolve them. DAME will understand when a woman begins to resolve her financial issues - which can go on for a long time after ending an abusive relationship - that the women are reminded of the perpetrator's abuse and the impact on their lives which can then affect their emotional heath.

Generic advice services often have very little understanding of the dynamics and impact of domestic violence.

The workers might have greater understanding of why women may have such massive debts, ...[and] knowledge of how it was accrued due to signing papers under duress, etc.

More empathic to the specific problems women face and the low esteem they suffer, making them possibly less able to cope with financial issues.

Those who had already used DAME also had some positive comments about the service; for example:

I have made 2 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.

I would refer any of our clients to DAME if appropriate for them. We have two CABs close by and clients [sometimes] prefer to have somewhere to visit locally, but we have other clients who may prefer to use the phone in the comfort of their home.

Negative responses were few – though one respondent said she had found it impossible to get in touch, and had not received a call-back to her messages.

5.3. Conclusion

During the phased roll-out of the DAME service, publicity and information has been distributed to all domestic violence service providers in each region. Despite this, however, there is often limited knowledge of the service among those working in domestic violence organisations. Clearly it takes time for knowledge of a new service to reach all those who might wish to refer to it, and repeated mailings are often necessary. However, many of those who became aware of DAME as a result of the postal survey expressed their willingness to refer clients in future – and this is borne out by the information we collected on referrals up to the end of 2011, which shows a wider range of referral organisations during the course of the project. (See Chapter 4)

Some referring organisations were always likely to be over-represented, however, whereas other service providers will choose not to refer at all, largely because they feel they have no need to do so: many domestic violence organisations are able to advise their clients on the more common and straightforward financial issues that they face, whereas others are happy using particular local services.

We hope that further training and resources – including the *Guidance for Professionals Supporting Survivors with Financial Issues* produced as part of the DAME project²⁶ - will aid more domestic violence service providers in responding to survivors with financial problems, in the absence of a specialist money advice service in future.

²⁵ “In your view, what (if any) are the benefits of having a specialist financial advice service for those experiencing domestic violence and abuse?”

²⁶ Available at <http://www.womensaid.org.uk/page.asp?section=0001000100280004§ionTitle=DAME+Toolkit>

Chapter 6: Evaluation of client outcomes

6.1. Introduction

In November 2011, MAPS distributed a postal evaluation questionnaire to clients who had used the DAME service. This questionnaire was adapted from the postal questionnaire they use with the clients of their general service. 19 replies were received before the beginning of May 2012.

Also, as part of the evaluation undertaken by Cass Business School for the Nationwide Foundation, changes in clients' confidence, knowledge and financial situation have been measured, and the results (up to the end of 2011) are reported in section 6.4.

6.2. Summary of responses

The views of those clients responding (anonymously) to the postal questionnaire were generally very positive: everyone said that staff had explained clearly how the service worked and what to expect; and everyone found the initial paperwork and the telephone service itself very helpful and informative. Fifteen out of the 19 respondents (79%) said they found it very easy to prepare for the telephone appointment, and the remaining 4 said it was fairly easy.

All respondents agreed that the money advisor had suggested actions and made recommendations that would help her financial situation; and a large majority also agreed with each of the following:

- the **money advisor** they spoke to was **very helpful and supportive** (95%);
- the **advice letter** they received was very helpful (89%);
- she is now using some sort of a **budget**, and feels **more in control of her finances** (95%).

Responses to other questions were more mixed, though still predominantly positive. Twelve of those responding (63%) said they had been able to take action themselves after talking to the money advisor, and a further six said they had taken some action. Thirteen clients (68%) said the adviser had provided them with direct support, such as contacting creditors on their behalf. Four said they had been referred or signposted to other agencies; two of these found the agency they contacted very helpful, but one had found it unhelpful, and decided to take action herself instead.

When asked to assess their confidence level with regard to money matters after receiving help from DAME, (on a scale of 1 to 10, 1 being very low), all except one were above the mid-point, and only three people assessed themselves at 6 or below: see table 9, below.

Table 12: Confidence level in dealing with money matters: clients' self-assessment

Confidence	1 = v low	2	3	4	5	6	7	8	9	10 = v. high	Total
Number of clients	1	0	0	0	0	2	2	6	4	4	19
% of respondents	5%	0%	0%	0%	0%	10%	10%	32%	21%	21%	100%

6.3. Views of clients

All but one of the respondents wrote comments summarising the help they received from the DAME advisors, and these comments were all extremely positive. Praise was given for the practical advice they received, but also – and primarily – for the manner in which support was provided. As a result, most clients said that not only had they resolved their money problems, but that they had had their confidence in their ability to manage money restored, often after years of abuse, leaving them feeling worthless, and unable to cope. See a selection of these comments below.

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.

I don't really have words to describe the relief and peace of mind I have because of the help and advice I have received. It has literally changed my life from one of fear, not answering the phone and dreading the post to being relaxed, secure and more hopeful of my future. The way I was spoken to was so gracious and full of understanding which helped me to overcome the self-loathing I felt for getting into such a mess.

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. Thank you very much.

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

I was so happy with the DAME service and with my adviser. I didn't have to feel embarrassed, I didn't have to explain my background, I just felt safe speaking to her and knowing that she had a good understanding of the predicaments that I was in. I really felt my adviser cared about getting me on the right track. There were no magic tricks to make my debt disappear or make me wealthy, but it was incredibly helpful to know I was being supported.... It has gotten me to a new place in my life.

Suggestions for improving services were very few and minor. One person said she would have liked them to contact creditors on her behalf, as the response she received when she tried to check the amount due was very rude and upsetting. Three others said they would like the support to carry on as more help might be needed in future.

6.4. Measuring outcomes for CASS evaluation

By the end of 2011, casework had been concluded for 60 clients, enabling outcomes to be assessed on five related criteria:

- Increased **confidence** about money and debt issues.
- Increased **knowledge** about money and debt issues.
- Increase in clients successfully understanding and using **budgets**.
- Increased **income** or other benefits to clients.
- Decrease in outgoings & liabilities.

The first two criteria (together referred to as "Outcome 1") were estimated at the beginning and at the conclusion of the advice process, both by self-assessment, and by the advisors. On this basis, 79% of clients reported an increase in their confidence levels (from an average of 5 to an average of 7) and 67% were judged by the advisors to have increased their knowledge of money matters. 93% of clients were still, at the end of the process, using the budget provided by the advisors, and most reported that they found it very useful.

