

The DAME Project: Report on pilot stage

I: Introduction

The Domestic Abuse, Money and Education (DAME) Project is a new project, run in partnership between Women's Aid and MAPS (Money Advice Plus Services), and funded by the Nationwide Foundation. The project provides a telephone advice line which aims to support survivors of domestic abuse who also have financial difficulties relating to the abuse.

Support for survivors around these financial difficulties has hitherto been limited; domestic abuse services often lack the resources to provide in-depth money advice, and most money advice projects have lack expertise in dealing with domestic abuse cases.

The pilot 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. A publicity poster . the design having been agreed by both MAPS and Women's Aid . was distributed both electronically and by post between 14th and 16th April 2010 to all domestic violence organisations¹ within this region. Subsequently, the project has extended to include additional areas, with the eventual aim of covering the whole of England by the middle of 2011. This report focuses on the pilot stage of the project, only.

The pilot Study has included two stages of research:

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

Exploratory and semi-structured telephone interviews have been 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.

II. Following the commencement of the service:

Telephone interviews have been undertaken with informants from three separate categories:

- a) **Clients** who have been referred to DAME during the pilot period and who have come to the end of their (current) sessions with DAME advisors.
- b) **Referral agencies** which referred the above clients.
- c) **Referral agencies** in the South East region which might or might not have referred clients, but where there is no one particular client in mind when we talk to them.

In addition to this, data on all 40 cases in the pilot study have been examined, and quantified and/or commented on as appropriate. Data include available information on demographic characteristics, presenting financial issues, and basic details of the abusive relationships.

¹ 55 were posted and 87 sent by email. The number of separate organisations were just over 50 . although some of these came under the same overall management.

2: Pre-pilot: Exploratory interviews

A. Money advice agencies

Within the south east region², fifty money advice agencies were initially identified, some of which proved on investigation to be unavailable, or otherwise unsuitable for our purposes³. Interviews were undertaken with staff from twenty-six of these⁴, many of which seemed to be small: for example, half of them are run solely or primarily by volunteer staff, offering a service on one or two evenings a week, only, and whose client numbers are small (often less than fifty ongoing cases during a 12-month period). Many of the smaller agencies are part of Community Money Advice, which is a national charity providing training and support to local agencies. At the other extreme are the large advice centres, each of which has between 2,500 and 5,000 clients annually.

Given that their main focus is on their clients' financial issues, and that they 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.

Anything I gave you would be misleading as we don't screen for that or keep that information. We don't necessarily identify the issue though, sometimes it comes up naturally in conversation. We always ask how people got into difficulties – to say to the creditors. But we don't push it.

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.

We have a number of clients who have been abandoned by their partners or husbands, but I'm not aware of anyone who has been abused ... Normally, when the couple are together, the problem is a joint one and we see both partners together. So we probably wouldn't pick up abuse in that situation. We haven't encountered any coming to us from abuse or in crisis – I guess we wouldn't see them at that stage. The closest we've had to [financial abuse] is where someone has run up bills for gambling or drink. Maybe we're not getting any of these issues [abuse, etc.] because

² 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.

³ For one of these, no contact details were provided, and another's telephone line was never answered (nor were there any voicemail or answerphone facilities). One appeared to have closed down, one was not receiving any calls, and another had only just started up and had no clients as yet. Two asked us not to contact them again: one because the issue was of no interest or relevance to them; and one because they were a very large organisation with their own experts on different areas, and there are too many 2nd tier organisations offering to help but not enough doing the work.

⁴ After adjustment for the above, this results in an effective response rate of 57%.

we are not really reaching out to the socially needy areas where they have multiple problems....

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

Yes, but I couldn't quantify: maybe 20% - but that is from judging body language, etc., they don't all talk about it. Sometimes it's an underlying problem but they don't necessarily come to us for that.

Probably about 15%. Quite a few do tell us. We also get referrals from CRI (Crime Reduction Initiative) or from the local refuge.

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 is 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. Some had clearly not considered the issue at all.

Four of the larger agencies have had some training on domestic violence and/or financial abuse . usually one day or less. Others said that they would welcome training and/or specific information. Some were less certain . though this could have been because they (like the second person quoted below) were under a misapprehension as to what domestic violence awareness training might involve:

[We've had] no specific training on vulnerable clients or domestic abuse. We've not felt the need to explore that angle. As a Christian-based organisation, we have other specialists within the church network who can take that on....

