



Experiences of financial hardship whilst seeking a refuge space

women's aid
until women & children are safe

Report author

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Dedication

This report is dedicated to the women whose experiences of financial hardship whilst seeking safety from domestic abuse are documented here.

Women's Aid is the national charity working to end domestic abuse against women and children. Over the past 47 years, Women's Aid has been at the forefront of shaping and coordinating responses to domestic 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 170 organisations which 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.

Our support services, which include our Live Chat Helpline, the Survivors' Forum, the No Woman Turned Away Project, the Survivor's Handbook, Love Respect (our dedicated website for young people in their first relationships), the national Domestic Abuse Directory and our advocacy projects, help thousands of women and children every year.

Contents

| | |
|--|-----------|
| Foreword | 4 |
| Introduction: Experiences of financial hardship whilst seeking a refuge space | 5 |
| The No Woman Turned Away project | 6 |
| Methodology | 6 |
| Involving survivors in the research | 7 |
| Part 1: Economic abuse and economic control | 8 |
| Employment sabotage and economic exploitation | 10 |
| Sexual exploitation | 13 |
| Treating women as disposable | 15 |
| Part 2: How do you flee domestic abuse in financial hardship? | 18 |
| The importance of informal support networks | 18 |
| Leaving everything behind | 21 |
| Part 3: Waiting for refuge | 23 |
| Unsuitable accommodation | 23 |
| Staying with family and friends | 26 |
| Access to food and essentials | 27 |
| Lack of support | 30 |
| Part 4: Refuge and beyond | 32 |
| Accessing refuge with No Recourse to Public Funds | 33 |
| Delayed benefits | 35 |
| Digital poverty | 37 |
| Legal Aid | 37 |
| The importance of specialist refuge | 39 |
| Conclusion and recommendations | 41 |
| National and local government | 42 |
| Employers and educational institutions | 44 |
| Private sector | 45 |
| Domestic abuse services | 45 |
| Messages for survivors | 46 |
| References | 47 |

For help and support, you can access Women's Aid's direct services, including our **Live Chat**, the **Survivors' Forum** and the **Survivor's Handbook**, at www.womensaid.org.uk/information-support

Foreword



Farah Nazeer
Chief Executive,
Women's Aid
Federation of
England

When a survivor experiences financial hardship, it often has a profound and long-lasting effect

on her life. Financial hardship creates a barrier when survivors try to leave their abusers and, for many, the economic abuse continues to hinder their future and long-term employment prospects. At Women's Aid, we know, from our work with survivors and previous research, we must take the economic impact of abuse seriously if we are to ensure survivors are able to find freedom and move on to build new lives.

In Alex's experience, we see the long-term effects of financial hardship. Alex described to us how her partner, who earned a very high salary, could afford regular trips away by himself but was scarcely willing to provide enough for the basics for Alex and their child. This coercive control meant that Alex experienced such severe financial hardship that she had to think carefully about each and every purchase she made. For Alex, this came down to something as small as a hairpin. Not only did she lack sufficient funds, but she lacked control over existing finances she was forbidden from using to support herself or her child. Survivors experiencing financial hardship do not have the privilege of choosing when and how to spend their money, and, in cases like Alex's, are emotionally manipulated by partners who use money as a means of control. They have to think meticulously about every purchase.

When Alex was able to leave her abuser, her experience of financial hardship didn't stop there. Severe benefit delays prolonged her experience of extreme financial hardship. When she spoke with Women's Aid, she discussed how she felt she would never quite recover from the abuse or how it had impacted on her and her child's ability to form valuable connections.

Throughout this report, we explore experiences of economic abuse, with survivors often relying on family and friends for support due to abusive partners controlling finances and being unable to afford life's basic necessities. Many survivors would not have known of dedicated support services available to them had it not been for informal support networks, highlighting a greater need for awareness, particularly for specialist support from 'By and For' Black and minoritised domestic abuse services.

Things most of us take for granted, a smart phone or a bus pass can make the difference in whether survivors fleeing abuse are able to access support and organise themselves. Survivors have already been 'levelled down' by years of abuse and are not starting at an equal point. We can clearly see that access to food bank, communal food, and cooking facilities made a huge difference to women's financial concerns once arriving in refuge.

The No Woman Turned Away project works with the most vulnerable women at the critical time when they are trying to access life-saving refuge services. As this report shows, their expertise continues to support women to find safety, support and financial independence and I thank the team's specialist practitioners for the vital support they have given to survivors throughout this report.

Introduction: Experiences of financial hardship whilst seeking a refuge space

This report explores how survivors navigate structural inequalities¹ in a context of financial hardship, whilst seeking a refuge space. A struggle which is exacerbated by a national network of refuges facing significant challenges², and which falls short of standards recommended by the 2011 Council of Europe convention on preventing and combating violence against women and domestic violence (2014). This report explores the following: economic abuse, what it means to flee domestic abuse in financial hardship, experiences of waiting for a refuge space, what happens after accessing one, along with the long-term financial implications for women and children affected by domestic abuse.