There was also a significant increase both in state benefits received and grants obtained: the total monthly average increase in benefits (for these 60 clients) was £487.98; and the total of grants received was £6,818.45 (an average of £151.99 per client). Additionally, some clients received items such as washing machines, or payment of fees for bankruptcy or debt relief orders. Clients' decrease in outgoings resulted in total average monthly savings of £252.33; and debts written off up to the end of 2011 totalled £260,788.77.

6.5. Conclusion

The responses from this anonymous postal survey – though relatively few – completely endorse the very positive view of the DAME advice line received through other sources, including the telephone interviews with survivors (see Part 3, Chapter 7). The assessment from the CASS evaluation also provides generally positive outcomes.

Part 3: Qualitative material

Chapter 7: Interviews with survivors

7.1. Introduction

During the course of the DAME project, 28 telephone interviews were undertaken with survivors who had used the service: five in the pilot and 23 subsequently. All but one of these was female (96.5%). This is in line with the total clientele of DAME, 98% of whom were female. (See Chapter 4).

The DAME advisors asked all clients using the service whether they were happy to be contacted by someone from Women's Aid for research and evaluation purposes, and the vast majority agreed. Clients were then identified as "ready for follow-up" after they had received advice from DAME, and had had the opportunity to act on it; i.e. most of them were by this stage closed cases. During the pilot, Women's Aid attempted to follow up all clients whose cases were concluded within the pilot period. Subsequently, a one in three sample was selected from those survivors who had agreed to a follow-up and who were ready for this, up to the cut-off point of the end of January 2012²⁷.

Ideally, selected survivors were followed up quite soon after their cases were concluded; however, for various reasons, this was often not possible. Hence by the time of attempted follow-up, a number of clients' contact details were out of date: due to their circumstances, many survivors were in the process of moving to new accommodation, and while most had given mobile phone numbers as their preferred (or only) means of contact, in many cases these were now unobtainable. In all, 31 survivors²⁸ whom we attempted to interview could not be contacted, despite making several attempts at different times; and two others could only be talked to very briefly, and were unavailable subsequently²⁹.

7.2. Who were the clients?

Clients tended to fall into one or more of the following categories:

- (i) Firstly, there were those whose financial difficulties came about as a direct consequence of the abuse they experienced. In most cases, this could amount to financial abuse; for example, they were coerced into taking out loans and credit for joint expenditure, and were then left to pay the debts off themselves:

Technically they were joint debts, I was encouraged to do so by my previous partner, he wasn't working... he was very domineering, he used my cards a lot and he asked me to pick up things he ordered, and I paid for petrol and car insurance, he even took money out to pay the mortgage which was very high, groceries, clothes for the boys, just general living expenses. He didn't want to economise ... If I said we had to cut back, he got very angry, said I was being negative and blah blah ... I look back now and I think he was trying to get all the expenses on my card... It was part of the control thing, by doing that [he thought] I would not be able to leave, I would have no option to leave because I would have no money and no credit. Elissa³⁰

He started not paying anything – none of the bills, or the mortgage. I was panicking - ...He was controlling the money we had saved up, in a savings account in his name. There was no way I could get to it. And I had debts – in my name, not in his name. I don't know what happened with his account – he said there

²⁷ The majority of these interviews were undertaken by Jackie Barron, with some assistance during the later stages from Finn Mackay. All except one of these interviews were tape recorded, and were subsequently transcribed by the interviewer.

²⁸ 5 of these were during the pilot period.

²⁹ The effective response rate was 46%.

³⁰ All names used for clients are pseudonyms.

was fraud. But he put his income into my account and then I took out the credit for the ... sofa in my name, because my credit rating was better than his.

Noa

One [debt] was a catalogue which was mainly my partner, he kept ordering things because it was in my name, but he had bad credit. I had a credit card as well which we both used but it was in my name because he couldn't get a credit card. The rest of them was like the electric and gas and the water where we'd got behind where I thought he was paying these things and he wasn't.

... He definitely [forced me to build up debt]....

Suzannah

- (ii) Financial problems could also arise indirectly from the abuse: for example, the victim could lose confidence in her ability to manage money, or she might have to take time off work due to injury, depression or stress; she might try to appease the abuser by buying him gifts or treats; or she might be frightened to tell him there was not enough money to pay the bills. In addition, his abusive behaviour could generate additional costs – for example, destruction of her possessions, damage to their joint home, or needing to leave home in an emergency, without being able to take any possessions with her.

My husband was arrested he pushed me and caused me some damage and damage to the property ... At the time, because my husband was doing all the accounts, I wasn't sure what was needed to pay, and he was moving out and I needed to reclaim on benefits and I got a bit confused what was coming in and coming out and what needed paying and that.....

Sophie

Basically because when I was in my relationship with my ex-husband, all the bills were in my name and obviously when my husband left... he didn't give me any money and obviously I got into a bit of a financial mess. Basically I had bills and debts coming out of my ears... I had rent arrears, I had council tax arrears. Obviously it was while we was together, so they were half his debts; but because they were in my name, they were sending me letters saying you need to pay this.

Stacey

- (iii) A few women contacted the service because they needed to establish financial independence from an abusive partner; for example, they might need to claim a separate pension, or negotiate their share of the equity in the matrimonial home, but were being obstructed by the abuser.

... Because I didn't work when I was having children, I didn't have enough stamps... He does [give me money] because I'm living here. But if I were to leave he wouldn't.... I really did want to leave but it just seemed so unfair on the children. ...

It is very difficult here. My husband is so mean, he just wants to shout and yell at you the whole time, he swears and pushes out and grabs you and it's just horrible. But ...he wouldn't give us any money then, he's just say, you're on your own. So I just need to sit tight ...Half the house is obviously mine, but I couldn't go and take half the house because that would disrupt [the children] as well, so I'm stuck.... I have talked to solicitors on several occasions. What they are saying is that I could leave the house but then I'm making myself homeless...

Sheila

Some of these clients had also been financially abused within the relationship.

- (iv) Finally, there were those who had experienced domestic violence, but whose financial difficulties (in their view, anyway) were apparently unrelated to this. These clients nonetheless often appreciated and benefited from a service whose advisors have an understanding of the impact of domestic and sexual violence, and routinely implemented risk assessments and other procedures in response to the ongoing safety issues impacting on survivors.