*We are **not** counsellors... I think [training in domestic violence] could be useful but is perhaps less of a priority than other things...I don't think there would be time to undertake counselling training and do that work unless we reduce our targets...*

Most respondents welcomed the establishment of a specific advice line for those experiencing both money issues and domestic abuse. Some felt that it would be good to be able to offer a face to face service as well as telephone advice . something which is unfortunately not possible within this project. Several of them stressed the need for a welcoming, and non-judgmental approach, and one felt that it would be particularly helpful to have advisors who had themselves experienced

abuse in the past, as this might increase empathy. They also mentioned the advisability of having flexible opening hours (with some evening appointments being available.)

Additional points . which should perhaps be borne in mind as the project progresses . were:

- the need to challenge the intimidatory tactics used by creditors (particularly mainstream banks) and bailiffs . particularly worrying when vulnerable people are being harassed persistently;
- the consequent need to strengthen the OFT (Office of Fair Trading) regulations and their enforcement;
- difficulties in proving %business+when women have been intimidated into signing documents (e.g. relating to loans for which they are either solely or %jointly and severally+liable).

B. 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 . their service users needed some help with financial issues. 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.

95% of the women have finance problems. [Our organisation] also provides some funding for women without any money, perhaps because they are awaiting a benefit claim, need to travel to court or have no recourse to public funds.

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.

100% of the women who use the refuge need some form of money advice or financial assistance to start with. Most of the women have very little confidence with using money as they have had relatively little responsibility for it in the past. Many of the women in the refuge come with no credit history and as such are unable to open bank accounts. This has become a particular problem since the DWP began paying benefits directly into banks and stopped using weekly Post Office books or Giro's. [The local] Credit Union has been a lifeline for such women as credit reference checks are not required.

Women often come with lots of debts – sometimes men put bills in their name, and they don't even know about it. One women 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.

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.

Advice on immigration and no recourse: we had a Thai woman here on a spousal visa. We managed to get rent and money for her in the end through "destitute plus" because she had a mental health problem. (This is apparently what it is called: it is not enough just to be destitute but she has to have the "plus" of a) children or b) mental health issue – and her money was paid through the Mental Health unit at the MH Trust...) But we found there are not many people who know about this, and because it is so difficult, a lot of refuges are put off taking in women with NRPF (though they all ought to do it). It would be good to have more information about it.

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 them were also able to help women deal with outstanding debts.

When it comes to finances, the refuge provides a great deal of assistance. It offers budgeting advice, produces financial statements and helps contact creditors and helps the women access Community Care Grants. [One of our workers] has had training with debts, and how to work out calculations for token offers. There has even been some success in getting debts written off. However, as the women leave the refuge, they tend to drift off and refuge does not know what happens further down the line, i.e. are payments maintained?

We are pretty much always able to find the right support here. Very few have such debts that they need specialist help – and most of those are council tenants and we can refer to the money advice service at the council here.

The refuge currently helps with benefit applications/change of address and writing letters to creditors, a small amount of budgeting education and how to prioritise income, any bigger problems are passed on to the Community Legal Advice Centre, which is run in conjunction with the local CAB. They also help deal with debt and maximising income. However, ...they are overrun and appointment waiting times are extremely long.

Some of the workers had received formal training on benefits, and sometimes this also included basic debts training, 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 Bureaux, law centres and housing advice centres (including Shelter) as sources for specialist information and support.

Most of those contacted were positive about the development of the DAME project. Most of them felt that a telephone service provided the client was called back, to minimise the costs to her would be OK (and could be a great benefit to those with agoraphobia, for example); but a few suggested that it should be backed up by an online service, where sample letters and help packs could be downloaded. Alternatively (or as well) standard template letters could be emailed to those who had a secure email address. In any case, it was important that information should at some stage be provided in writing. They hoped that provision of a telephone service would minimise waiting times. They also hoped that the adviser would be prepared to make calls on a woman's behalf, if she was not very confident but that at the same time, it was important not to disempower women by taking away from them tasks they could (learn to) do themselves. One respondent mentioned the need to make the service accessible to all women including deaf women, and those with learning difficulties. Another queried how it was to be marketed, and stressed that it was important it should **not** be seen as an emergency service, but only for those who have already had support for their immediate safety and other emergency needs.

