

THE DOMESTIC ABUSE REPORT 2019

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# THE ECONOMICS OF ABUSE

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## REPORT SUMMARY





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## Acknowledgments

Thank you very much to all the survivors who shared their stories with us in the Survivor Voice Survey 2018. We are also very thankful to all the domestic abuse services who have provided the vital data for this report through their responses to the Women's Aid Annual Survey 2018 and their use of On Track.

We are also grateful to the Ministry of Housing, Communities and Local Government (MHCLG) for its funding contribution to Routes to Support (the UK violence against women and girls service directory run in partnership with Women's Aid Federation of Northern Ireland, Scottish Women's Aid and Welsh Women's Aid) and the Women's Aid Annual Survey, and for its full funding of the No Woman Turned Away (NwTA) project. Thank you also to London Councils for their support of the London refuges data collection project. Data from all of these sources contribute to this report.

This report was independently researched and written by Women's Aid. Thanks also go to the staff at Women's Aid for all their support and to Dr Nicola Sharp-Jeffs for reviewing the report before publication.

### **Published by:**

Women's Aid Federation of England  
PO Box 3245, Bristol, BS2 2EH  
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Women's Aid is the national charity working to end domestic abuse against women and children. Over the past 44 years, Women's Aid has been at the forefront of shaping and coordinating responses to domestic violence and abuse through practice, research and policy. We empower survivors by keeping their voices at the heart of our work, working with and for women and children by listening to them and responding to their needs. We are a federation of over 180 organisations who provide just under 300 local lifesaving services to women and children across the country. We provide expert training, qualifications and consultancy to a range of agencies and professionals working with survivors or commissioning domestic abuse services, and award a National Quality Mark for services which meet our quality standards. We hold the largest national data set on domestic abuse, and use research and evidence to inform all of our work. Our campaigns achieve change in policy, practice and awareness, encouraging healthy relationships and helping to build a future where domestic abuse is no longer tolerated. The 24 Hour National Domestic Violence Helpline on 0808 2000 247 (run in partnership with Refuge) and our range of online services, which include the Survivors' Forum, help hundreds of thousands of women and children every year.

## Foreword

Imagine living day to day unsure about whether you will be able to afford your children's school bus fare or feeling ashamed to be queuing at your local food bank again this week. There's money in your joint bank account, your wages go straight into it every month. But you cannot access it. In fact, you are in thousands of pounds of debt through no fault of your own.

Economic abuse is often misunderstood but it is a key tactic used by perpetrators of domestic abuse to control their partner and stop her from leaving. When you have no access to money and other economic resources, the barriers to escaping domestic abuse can seem insurmountable.

We conducted our inaugural Survivors' Voices Survey on the 'Economics of Abuse' to find out about survivors' experiences of being able to access economic resources while experiencing domestic abuse and how this impacted on their ability to escape the abuse. Our Survivors' Voices Survey will be an annual survey that will put survivors' voices and experiences at the heart of new research on domestic abuse.

### **Economic abuse and its impact on survivors**

Over two thirds of women who responded to our survey reported that they had experienced economic abuse. The economic abuse had a devastating impact on all aspects of these women's lives. Nearly half of women told us that they didn't have enough money to pay for basic essentials, like food and bills, while they were with their abusive partner.

It also had an adverse impact on their employment and education. Nearly one in five women were prevented by their abusive partner from having paid employment, while one third of women reported that

their partner was abusive towards them while they were at work or college. This not only jeopardised their current job or ability to complete their course, but also had a negative impact on their future employment prospects.

### **The need for economic resources to escape domestic abuse**

Some of the women we surveyed had not been able to leave their abusive partner due to a lack of access economic resources. Other women told us that the fear of the financial implications of leaving made them stay with their abusive partner for much longer than they would have done if they had had financial independence.

Of the women who had left their abusive partner, many women faced financial hardship and homelessness after leaving the relationship. Almost one third of women who left their abusive partner had to turn to credit to do so, while many others were forced to rely on the help of family members or friends. One third of women had to give up their home as a result of leaving their abusive partner.