I was having money problems after divorcing after 19 years of marriage... Basically everything from the marriage was in my name so when I left I gave them one last full payment but then as the weeks and months went on, the debts built up... The loans were fine, it was the things like the credit card and the bank... . I've always been very good at paying stuff. It was just that they wanted all of the money every month, and the interest kept piling on and piling on, and then the red letters started to come, and it was a case of "We want our money now" and I tried to sort it out myself and it didn't work.

Maleka

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

Despite this rough categorisation, however, it became apparent that most, if not all, of those we interviewed had been controlled financially in some ways, whether or not they themselves saw this as financial abuse.

7.3. Reasons for contacting DAME

The majority of clients – both those who were interviewed and those who contacted DAME generally – were struggling with debts of various kinds. (See also Chapter 4). Whether the debts were solely in their own name, or in joint names with their former partners/abusers, survivors invariably found they were left to deal with them, and often could not ask for any help from the other party. Quite a number of clients found out about additional debts – such as rent arrears, overpaid tax credits, or unpaid utility bills – after they had separated from their abusers.

My husband left us in a lot of debt. I received notice of eviction – he hadn't paid the rent. Also there were outstanding bills: debts he had run up. I needed to work out my own finances, it was all overwhelming...

Jenni

My ex-husband assaulted me and we had to leave the house. And because we left the house there were a number of debts that he hadn't paid, which I thought had been paid, like gas and electric and various other things. ..

Leah

Some women had already decided what they wanted to do, but needed help in putting it into practice.

[I contacted them] about the fact I was being made bankrupt: [I wanted to know] what I was allowed to do and what I was not allowed to do, how to go about it, what was expected of me, how long it would take. Whether I would have a car or not, and the impact of that. ...

Elissa

Some were being constantly bothered by their creditors; and many were worried by the extent of the debts they had been left with.

I've never been in debt like that before, and like everybody, even though I say it doesn't bother me, I do worry about what people think; and you know when you've been in quite an oppressive relationship for ten years you do doubt yourself...

Pauline

*Money is the **only** thing I worry about. It is the **only** thing I get stressed about – I am so easy-going, it is unbelievable. But money scares me, and the thought of owing people money really scares me too...*

Leah

There is still one [creditor] in particular that keeps on sending me text messages. I try not to give my personal number out, but they are always leaving messages and it's a bit annoying because I have set up a standing order.

Maria

While not usually the first or main issue leading clients to consult DAME, many of them also needed help with managing on what was often a very limited income. Some survivors had had no previous experience of managing money, as all finances had been controlled by their abusers. Others had lost confidence in their ability to deal with financial issues, due to years of abuse; and some needed help with budgeting for other reasons.

I feel more confident and I've got ... direct debits ...now that are set up on certain days of the month when I get paid; I've got a budget in place for everything whereas before I just didn't know what was coming out when, how much I could spend on clothing you know and stuff like that. So now I have a financial budget that I stick to ... Confidence is the main thing really. Knowing that I can do it and knowing that I'm not stupid. I just feel a bit more in control of things and its so nice just only having to answer to myself and not to anyone else...

Caroline

It's a struggle, and obviously it's not good being on benefits and having - and still having - too much going out....But the budgeting was really helpful...

Maria

Some clients needed advice on the state welfare benefits for which they might be eligible, and help in claiming them, or appealing against loss of benefit.

When you're on ESA³¹ you have to go through a medical and because I was getting stress-related headaches and I was depressed because of my living circumstances – they wouldn't believe me. So I failed [the medical] and my money was stopped and I had to appeal against it...

Maleka

Other reasons for being referred to DAME included concern about specific debts, or harassment from creditors and bailiffs; and others needed assistance in applying for bankruptcy or Debt Relief Orders.

7.4. What kinds of help were they given?

Most survivors received practical help and advice in dealing with debts. On initial referral, the DAME advisor set up an appointment which would allow time to go through all the survivor's incomings and outgoings in detail, so she could make an assessment of her best option for managing the debts. After that, and once the survivor had decided what she was going to do, the advisors gave her as much support as she needed.

... The repayments are [now] under control... I think to get advice gives you power and gives you back control when you've lost control over other things.

Dolores

She guided me along step by step what I needed to do, and got letters drawn up and told me what to say to creditors about my situation because they wouldn't know unless I told them... What she advised me to do was not take on too much at one time. First of all we were sorting all the finances out, and it's been brilliant. The biggest one I was worried about was about £6000 and because I've been paying them now for 6 months regularly, paying them on time, they have now settled on this figure of £1500. [DAME

³¹ Employment and Support Allowance: ESA replaced Incapacity Benefit, and Income Support paid on incapacity grounds, for new customers in October 2008.

advisor] has given me all the letters printed out... They were already printed for me, I just had to sign and date them and send them off.
Angelica

As Angelica indicated, having template letters drawn up could be very helpful for many survivors; and some, particularly those who were still dealing with the after-effects of the abuse, or had ongoing mental health issues, needed – at least for a time - to be given a lot of direction in what they needed to do.

I am able to fill it in but at times my brain is not working and I need to be told what to do.... ...My brain gets very argumentative at times and I find it too tiring and sometimes I think I can't be bothered.
Kishwar

Some clients needed to set up new bank accounts, either to avoid being traced by their abusers, or to prevent the bank taking money out to service a debt. This was not always easy to do, however, for a number of reasons including a lack of necessary documentation, having only a post office box number as their address (if living in a refuge), or having a bad credit history; so practical support from DAME was often welcome.

I had to change my bank account because [my old bank] kept taking money out of my account even when they shouldn't have been, and my other direct debits weren't going out, and I got a really bad credit rating, basically because of them. And I changed bank accounts and I've now got a bank account that just has a cash card ... [DAME advisor] suggested I changed banks when she found out what [bank] were doing... I wouldn't want [a loan] ever again. It's just a basic card, so I can pay back what I can.
Janice

Others were helped to claim benefits, and getting other help to which they were entitled.