Respondents in domestic violence services also made the following suggestions for changes in policy and practice:

- Benefit claims should be processed more quickly.
- Better availability of basic bank accounts.
- Flexibility on ID, address, etc.
- ESA needs to be recognised (e.g. by the local hospital.)
- Better education in budgeting, how to reduce living costs, and money issues generally.
- Develop local networks of expertise.
- Funding should be provided for travelling to the refuge.
- If a woman is claiming Income Support or JSA and she moves to another area, she is not allowed simply to change their address but the claim has to stop and then start again. This leads to a break in her claim and a time without money, resulting in the need for crisis loan. This ambiguity does not apply to all benefits, and should be changed.
- Eligibility for and availability of legal aid; for example, if a woman is eligible for legal aid, she can only access this once, and may need this for divorce, and associated matters such as child contact and residence⁵. (Some money advice centres may have Legal Services Commission (LSC) contracts and are therefore able to offer debt advice on this basis, but debts may be way down the list of priorities, for those experiencing abuse.)
- Where Child Benefit needs to be changed from one partner's name to the other, any cases in which there is domestic abuse should be prioritised.

⁵ With the proposed cuts in legal aid eligibility, this will only get worse.

3: The DAME database

Prior to the pilot stage, we needed to create a database for collection of information and monitoring of clients using the DAME service. Initially, it was thought that data could be collected in the database used by MAPS for all their clients. However, this was in the process of development; and due to delays (outside our control) we decided instead to develop a separate database (in Access) for the DAME project. In order to allow both parties to add and modify this database, this is stored in a secure online DropBox folder, accessible only by relevant staff within MAPS and Women's Aid.

At referral stage, DAME advisors collect and record information on

- the referring agency
- the living situation of client; e.g. in a refuge or other temporary accommodation; in her own home either with abuser or otherwise, or somewhere else;
- the presenting problem . i.e. the reason s/he contacted or was referred to DAME.

Subsequently, more detailed information is collected and entered into the database. This information might include:

- legal actions taken;
- employment situation of client and other members of the household;
- welfare benefits claimed;
- action taken . by DAME and/or by client . in response to her financial problems.

This information . where available - has been used in the report on the pilot study, below. (The time demands of casework understandably took priority over data entry; and other clients dropped out before all the information could be collected; hence some of the information was incomplete⁶.)

4: The pilot study

Cases included in the pilot have been defined as all referrals up to and including 20th August 2010 from the South East region⁷ (i.e. the pilot area).

On this basis, forty clients are included, referred by twenty-two separate agencies.

Information so far collected on these clients shows the following:

- All but one is female
- All the abusers are of the opposite gender to the victim, and the majority are or were the partners of the victims.

⁶ This is a common problem; for example, see Coy, Maddy and Kelly, Liz (2011) *Islands in the stream* (London: CWASU, London Metropolitan University).

⁷ In fact, three of these referrals came from the South West region: one because the client had moved from the South-East, and two others because the referring agency was located on the border of the two regions and had seen information about the service.

- The majority (twenty-eight women . 70% of all cases in the pilot) have children⁸; and all but two of these have at least one dependent child living with them.
- Two women are known to have physical impairments, one has multiple impairments, and three have mental health issues.
- One of the children is recorded as being disabled.
- The majority of clients . half the sample, and 80% of those for whom this information is available . are unemployed and claiming state benefits.

Nineteen of the clients had experienced physical abuse, of whom seventeen had also experienced other forms of abuse. Fifteen had experienced financial abuse, all of whom had experienced other forms of abuse as well. In fifteen cases, there is no information on the kind of abuse experienced.

Eight of the perpetrators have been or are being prosecuted for domestic violence offences, of whom three have (so far) been convicted. Fourteen perpetrators have not (yet) faced any criminal charges; and in the remainder of cases, the information is not available.

Three clients are currently applying for protection through the civil legislation, and a further two have already obtained injunctions against their abusers. One other client has a restraining order. Ten clients are currently going through divorce and five of these and three others (eight in total) are undertaking child contact proceedings.