Domestic abuse services play a key role in helping survivors to rebuild their lives. Often survivors are forced to leave with nothing but the clothes on their back. These life-transforming services help survivors open bank accounts, access food banks, move into safe housing and manage debt acquired as a result of the abuse to name but a few. Every survivor must be able to access the specialist support but currently these services are struggling to meet demand.

Economic abuse need not devastate lives. We know that access to specialist resources can empower women to escape domestic abuse. We need to fully recognise and address economic abuse in our work, and have sustainable funding for the specialist resources that are needed for survivors.

# 1.0 Background

Women's Aid has long known that, for survivors of domestic abuse, economic independence increases the opportunity to move on from the abuse in a very practical sense, affording adequate housing and meeting essential needs in the aftermath of the relationship. It helps to (re)build resilience and women want to have autonomy and control over their finances and ability to work, study or learn. Economic resources, including social capital (ie the resources and social networks available to a survivor), are a crucial factor in establishing how easy it is for a survivor to leave.

Economic abuse is a significant issue for survivors and the specialist services supporting them, and we welcome the recent emphasis on economic abuse – which will be included in the first legal definition of domestic abuse – in policy discussions. Other inequalities such as immigration status, disability and older age all have an impact on the economic resources a woman has at her disposal, and might also be directly used in the abuse.

With this report, *The Economics of Abuse*, we aim to:

- ▶ Explore the relationship between domestic abuse and economic resources, looking at the needs and experiences of survivors around finances, welfare, housing and employment (economic needs), and how these needs are met by specialist domestic abuse services.
- ▶ Build on survivors' stories to create a set of survivor recommendations to improve the financial impact of domestic abuse.



## 2.0 Key findings

All findings are from the Women's Aid Survivor Voice Survey 2018 unless indicated. For more information see 1.3 Methodology and Data Sources in the main report.

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### **Economic abuse means that survivors are prevented from accessing income**

- ▶ Nearly a third (31.9%) of respondents said their access to money during the relationship was controlled by the perpetrator<sup>1</sup>.
- ▶ Over two-fifths described their partner refusing to pay his share or taking money from her.

Domestic abuse, in particular economic abuse, can have a significant impact on economic resources for all survivors. As a result, the income available to the household does not necessarily indicate the resources available to the survivor.

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### **Women experiencing domestic abuse can also experience financial hardship**

- ▶ 44.4% of respondents did not have enough money to pay for their essential needs, and just under half of those who had children living with them said they did not have enough money to buy essentials for their children.
- ▶ A quarter said that their partner did not let them have money for essentials during the relationship.
- ▶ Almost a quarter said that they had used savings or children's money for essentials.

Many women experienced (or are experiencing) financial hardship whilst experiencing domestic abuse and struggled to pay for essentials such as food, clothing, housing and travel costs.

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1 Respondents did not have a bank account they could use freely.

## Finding the economic means to leave an abuser is a challenge for many survivors

- ▶ A third of respondents who had left the relationship said that they had lost savings as a result of leaving.
- ▶ Almost a quarter had borrowed money from family or friends so they could leave.

Access to funds is important when it comes to leaving an abuser: this can provide the practical resources needed to move on, find housing and pay for essentials. For women experiencing domestic abuse the lack of capacity to face these expenses can be a barrier to moving on and leaving the relationship.

We see women using savings or turning to family and friends for somewhere to stay or help paying for essentials. The impact of leaving is more pronounced for those survivors who do not have access to savings or these support networks.

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## After leaving the relationship, women find themselves facing multiple economic challenges

- ▶ Nearly half of respondents who had left had to pay legal fees as a result of leaving (eg divorce, child contact/custody and housing).
- ▶ Over half of those with children said that their partner had withheld child support after they left.