My husband claimed Income Support: it was a joint claim but he kept it all. Then he was arrested and removed from the house [and then went into psychiatric hospital] and I had no idea what I needed to do to get things sorted out.... My husband was claiming Carer's Allowance [for looking after me] even while he was in hospital. They [DAME] got [all my benefits] paid back to me... My income has increased so now I am not dependent on my overdraft... They told me I could get help with repairs to the house, and let me know of other things available to me that I would be entitled to – things I didn't know about. ... They helped me when I had to apply to different companies – for example, I needed a bed for my daughter... They were really supportive and gave me information to help me deal with that.
Jenni

Apart from that, however, many of them appreciated help with budgeting; or simply having a sympathetic person to talk to.

She put things in layman's terms and put it all into perspective for me, you know. Made me not doubt things, not blame myself so much. ... She put me through to Debt Relief³² and that and that's come through and I'm hoping that in six to eight months it will all be sorted out... [I'm] definitely [happier about things now]. ...
Suzannah

Some clients – including two of those who were interviewed - decided on reflection that they did not need the help and support of DAME. Often this was because they realised, after an initial discussion, that they were able to do what was needed themselves.

³² Suzannah is referring here to her application to the Insolvency Service for a Debt Relief Order, for which the DAME advisor had been the approved intermediary.

I was [worried about my mortgage] at the time but I did manage to sort myself out in the end... if I hadn't known those things already, it would have been fantastic... It was only because I was on the ball and I needed to get it sorted quick that I took my finger out and got on with it really.
Selena

They sat me down and went through everything and they sent me a form to fill in that had basically what you've got coming in, what you've got going out, but as I said I had already done that... But I imagine that if you've had the crap beaten out of you for years, you're just not sure what to do.... I can add up. It was something I wanted to do and I knew that I could do it; I was just prevented from doing so.
Ryan

Although they decided they did not need the help of the DAME advisors themselves, both these clients were positive about the service and the need for it, in line with the others interviewed.

7.5. Clients' views on the DAME service

The vast majority of those we contacted spoke extremely positively about DAME. They found it reassuring to talk about their experiences to someone who was non-judgmental and whom they felt they could trust, and they often said the advisors were very understanding of their situation. Some examples are given below.

They were fantastic. I was living in a derelict property [in order to escape the abuse] and I got myself into considerable debt. They were fantastic – we worked out a budget together, plotted through the budget so I could see where I was over-spending, and I have got the debt down to £1000. I'm really grateful for that service. She was very realistic about my anxieties, very compassionate and sympathetic. You need that. She gave constructive advice.
Tamsin

... That lady was fantastic. It was all very good, but she just had the knack of ringing me at the right time. It really did give me a good lift. ... having someone to talk to and knowing that they were going to ring again, it wasn't just a one-off, they weren't going to just do it and leave you, and I could have rung them at any time, it was fantastic, it was really really good.... I was quite low at the time, but I really felt there was somebody there; I wasn't completely on my own. They never pushed or guided me in any direction. They just listened, which was perfect.... they were brilliant, absolutely brilliant.
Sheila

They were really supportive. They covered all the information and support I needed and helped me keep my sanity. I can manage my finances now. I didn't feel on my own...having someone there who holds your hand when you need them.... I would recommend them to anyone else in my situation. They gave me peace of mind.
Jenni

As these examples show, the survivors who contacted DAME were equally appreciative of having someone sympathetic they could talk to, as they were of the specific advice they were given. Because DAME was a specialist service, and one to which they had (in most cases) been signposted by a domestic abuse support agency, survivors saw it as trustworthy, and believed that the advisors would understand their situation better.

... Some people when you try to sort your debts out, they blame you. It was nice to know they understand what you've gone through and why.
Celia

It was more specialist and I felt that because it was more specialist the information was more trustworthy, they were dealing with that kind of thing all the time. They knew what they were talking about...
Elissa

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...
Anya

As Anya and others pointed out, it was very important that the advisors knew about domestic violence and the additional issues that can arise for those who have been abused.

Interviewer: Did it matter to you that DAME understood domestic abuse?

Survivor: Yes, very much so. It was just reassuring to know that there was someone that understood the related issues that were around it...

Kim

Most of the clients contacted could not think of anything else DAME could have done for them, nor could they generally suggest any improvements to the service. A few people had not taken the advice given, because they did not feel it was right for them, or they were “not in the right place” to do so. A couple of people suggested that a face to face and/or a drop in service might be preferable, or a useful additional service; for example:

It would be nice if you could have a drop in service and could actually see someone face to face. .. It would be nicer if you could just drop in when you were in town and have a quick chat then. I guess that is not always practical, but if there could be an improvement that was it.
Elissa

The majority, however, were either completely happy with a telephone service, or they preferred it.

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.
Celia

I thought that [being a telephone service] was really good, actually. Because unlike the [advice centre] where I'd have to drag my two children... and try to stop them screaming and shouting, it was so much more convenient for me...
Leah

Only one person felt the advice was rather too limited and basic – at least for them; and a few were disappointed that DAME had no direct access to money to pay off their creditors (though they were often able to access money and household equipment through trust funds and other sources.)

7.6. Conclusion

Overwhelmingly, the survivors we contacted told us they found it reassuring to talk about their experiences to someone who was non-judgmental and whom they could trust. They also valued the practical help and advice in dealing with debts, claiming benefits, and help with budgeting; and some appreciated being given more specific support, for example, through the provision of template letters, help with form filling, or in setting up new bank accounts.

Because DAME is a specialist service, survivors often saw it as more trustworthy than generic advice services, and thought the advisors would understand their situation better, and hence not blame or criticise them for getting into unmanageable debt.

Criticisms were almost non-existent. A few people had the (mistaken) impression that DAME had money they could give to those in financial difficulties; hence they were slightly disappointed when they found this was not the case. Most of them, however, were happy to be signposted to charitable trust funds which could provide this direct support. Two of the more confident clients found that, after an initial discussion, they were able to manage by themselves; and one of these thought the service was perhaps more appropriate for people with little or no understanding of how to manage money.

This positive feedback reinforces that given in the clients' postal evaluations (see Chapter 6) and is echoed in that given by the interviews with domestic violence service providers (Chapter 8).

Chapter 8: Interviews with service providers

8.1. Introduction

During the course of this project, telephone interviews were undertaken with 18 domestic violence service providers, 13 of these during the pilot, and 5 during the main stage of the project³³. We also received one emailed questionnaire.