The initial problems that led to referral to DAME were varied, but in at least half the pilot cases, they included debts of some kind, often credit cards and/or unpaid utility bills. At least four clients had rent arrears, and three had difficulties in paying the mortgage and feared their homes would be re-possessed. A few needed advice on claiming benefits, or help in establishing their financial independence.

At least a quarter of cases in the pilot were closed very quickly: either advice was given and/or the client referred to another more appropriate agency; or she failed to keep in touch and attempts at contact were unsuccessful. A further four cases during the pilot stage (not included within the forty) were classed as 'enquiry only' at the outset.

At the time of referral, fourteen clients were living in refuge accommodation (though some have subsequently been re-housed). More information on housing tenure and other matters is shown in the tables below and overleaf.

⁸ In three cases the children are no longer dependent.

Table 1: Ethnic groups		
Ethnicity	Number of clients	%
White British	17	42.5%
White Irish	1	2.5%
Indian	2	5%
Pakistani	2	5%
Black Caribbean	1	2.5%
Black African	4	10%
Unknown	12	30%

Table 2: Ages of clients		
Age	Number of clients	%
20-24yrs	2	5%
25-29yrs	4	10%
30-34yrs	6	15%
35-39 yrs	3	7.5%
40-44 yrs	7	17.5%
45-49 yrs	5	12.5%
50-54yrs	4	10%
55-59 yrs	2	5%
65-69 yrs	1	2.5%
Unknown	6	15%
Total	40	100%

Table 3: Household composition		
Household composition	Number of clients	%
Lives alone	8	20%
Cohabiting with opposite sex partner, no children	1	2.5%
Lone parent with dependent children	22	55%
Cohabiting with opposite sex partner, with children	1	2.5%
Cohabiting with same sex partner, no children	0	-
Cohabiting with same sex partner, with children	0	-
Lives with other family members, also children	1	2.5%
Other	1	2.5%
Unknown	6	15%

Table 4: Marital status		
Marital status (legal status)	Number of clients	%
Married	6	15%
Divorced	6	15%
Separated	10	25%
Widowed	1	2.5%
Single never married	10	25%
DK/no information	7	17.5%

Table 5: Abuser's relationship to client		
Abuser's relationship to client	Number of clients	%
Partner, living separately	6	15%
Partner, cohabiting	1	2.5%
Former partner, still living together	1	2.5%
Former partner, living apart	20	50%
Adult son/daughter	1	2.5%
Parent	1	2.5%
Unknown	10	25%

Table 6: Employment status of clients		
Employment status of client	Number of clients	%
Employed fulltime (30+ hours a week)	3	7.5%
Employed part-time (under 30 hrs p.w.)	1	2.5%
Unemployed and claiming benefit	20	50%
Student	1	2.5%
Other - please state	1	2.5%
Unknown	14	35%

Table 7: Housing tenure	
Housing tenure	Number of clients
Local authority tenancy	2
Housing association tenancy	4
Private rental	3
Owner occupier with mortgage	5
Owens accommodation outright	1
Lives with friends or family	2
Women's refuge	14
Other emergency or temporary accommodation	1
Other	1
No information	6
Shared ownership with housing association	1

5: Interviews with informants

In addition to the above information, interviews were undertaken with representatives of three separate categories:

- A. Clients** who have been referred to DAME during the pilot period and who have come to the end of their (current) sessions with DAME advisors.
- B. Referral agencies** who referred the above clients.
- C. Referral agencies** in the south east region (pilot area) who might or might not have referred clients, but where there is no one particular client in mind when we talk to them.

A. Clients

Sixteen of the clients included in the pilot agreed that Women's Aid could follow them up to get their assessment of the DAME service. Follow-up telephone interviews have been achieved with five of these (four women and one man). Two others have been spoken to briefly but it was not convenient for them to talk at that time, and messages have been left for several others. One woman is apparently living with the perpetrator and therefore it was not appropriate to leave a message or to persist with calling her.

Potentially, clients could fall into one of three categories:

- (i) Those whose financial difficulties come about as a direct consequence of the abuse they experienced; e.g. they were coerced into taking out loans and credit. One woman said:

*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 ... He would borrow my car and run out of petrol until there was just enough for a mile in the tank ... I look back now and I think he was trying to get all the expenses on my card... It would never have happened if I had ... the responsibility because I'm not like that at all ...I would certainly have economised as much as possible, done without a lot of things. 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.
[Elissa⁹]*

- (ii) Those who need to establish financial independence from an abusive partner; for example, they may need to claim a separate pension, or negotiate their share of the equity in the matrimonial home, but are being obstructed by the abuser.