Many women leaving a relationship go through some form of court proceedings such as divorce or child contact proceedings. The associated costs can be financially damaging, especially where women do not meet the threshold for legal aid. The assessment and means testing process for legal aid often includes property or joint savings that women may own with a perpetrator but that, in practice, they have no access to.

Women with children usually take on the additional challenges of being a single parent when leaving the abuser, and many find themselves facing the challenge of trying to ensure the payment of child support from them. These challenges come at a time when survivors should be addressing and recovering from the trauma they have experienced.

## Survivors saw the impact of welfare reform on their access to housing

- ▶ Two-fifths of all respondents who had left said they had difficulty accessing welfare benefits.

Welfare benefits are vital for those survivors with no economic resources who find themselves needing to rely on the welfare system. While welfare is a vital safety net for women moving on, it is not immediate or easy to navigate. Survivors have expressed concern about how long it takes for welfare benefit applications to be processed at a time when they need them the most. This waiting period leaves women vulnerable to financial hardship after leaving the relationship.

Respondents described the impact of recent changes to the welfare benefits system (welfare reform) on their ability to find housing. Their experiences included finding it harder to access social housing because existing tenants willing to downsize had priority for properties, and increased difficulty finding private landlords willing to accept someone on welfare or a low income as a result of the benefit cap.

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## Survivors are forced to rely on credit to survive, building up debt which can impact their future choices

- ▶ Almost two-fifths of respondents had used credit to pay for essentials during the relationship, with almost a third going on to take out one or more types of credit in order to leave the abuser(s).
- ▶ 43.1% of respondents told us they were in debt as a result of the abuse and over a quarter regularly lost sleep through worrying about debt.

For women without economic resources or help from supportive networks, options are limited, adding to their isolation and sometimes forcing them to turn to credit cards or loans in order to pay for essentials. This can happen during the relationship to pay for essentials and/or when it comes to leaving the abuser and finding somewhere to live. As a result, many survivors find themselves in debt, which can limit the choices available to them and create a barrier to moving forward in the future.

## Domestic abuse can have a lasting impact on survivors' employment prospects/earnings

- ▶ A third of respondents said their partner is/was abusive towards them while at work or college (eg stalking/sabotaging/sending abusive messages), and nearly a fifth said their partner prevents/prevented them from having paid employment.
- ▶ 56.1% of our sample who had left a relationship with an abuser felt that the abuse had impacted their ability to work, and over two-fifths of all respondents felt the abuse had negatively impacted their long-term employment prospects/earnings.

As with household income, it is important that we look at employment status with an awareness of the impact of domestic abuse. For some women who have experienced domestic abuse it is important to prioritise recovery and they may not return to the workplace immediately. If a survivor escapes, particularly to a refuge, the need to protect her identity often means she cannot safely continue working because the perpetrator would find her. The serious and long-term physical and psychological effect of domestic abuse also creates severe barriers to work for some survivors, leaving a lasting impact on their employment prospects.

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## Women leaving an abuser can be faced with barriers to accessing housing

- ▶ A third of respondents had to give up their home as a result of the abuse or leaving the relationship, and nine found themselves homeless as a result of leaving.
- ▶ Nine respondents to our survey said that they had been forced to live in housing which was not adequate for their needs or those of their children as a result of leaving the abuser.

Housing is an immediate need for many women, yet survivors told us that a lack of economic resources available to them after leaving the abuser added to the barriers they faced in accessing housing. The quality of housing available is a further concern for survivors pushed into an expensive rental market with limited economic resources, thereby restricting the housing they can afford.

Many of our respondents described leaving the relationship with nothing, something also described by service providers answering the Women's Aid Annual Survey 2018. Respondents talked about housing shortages, the high cost of rents, and the impact welfare reforms had on their ability to find housing, both when it comes to leaving the abuser and also in moving on from refuge accommodation.