There were three main reasons for not undertaking more such interviews. In the first place, the aim of getting feedback on particular clients was usually not fulfilled, as most staff said that after making the referral, they usually had little information: either they assumed it was going well, and they had no need to intervene; or they were no longer working with that client, as she had moved on. Secondly, a large number of referrals were made by a small number of organisations, and it was felt to be unnecessary to contact them more than once. And thirdly, we undertook a postal questionnaire to get more general views from professionals on the DAME service. (See Chapter 5).

8.2. Referral agencies regarding particular clients

Contact was made with six organisations referring clients included in the pilot study³⁴ and six referring clients subsequently³⁵. In several of these cases, the worker who made the referral was unavailable, but another worker agreed to an interview. In two other cases, initial contact was made with the agency, but the worker who referred the client was either on maternity leave or had left, and no-one else had any information, so no interview could be undertaken. Again, most of the comments have been positive:

Sheila said she [the advisor] was a lovely lady and she sorted out one lot of benefits for her and they're waiting for a decision on the other It's so nice to have somebody there - we're an advocate on a range of services but DAME is there for their specialist service and it's so nice to have someone there that understands without having to explain every little thing... Having this help with her finances is helping [Sheila] to feel that she is taking control back to some degree... instead of being at the whim of someone else, she's got a sense of direction of what she wants to do and how she wants to do it... I think [DAME] was the best thing for her because she said that the lady she spoke to was very kind, helpful and understanding. Sometimes ... CAB are inundated with calls and they don't have that special understanding of how women can find themselves in such a mess... [170]

I explained to [Suzannah] I hadn't used the service so wasn't 100% sure what kind of support they could offer, so I said I would ring them first and explain [her] situation and see whether it was something they could help her with. So then I contacted DAME and spoke to [the advisor], and just generally discussed the issues with her and she felt it would be an appropriate referral so she took the details and said she would send the proper referral form, which she sent the same day! And I returned it and it came back to me on the same day - which was brilliant! It all happened on the same day. And she emailed back to me to say she had the referral form and it was OK for Suzannah to make an appointment... I think that the service is a brilliant one. It's great that there is a specific service for domestic violence survivors, who often have their own experience of financial abuse and the complications that this brings. All the survivors that I have referred to DAME, are delighted with the service and support. It's difficult as an IDVA³⁶ to have the time and expertise to dedicate to resolving issues in relation to finances, and previously we would have referred to a generic debt support/welfare benefits service. It's reassuring to know that there is a specific support service to meet our clients' needs. [79]

³³ All the pilot interviews were with agencies in the South East pilot region, and two of them were with separate services within one organisation. Although this was unintended, the five main-stage interviews were all with agencies in the South East and London areas. The emailed response was from an agency in the South West. All were undertaken by Jackie Barron, and all except one were tape-recorded and subsequently transcribed by her.

³⁴ In only two cases have interviews been achieved with both client and referral agency.

³⁵ One of these emailed their response,

³⁶ Independent Domestic Violence Advocate.

*Her debts were definitely beyond anything that we could support her with. There were quite a few different agencies and quite a lot of money and it made **me** feel relieved because I knew she was getting support, and she didn't at any point feel the support wasn't adequate. I think it's fantastic to be honest. She really appreciated it... I have had very limited contact with them but everything I have heard about them has been good... [32]*

As with the above informant, the main reasons for a domestic violence organisation to refer a survivor to DAME was because her financial problems were greater than the referral agency felt able to deal with.

*She had realised that she had a lot more debts than she thought she had and we had got details about the DAME project shortly before she came to the refuge and it was very much in the front of my mind and I thought it was worth trying basically because we don't really have any other service locally apart from [advice centre] and they are very difficult to get to see... Her debts were definitely beyond anything that we could support with... and it made **me** feel relieved because I knew she was getting support... [32]*

She had issues with her mortgage. He had gone into prison and she didn't have any funds because he had all the money. She was in debt.... She wasn't claiming benefits. She had a lot of debt that he had created for her... [667]

There were a couple who had got into a real mess with their partners over ongoing loans that were taken out in their name by their partner and that was a big issue, certainly with one; car being repossessed and ongoing debts, so that's been one; it's primarily about loans being taken out and them not being able to move on, not being able to go into private rental [accommodation] because they have got outstanding loans and things like that. [570]

All the staff we spoke to found it easy to refer clients to DAME. After the initial contact, a referral form was emailed to them, and most of them found it straightforward to complete. Only one person said it was "odd" because it looked like a spreadsheet, and couldn't be printed out. Everyone was appreciative of the very rapid response they received from the advisors – often the same day³⁷.

There is a huge need for financial support and advice and so on and I think all the services get bunged up very quickly... Certainly for our clients it has been an absolute joy ... [for] financial issues, whatever they might be; it has been a delight to refer them to DAME for support and know that they are going to receive support straight away. I don't think I could say that about any other service in this area. [79]

Several of the staff said they thought it was good that the advisors knew about domestic abuse, and how it might have led to the difficulties the survivor was facing:

[Other advice agencies] are inundated with calls and they don't have that special understanding of how women can find themselves in such a mess....

DAME would be more informed about the issues that a victim can have. And for the [advice agency] it would just be another client, standard format, this, this, this, and this, and they're not getting that extra care and understanding.... The law is the law is the law, and the [advice agency] will tell you, well you signed for it: the credit card or the agreement is in your name you are legally bound to pay it. And there is no window there to say, "I was coerced into this, I did it against my will" or "I was being brainwashed at the time". A lot of people don't have the understanding of how powerful this insidious brainwashing is, do they? [170]

People [in debt advice agencies] should be aware of what domestic abuse is and the impact and powerlessness that women feel and it's not just a matter of "well, don't sign the forms..". Certainly that's something we work on locally with agencies, actually to make them aware how controlling the perpetrator is, that actually women have no choice at all, ... it isn't [just] something they should have said no to and not got caught up in. How you produce that without doing an awareness-raising thing with debt agencies is very hard to say.... But I think that's the hardest thing – that people appreciate that they have got into this

³⁷ This rapidity of response slowed down later in the project, due to the increasing demand for the service.

through no fault of their own. They have been completely controlled and I think that's where perhaps that can be hard for them because they're expected to take full responsibility for it when it's been someone else's actions that has had a huge impact. [570]

Several also remarked that the general attitude and response of advisors was very sympathetic, and brought relief to the survivor immediately. They also said it reassured **them** that the survivor was getting expert help to deal with her situation.