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]

- (iii) Those who have experienced domestic violence, but whose financial difficulties are apparently unrelated to this. These clients might nonetheless appreciate a service whose advisors have an understanding of abuse issues..

Further research should aim to establish whether these differences are valid; and, if so, whether the benefits from this specialist service are or are not greater for those in the first two categories. It may be that those whose debts are apparently quite

⁹ All clients' names are pseudonyms

separate from the abuse they experienced nonetheless still appreciate talking to advisors who have an understanding of the impact of domestic and sexual violence, and the ongoing safety and other concerns of survivors.

Clients in general were very positive about the service. 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]

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 £6,000 and because I've been paying them now for 6 months regularly, paying them on time, they have now settled on this figure of £1,500. [the DAME 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. He just left me with so much debt and all in my name even though it was joint thing really. 25 years you accumulate a bit of debt together, and he walked away without any debt at all... [Angelica]

*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. So yes, they were brilliant. [Leah]*

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]

Summary of points from interviews with clients

- Women said they had often been pressured into taking out loans or using their credit card unwisely.
- They might not have the paperwork available; (for example it could have been left behind when they fled their abusers).
- They found it reassuring to talk about their experiences to someone who was non-judgmental and whom they could trust.
- They often said the advisors seemed very understanding.
- A budgeting programme could be useful.
- Specific information on dealing with debts and bankruptcy is helpful.
- Because DAME is a specialist service, survivors saw it as trustworthy, and thought the advisors would understand their situation better.
- One more confident client thought the service might be more appropriate for people with little/no understanding of how to manage money.
- Some people had the (mistaken) impression DAME could give out money.

B. Referral agencies regarding particular clients

Contact has also been made with six organisations referring clients included in the pilot study¹⁰. 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:

She said she was a lovely lady and she sorted out one lot of benefits for her and they're waiting for a decision on the otherIt'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 her 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 [Sheila] 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 Sheila 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 IDVA 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]

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]

Summary of points from interviews with referral agencies regarding particular clients

- They found it easy to refer and mostly found the referral form straightforward; (however, one person said the form was %add+. it looked like a spreadsheet, and couldn't be printed out.)
- They were appreciative of the very rapid response . often the same day . from advisors.

¹⁰ In only one case have interviews been achieved with both client and referral agency.

- It was good to have guidance in writing letters to creditors, etc.
- It would be good if they could also help clients with form-filling. (This respondents did not know whether or not DAME did this . though in fact they do).
- It is good that she can ring them in her own time, when it's safe to do so . particularly if it is difficult for her to get out.
- It can be reassuring to **them** if the woman is getting specialist advice/support.
- The general attitude and response of advisors was very reassuring, and brought relief immediately.
- It's good that they text the client before each time they ring, so she can be ready for the call.

C. Referral agencies in the south east region generally

In addition, seven interviews have been conducted with domestic abuse agencies in the South East about DAME in general, including their knowledge of the service. Some of these organisations had referred women to the project, others had not.

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 "yea they called me" and when I ask if they helped they just say "yea". When I've asked for feedback they just say "they were all right". [56]

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.

Those organisations that haven't 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 have been because the organisation (to which the woman had moved after contacting DAME) was outside the pilot area.

Summary of points from the general interviews with referral agencies

- Rather than making the referral themselves, they might encourage woman to self-refer, in order to further her empowerment.
- They are often able to give basic information on money issues, but would refer for specialist advice (e.g. on debts).

- It's good that the service is run by people who have specialist knowledge of impact of domestic abuse . and that it is called DAME to indicate this.
- Money advice agencies need a full understanding of the impact of domestic abuse, and the extent to which women might have been coerced into signing agreement for loans, and thus forced into debt.
- Everyone's experiences are different and women have different needs.
- It would be helpful to have contact details of agencies they could refer to (other than CAB).
- Older women and those who have been in relationship a long time may find it particularly difficult to move on, and to deal with financial issues when they never have done (pensions, mortgages, etc.)
- It's good that the advice can be immediate (or nearly so). Often there is quite a wait to see someone at CAB - though this varies from area to area.
- Some women might find it easier to disclose sensitive information over the phone.
- On the other hand, some women would much prefer to see someone face to face . particularly if they have had a lot of telephone dealings with, for example, the Benefits Agency.
- Also, women might need face to face advice if there is a lot of complicated paperwork, or if they need help with filling in forms.
- Some organisations would like a leaflet they could hand out to their clients . to raise the issues, reassure them and point them to sources of advice.
- It is useful sometimes for a domestic violence agency to be able to contact DAME for answer to a financial query.
- Because DAME cannot leave messages (the first time they call, due to safety concerns) some women who are difficult to contact might think they have been ignored.