## Specialist domestic abuse support services carry out a wide range of vital work to support survivors with their economic needs

Specialist domestic abuse support services play an important part in the recovery process for many survivors of domestic abuse, as we saw in *Survival and Beyond: The Domestic Abuse Report* (Women's Aid, 2018). These services can support women's economic needs through advice, advocacy and practical assistance and are especially important where a survivor does not have economic resources and support networks available to her. Services responding to the Annual Survey 2018 told us about the wide range of work they do to support women with their economic needs. This included:

- ▶ giving advice, information and practical support around all areas of economic need, including finances, debt, budgeting, employment, housing, opening bank accounts and applying for benefits;
- ▶ signposting to specialised local services such as the DAME project run by Money Advice Plus<sup>2</sup>;
- ▶ advocating for survivors with banks around issues such joint accounts or loans held with the perpetrator, and with employers around staying in work safely or around areas of the legal process; and
- ▶ providing essential items, including toiletries, food, clothing, school items, sanitary products and toys for children, or supporting survivors to access food banks and baby banks<sup>3</sup>.

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2 [www.moneyadviceplus.org.uk/advice-and-support/domestic-abuse-money-education-project/](http://www.moneyadviceplus.org.uk/advice-and-support/domestic-abuse-money-education-project/)

3 Baby banks take donations of second hand baby clothes and equipment and distribute them to those in need.

## 3.0 Recommendations

### Provide training for professionals on the impact of domestic abuse

Continued training for frontline staff on the impact of domestic abuse, coercive control and economic abuse on survivors is vital to ensure that understanding is consistent across the country. This includes staff in Jobcentre Plus offices across England, at banks and at consumer financial services such as loan companies or insurance agencies. Such training will enable banks and consumer financial services to take steps to establish clear policies on domestic and economic abuse.

### Improve access to debt management support for survivors

Survivors of domestic abuse need to have consistent access to specialist debt management advice, such as that provided by Domestic and Economic Abuse Project (DEAP), from advisers trained in both debt advice and domestic abuse. Survivors who receive an advance payment of universal credit should be exempt from repaying an advance when escaping to, or moving on from, a refuge.

### Reduce impact of legal costs for survivors

Changes to the family courts system must be implemented to minimise the ability of abusers to use the courts to perpetrate continued economic abuse. In addition, a review of how the Legal Aid Agency (LAA) calculates capital and income for women applying for legal aid is needed to ensure that means testing takes into account the impact of economic abuse.

### Improve the child maintenance service for survivors

Practical changes to the child maintenance service (CMS) could reduce the negative impact on survivors who need to use the system to access financial support from the perpetrator after the relationship. For example, survivors of domestic abuse should be fast-tracked to the Collect & Pay option<sup>4</sup> and charges for using the CMS should be waived.

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4 [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/336149/collect-and-pay.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/336149/collect-and-pay.pdf)

## Improve how the welfare system works for survivors

In addition to training on the impact of domestic abuse, Jobcentre Plus staff should take a proactive approach to ensuring survivors are aware of support available to them after leaving the abuser, for example the Domestic Violence Easement (DVE). The current DVE should be improved to allow specialist domestic abuse services, including refuges, time to work with women to address the trauma they have experienced as a result of domestic abuse. See the full report for detailed recommendations.

## Provide improved support for survivors around employment and improve access to support for women in employment

The domestic abuse bill offers an opportunity to place requirements on employers to provide survivors with a period of paid leave. Further, the continuing development by the Ministry of Housing Communities and Local Government of a new funding model for refuges (working with Women's Aid and other experts) is an opportunity to ensure that women who cannot access benefits due to their employment status can still access refuge accommodation.

## Improve access to housing for survivors

The impact on survivors of a lack of affordable housing can be reduced by ensuring that individuals fleeing domestic abuse are automatically assumed to be in priority need. The continued development of this approach is needed to ensure the availability of a full suite of housing options for survivors, including the private rental sector, social landlords, and refuges, and housing options for perpetrators. The whole housing approach recognises the range of advice and options in any area which are required to safely address domestic abuse.



*The Domestic Abuse Report 2019: The Economics of Abuse - Report Summary*

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