She was very very pleased and the relief you could physically see. You could see that it was weighing down on her, she was actually getting frightened, and it was at that point ... I suddenly remembered the DAME poster... It proved a positive move. [570]

The same worker also said that it was good that DAME sent a text to the client before each time they rang her, so she could go to her room to take the call privately and be ready with the information needed, or – if it was not convenient – text back to suggest an alternative time.

Many staff thought a telephone advice service was often preferable to a face to face one: women could ring them in her own time, when it was safe to do so, and without having to wait several weeks for an appointment.

A lot of the time, women with domestic abuse, sometimes they can be very wary of disclosing information and it can be a lot easier over the telephone. And also they can get information when they need it as opposed to waiting for an appointment, which is very beneficial because often they have so much going on they can't concentrate on anything: information overload. [194]

On the other hand, some had reservations about a service being completely telephone based, particularly if the clients had lots of paperwork, and needed help with form-filling and/or writing letters to creditors (as many did). Although these services were offered by DAME, some felt it might not be as easy to use them as when they were provided by a face-to-face service.

The biggest downside is it's a telephone not face to face, and some of the clients want to work face to face. We did manage to find .. a local service through a church that offered a service, ... and it was face to face and some of the clients find that better than on the phone.... [The survivor] was able to come in and bring all her stuff and have a chat and then go back and have another session later on.... [The telephone service] is more accessible in that you can call and even if you have to leave a message they will get back to you. But with the face to face, with some people – they are doing so much over the phone with benefits and things like that, they seem to go round and round in circles, so I think that's perhaps why ...they feel they can engage better than over the phone. [570]

Face to face is better if it's quite complicated and involves lots of different areas and mountains of paperwork.... being able to sift through paperwork with someone else is helpful... [244]

Overall, however, almost everyone we spoke to thought that DAME was an excellent service and one that very much filled a gap in service provision, in their area and nationally.

8.3. Referral agencies generally

In addition, seven interviews were conducted with domestic abuse agencies about DAME in general, including their knowledge of the service. (All of these were in the South East pilot region.) Some of these organisations had referred women to the project, others had not. Sometimes they were themselves able to give basic information on money issues, but would want to refer to an outside agency for specialist advice (e.g. on debts).

When they've been in a relationship for a period of time, 20 years or whatever, and they are trying to move on from that relationship, trying to find out how they can financially survive. Some of these women have never claimed benefits or anything, and it's things like housing, pensions, the financial aspects: it's quite difficult to access information for that kind of thing. [194]

The woman can arrange a time of day and contact them by phone, when it is convenient for her and safe to do so. It's quite convenient for the woman to do, ...She can talk in her own time, privately, about what is going on. Sometimes it's difficult for a woman to get out. This is a really good initiative to contact the woman on the phone... [667]

I have not had any feedback really from clients, they just say that they received a call quite quickly which was nice. I have had one client who has now said that all her debt payments are now in order and she is up to date and she said that DAME helped. Other clients that I have referred usually just say "yeah, they called me" and when I ask if they helped they just say "yeah". When I've asked for feedback they just say "they were all right". [56]

Some said that, rather than making the referral themselves, they might encourage women to self-refer, in order to further their empowerment. (Some of the clients who are noted as self-referrals might have come through this route.)

One point that was raised several times was the uneven distribution of the publicity: some organisations knew about DAME, and had posters up, and sometimes workers had talked to DAME advisors at the Women's Aid Annual Conference; whereas in other organisations, information about the service seemed to be available only to one or two members of staff, or not at all.

When we first heard about it I put [the poster] up on the wall and it's still there but we do have limited wall space and it's got covered up by other things. [32]

Some organisations said they would also like a leaflet they could hand out to their clients as a way of raising the issue, to reassure them, and to point them to a source of advice if they needed it.

As before, several members of staff mentioned that it was good that the service was run by people who have specialist knowledge of impact of domestic abuse, and that it is called the Domestic Abuse and Money Education project to indicate this. Some of them also thought it would be useful for them to be able to contact DAME to help them support someone who had debt problems, or to answer to a financial query. Those organisations that had not used DAME service usually said there was no particular reason, but that some issues might be dealt with in-house and/or the women might prefer face-to-face local service.

One organisation had found DAME **not** helpful – “They didn't do anything”. This could perhaps have been because the organisation (to which the woman had moved after contacting DAME) was outside the pilot area, and at that time, the advisors were not completely clear whether or not they should be working with her. (And, although we were never made aware of this, there could also have been other survivors who thought – mistakenly – that they had been ignored, if they had been difficult or impossible to contact. The DAME advisors never left messages the first time they called, due to safety considerations.)

8.4. Conclusion

As with the clients we talked to, the vast majority of staff from domestic violence organisations were very positive about the service provided by DAME. Those who had used the service had generally found the referral process quick and easy, and in most cases said that the women they had referred to the service had appreciated the support they received. Staff also thought that a specialist service was important, as the knowledge and understanding they would have of domestic abuse was reassuring both to them and the women they were supporting: not only would there be a greater understanding of all the issues (including the impact of financial abuse) but the chance of any intervention putting the victim into danger was greatly minimised.

Chapter 9: Views from the DAME advisors

9.1. Introduction

Towards the end of the project, Women's Aid undertook a recorded telephone interview with both MAPS advisors who worked on the DAME advice line³⁸. They provided some useful feedback on what it was like working for this dedicated service, and suggested recommendations if such a service were ever reintroduced in future. Material from this interview is augmented by some written comments they had made earlier in the project.

9.2. The service

The DAME service had a dedicated telephone number (within a generic money advice service) and that line was only answered by the specialist advisors, both of whom were women and had received specialist training in addition to their money advice training. Both of them had previously worked for some time as money advisors in general advice services.

The DAME advisors highlighted some of the differences between this specialist service and generic money advice services, and – largely as a result of having received domestic violence training - endorsed the need for special procedures, based on their awareness of potential dangers to the client; for example, it was crucial at the start to assess the level of current and ongoing risk, and in particular to establish whether or not the abuser was still present – regularly or occasionally. It was also important to identify ways in which the client could be contacted safely: was her mail likely to be intercepted? did anyone else have access to her computer or her email address? what was the best time to contact her – and if the advisor telephoned when someone else was there, how would she respond to indicate this? (e.g. “No thank you, I don't want to buy a mobile phone at the moment”.)