6: Summary and Conclusions: The DAME service

From the pre-pilot interviews with money advice agencies, it seems clear that many . particularly those working for smaller organisations - had not considered the issue of domestic violence or how it might impact on their clients' financial difficulties. Many of them welcomed the new service, and were disappointed that they would not be able to refer some of their own clients to it.

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 the CAB 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 of the advisors expressed about a telephone-only service were not apparently borne out 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.

The DAME service seems to have been taken up unevenly by the agencies within the regions currently been served: some organisations have referred a number of clients, whereas others may have limited (or no) information about the service, and have consequently made no referrals. Reminder mail-outs, and ringing round from time to time, might 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).

Clients themselves also generally found the service helpful. It was often 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.

What works well about the model of service delivery

- Specialist nature of the service results in better understanding, and patient, non-judgmental responses.
- Specialist financial knowledge of advisors.
- Quick response . no long wait for appointments.
- Accessibility and convenience of telephone service.

Suggestions for further improving the service

- Reinforce publicity: e.g. reminder mailings and phone calls.
- Automatic response when referral form received.

Further questions for consideration

- Are those who are referred to another service, and/or spoken to once only with no ongoing casework, satisfied with the response they received?
- Are %inappropriate+cases being referred? and if so, does this mean that the publicity material needs to be amended?
- Given that the situation of many of this client group is likely to be in flux, and the advisors have found these cases are less easy to bring to an end than their %general+cases, how long is it feasible for DAME to work with them, and what does this mean for the advisors ongoing workload?
- On the other hand, quite a high proportion of clients did not keep the appointments they made with the advisors, and contact with them was lost.

7: Action research: Summary and next steps

It is important that a solution is found to the delays in updating the database with all the information available. While it is appreciated that provision of a service must take priority, and that, in some cases, clients drop out before all relevant information has been obtained, the relative lack of data has an impact on the action research side of this project.

It would also be helpful if the data and assessment on %outcomes+- required for the Nationwide evaluation . are also included in the database, so these assessments can also be incorporated in the research.

The database has been amended to enable easier assessment of the presenting issues that prompted each client's referral to DAME, and the other problems that were raised at a later stage. Tick boxes to enable easy recording of when and how cases are closed have been added.

Following on from the pilot stage, it will not be possible to undertake follow-up interviews with all clients and representatives from their referral agencies. Instead, a one-in-four random sample will be selected from all those who . at the initial referral stage . agree to be contacted for research and evaluation purposes. Attempts to contact them will then be undertaken in due course (i.e. when the case is either concluded or . given the fluctuating nature of some clients' circumstances - sufficient work has been done to enable a pause in active advice-giving and support.) This should allow for a range of situations, including some clients who make only minimal contact with the service.

Questions arising from the pilot

- How to ensure faster and more complete data collection and entry? **Discussed: data will be collected at first full appointment and added as soon as possible thereafter.**
- Given that cases are not easily or quickly brought to a conclusion, what impact does this have on the ability to follow them up? **Will try to refer for follow-up at a slightly earlier stage . before completion, if necessary.**
- Is it possible to do some follow-up research via post/email? (So far, this has not proved to be possible, due to the unavailability of safe addresses or email addresses for the clients.) **Will certainly do this with referral agencies. Often not possible with clients. But will try to send addresses if available.**
- How can we ensure that women who only have brief contact with the service are not lost to the evaluation? **Contact service provider/referral agency.**
- What actions could be taken in cases which are (currently) out of contact? **Contact service provider/referral agency.**
- Are there a higher proportion of %drop-outs+than with general money advice services? **No . in fact the drop-out rate is slightly lower.**

**Jackie Barron
Revised April 20th 2011**