*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 the 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.*

Although I don't think we ...used the [formal] risk assessment as much as we thought we might have to, it was very good to have that awareness. Because not everybody we dealt with was safe or out of harm's way, so to always have that at the back of your mind: OK, he's back on the scene so you're not safe.

Both advisors said that the two-day training they had had in domestic violence awareness was essential:

It made us more aware of things. So it wasn't such a surprise dealing with the things that came up.. Without that,... they [clients] wouldn't have got the same level of understanding...

The advisors said they would have found some ongoing administrative support useful – to take initial calls, set up appointments, complete records, and so on:

For two people to have to do the whole country, doing absolutely everything: a referral comes in, having to process that referral, call the client, do the call with the client, do the casework, assess any outcomes and that kind of thing. It's so much.

Volunteer support was available from time to time, but this was by no means sufficient; and almost inevitably, the volunteers were neither full-time nor able to continue long-term.

The need for support staff, as well as for an increased number of advisors, would be factors to consider if a national advice line of this nature is set up in future.

³⁸ The interview was undertaken by Finn Mackay jointly with both advisors. Prior to this, Finn had had no direct contact with either of them, and we hoped this would enable them to talk to her more freely.

9.3. The clients

The clients who were referred to DAME (or referred themselves) usually had similar problems to those contacting generic money advice services; but they also had some additional issues, and often cited different reasons for getting into debt. Financial issues were not always their first priority, either. Understandably, safety, gaining effective protection, court processes, finding a new home, and supporting their children through what were often disturbing and disruptive events often took priority; and sometimes women were referred before they themselves were ready (emotionally or practically) to sort out their debts.

The advisors also recognised that many DAME clients needed more time than clients using their general service to come to terms with their situation and to start dealing with financial decisions. Sometimes they were harder to engage; and it was often harder, also, to conclude each case.

Many clients found their situations were in a state of flux, with consequent impact on their financial situation; for example, they might be in the middle of a divorce, or they might need to move house several times during the course of their engagement with DAME.

Their needs are more focussed on getting ... moved on from wherever they are at the time, and they do change addresses a lot, and so it's hard keeping them engaged.

Sometimes this meant that clients dipped in and out of the service as their circumstances changed; and, perhaps in consequence, they were often reluctant to agree that their case-file could be closed.

Some clients also had unrealistic expectations of what DAME could provide:

They think we can do more than we can, they think we can wave a magic wand.

They think they can come [to us] and we have a secret weapon... [but] the law is not going to change for them, it's not going to change in the future...and yes, you've got all these debts and it's not your fault but they [creditors] don't care about that.

The advisors sometimes felt they were being used as an “emotional crutch” – which ties in with what the clients themselves said about valuing the chance to talk as much as (or more than) the specific advice they received. (See Chapter 7)

9.4. Particular issues

As this was a new and innovative service, it was deliberately rolled out slowly across the country. This had the advantage that the work built up gradually, and as any initial problems arose, they could be responded to as soon as they had been identified. For example, the referral forms had not initially included questions about whether or not telephone numbers should be withheld, or whether it was safe to leave messages. These changes were implemented early on.

However, the disadvantage of a slow-roll out was that some organisations – particularly but not exclusively in those parts of the country that came later to the service – did not become aware of DAME until the service was about to close to new referrals.

Awareness of DAME built up slowly and publicity was not always effective, often not reaching all relevant staff in all parts of each organisation³⁹. Ideally, information about a new nationwide service of this kind needs to be circulated on several occasions, using different media and a variety of contact lists, in order to ensure that everyone who might wish to use or refer to the service knows of its existence.

³⁹ See also chapter 5.

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.

Once the service **was** available country-wide - and even with incomplete knowledge of it - the workload grew to the extent that there should ideally have been more advisors, as well as support staff (see above). For example, as the service became busier, there was not always an advisor available to answer the telephone line. This could be frustrating for both clients and those referring them; and the facility to leave a message asking for a call back was not always helpful if a client did not have a reliably safe number she felt able to give.

9.5. Conclusion

Overall, the DAME advisors had found working on the specialist service a very rewarding experience, and they recognised that it fulfilled a real need, and was very much appreciated by the clients who used it. They would have liked to service to have continued, particularly as some organisations were only just hearing about it as it reached its final phases.

One suggestion they had was for a national referral line, with the option to refer to local specialist services when appropriate: while some clients were happy with a telephone service, others could have benefited from face to face support. Providing a choice would not only be helpful for clients, but would relieve pressure on one national service.

Part 4: Conclusions and Recommendations

Chapter 10: Policy issues and recommendations

10.1. Introduction: Some issues of policy and practice

As a result of developing and working on the DAME service, and responding to survivors/clients, those working on the project have identified some issues which could be addressed either by practical measures or central government reform.

We would particularly draw attention to the following points:

- Some domestic abuse survivors have experienced problems in opening new bank accounts when they are resident in a refuge, due to having a P.O. Box address.
- Clients have experienced difficulty in resolving problems with joint bank accounts (e.g. closing accounts, securing money, etc.)
- 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.
- Many survivors have difficulty in gathering sufficient funds to go bankrupt where this is the best or only option for them.
- Applications for Debt Relief Orders (DROs) – which are seen as a cheaper and simpler option than going bankrupt, for those on a low income whose debts are less than £15,000 – may nonetheless pose problems for those experiencing domestic violence and who wish to have their address withheld from the Insolvency Register. In order to do this, the applicant has to apply to her or his local county court; and – as well as this imposing an additional procedure on domestic violence survivors – it seems that some courts may be unaware of the procedures, and hence give unhelpful responses, thus putting women in danger.

10.2. Policy recommendations: Banks and financial institutions

Following on from the above, we have a number of recommendations, for both financial institutions and for central government policy.

- Banks and post offices should develop a wider range of products enabling access to the benefits of basic banking. While we are aware that basic bank accounts are in theory widely available, they are often not publicised. Any charges for using such bank accounts should be strongly discouraged; and where charges exist (e.g. for using ATMs owned by a different bank) these should be made very clear at the outset.
- Tailored practical support with opening and managing a bank account (including a basic bank account) should be provided, for anyone without a 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 should be widely available from trustworthy sources, in order to facilitate the avoidance of expensive sources of credit (such as pay day loans and doorstep lenders). While credit unions are one option, they are not available in all areas, nor to all those who would appreciate this facility.
- Banks should be more active in helping those in financial difficulties. A safety net should be put in place 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 violence and to work with them to change any of their practices that could disadvantage domestic violence survivors.

10.3. Recommendations for government policy

Some of the following recommendations were made explicitly by those we have talked to; other has emerged from the work we have undertaken on the DAME project.

- Clear information on benefit entitlements should be readily available. This is particularly important at a time when eligibility and rates are changing frequently.
- Clarification and simplification of the rules regarding “duress” – e.g. in relation to taking out credit - 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 consequence of, abusive former partners⁴⁰.
- Regulations from the Office of Fair Trading (OFT) 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 period⁴¹.
- Women with no recourse to public funds due to their immigration status should have access to specialist advice and to financial support whatever their immigration status⁴², and regardless of whether they have a previous criminal record.
- Child maintenance payments should be fully disregarded when assessing eligibility for means tested benefits.
- There should be no financial penalty or fee 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 this⁴³.
- 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. While this is an issue facing all parents, it is particularly acute for single parents, and for women who for safety reasons might have had to move away from areas where they had support networks and/or to accept jobs that are lower paid than their previous work.
- There should be more awareness by the courts and others of the process by which the name and address of an applicant for a Debt Relief Order (DRO) can be withheld from the Insolvency Register. This process requires the applicant (among other things) to apply for permission from their local county court – which sometimes seemed unaware of the procedures. We recommend that all county courts should be made fully aware of the process and the situations to which it might apply; and that, in the long-term, consideration be given to simplifying these procedures so that a court attendance was no longer needed.

⁴⁰ This is also recommended by Westaway and McKay, 2007.

⁴¹ See Bell and Kober, 2007.

⁴² Currently, domestic violence survivors on spousal visas and who are “destitute” can apply for short-term financial support while they are waiting for the outcome of an application for indefinite leave to remain in the UK (ILR). This does not apply to women who have no recourse but whose immigration status is insecure for other reasons. Also, a criminal conviction may result in being turned down for ILR.

⁴³ Currently, new rules for Jobseeker’s Allowance state that claimants who have been a victim of ‘actual or threatened violence’ can be treated as being available and actively seeking work for an initial period of 4 weeks after notifying JobCentrePlus. This can be extended to 13 weeks where relevant evidence provided. Evidence suggests however that this might not be long enough in many cases, and it should be possible to extend this where applicable.

Chapter 11: Conclusion

11.1. Introduction: The benefits of a specialist service

Overall, the model of service delivery exemplified by DAME was seen as very positive, by those working in domestic violence organisations, and by survivors themselves. From the pre-pilot interviews with money advice agencies, it seems clear that many of them, also, welcomed the new service, and were disappointed that they would not be able to refer some of their own clients to it. Those working for smaller money advice organisations, in particular, had previously not considered the issue of domestic violence or how it might impact on their clients' financial difficulties, thus indicating the need for a specialist service of this kind.

Domestic violence organisations – contacted both in the pre-pilot and pilot stages - also welcomed the specialist nature of the service. They were very aware of the overlap between abuse and financial issues; and while they were usually able to advise on benefits, budgeting and setting up new bank accounts, they often felt less competent in dealing with cases which involved multiple debts. They had often advised using Citizens' Advice when they felt a woman's problems were beyond the scope of their service; but frequently grumbled about the long waiting lists.

The reservation some expressed about a telephone-only service were not apparently borne out in practice by those women who used it: the general feeling was that a telephone service was most convenient and accessible (particularly for those with young children) and enabled a rapid and timely response, rather than having to wait for an appointment several weeks hence.

11.2. Some particular points

In particular, the following points were made:

- The specialist nature of the service results in better understanding, and patient, non-judgmental responses to survivors and victims of domestic and sexual violence.
- The specialist financial knowledge of the advisors was also very much valued – but in the context of their overall understanding of issues surrounding domestic abuse.
- A quick response, rather than having a long wait for appointments, was seen as very beneficial, particularly for this client group, whose circumstances (including home addresses) were liable to change at short notice.

Clients themselves generally valued the service. They often found it reassuring just to be able to talk to someone – particularly to someone who would not judge them for the situation they now found themselves in. For that reason, they appreciated the specialist nature of the service: they felt that the advisors would understand the abuse they had experienced, and how, for example, the debts they now faced were at least in part due to the coercive nature of their relationships. Those who had had experience of generic advice services particularly noted the contrasting approaches. Many survivors also particularly appreciated the accessibility and convenience of a telephone service.

11.3. Recommendations for future service development

If any future specialist service of this nature is developed, we would recommend the following:

- A specialist telephone advice service of this kind requires strict safety procedures in place.
- Referral by a trusted organisation (such as a domestic abuse agency) helps to overcome suspicion and anxiety survivors might have about receiving advice by telephone.
- Publicity about the service needs to be regularly reinforced: e.g. reminder mailings/phone calls.
- Such a service would ideally also provide support in finance management, and in confidence building.
- An automatic response should be generated on receipt of a referral form, to provide reassurance when an immediate response is impossible.

The DAME service seems to have been taken up unevenly by the agencies within each of the regions following the roll-out: some organisations referred a number of clients, whereas others may have limited (or no) information about the service, and consequently made no referrals, or not until very late on in the project. Reminder mail-outs, and ringing round from time to time, could be helpful, and would also reduce the minority of inappropriate referrals (e.g. from those who mistakenly believe DAME has a fund of money to distribute to those in financial difficulties).

Sometimes, advisors found it difficult to decide when or how to close a case: often survivors valued being able to talk to a sympathetic person as much as – or more than – the specialist advice they received. In such circumstances, and given the advisers' ongoing workload, how long is it feasible for a specialist advice service to continue to work with them? Perhaps a cut-off point should be determined in advance; or, given that the situation of a domestic abuse survivor is often in flux, it might be more appropriate for this client group to be able to dip in and out of a service depending on changes in their wider circumstances.

These are questions to be considered if funding is secured for a specialist service of this kind to be developed in future. What is clear is that, for the duration of the DAME project, the advice line filled a gap in service provision, and was very much appreciated by both service users and other specialist service providers.

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