The unique value of this inquiry is the way it centralises the voices of survivors, offering a platform to share their lived experiences. We have used participatory methods along with in-depth qualitative interviews to give survivors more agency over the research process. We have utilised existing statistical data to complement the stories of survivors throughout this study, adding to our existing evidence base regarding survivors' experiences of economic abuse and experiences of financial hardship. This includes A Perfect Storm (Women's Aid, 2020a), Economics of Domestic Abuse (Women's Aid, 2019a), The Hidden Housing Crisis (Women's Aid, 2020b), Unequal, Trapped & Controlled (Howard and Skipp, 2015), and our Nowhere to Turn report series.³

Beginning with experiences of economic abuse, this inquiry details how survivors' ability to flee domestic abuse is often complicated by this, along with other structural inequalities and gendered expectations that women disproportionately encounter. Understanding the impact of these intersecting inequalities must form part of all responses to domestic abuse. The distressing accounts in this report detail the financial hardship that women endure whilst waiting for a safe space in a refuge, with some going without food or basic necessities for days at a time. Survivors often wait far too long to access adequate emotional and practical support, which can have a devastating impact on their mental health. The impact of economic abuse and financial hardship on survivors can be long-lasting, limiting future financial opportunities and the ability to form or maintain friendships or relationships in the long-term.

We welcome the new definition of domestic abuse within the Domestic Abuse Act (s.1, 2021), which explicitly recognises economic abuse. We hope that this new legislation can play a role in better supporting survivors in the future. Unfortunately, this report uncovers that there is still much further to go when it comes to helping survivors overcome financial hardship relating to domestic abuse. We hope this report offers some insight into how survivors of domestic abuse can be better supported in the future.

1 Structural inequality describes the inequality in opportunity, treatment or status for some groups of people embedded in social structures such as health, education and justice, which reflect and reinforce ingrained prejudices. It can restrict opportunities and choices, and access to services. Structural inequality impacts how a woman experiences domestic abuse, how she talks about it or who she talks to, and how she accesses support of all kinds.

2 See our report 'The Domestic Abuse Report 2021: The Annual Audit'. Available here: <https://www.womensaid.org.uk/research-and-publications/the-domestic-abuse-report/>

3 See our Nowhere to Turn report series: <https://www.womensaid.org.uk/no-woman-turned-away/>

The No Woman Turned Away (NwTA) project

The No Woman Turned Away (NwTA) project has been funded by the Department for Levelling up, Housing and Communities (DLUHC) since January 2016, and continues to provide dedicated support to survivors of domestic abuse who face structural inequalities and barriers to accessing a refuge space.

The NwTA project employs four specialist practitioners, providing telephone and email support to women in England looking for a refuge space, and one dedicated research and evaluation officer. In its initial years the project solely received referrals from the National Domestic Violence Helpline, which used to be run in partnership between Women's Aid and Refuge. Since November 2019⁴, when the helpline changed provider, the project accepts referrals from a wider range of organisations, including Women's Aid's own direct services (Live Chat, e-mail, and the Survivors' Forum), Women's Aid member services (who are offered referral workshops upon request),

violence against women and girls (VAWG) organisations listed on Routes to Support⁵, Victim Support, and the British Red Cross.

Research and evaluation of the NwTA project has enabled us to explore survivors' journeys into refuge spaces, including obstacles they encounter to getting support, and other struggles they face along the way. This report has emerged specifically through what we have uncovered in this research, along with other projects. This report adds to our evidence base about how perpetrators use economic abuse to control survivors, but also the financial hardship that women experience whilst seeking a refuge space. In our most recent No Woman Turned Away report (Women's Aid, 2021a), 15.1% of the 166 survivors supported by the NwTA project struggled to pay for essentials whilst waiting for a refuge. This report explores the stories behind these statistics, and the implications for other women and children fleeing domestic abuse.

Methodology

This report is based on nine semi-structured in-depth interviews with survivors. Participants were self-selecting and recruited through three of our member services, one of which was a 'by and for' led Black and minoritised service. All participants were accommodated in a refuge at the time of recruitment. Interviews lasted between 45 minutes and 2.5 hours.

Participants were able to bring along objects that they felt illustrated their experiences. Objects have been shown to serve as a powerful tool to initiate discussions which are led by the participants, therefore granting them more control over the research process. Of the nine survivors interviewed, five brought objects along.

⁴ The 'National Domestic Violence Helpline' is now called the 'National Domestic Abuse Helpline'

⁵ Routes to Support is the UK violence against women and girls directory of services and refuge vacancies, run in partnership by Scottish Women's Aid, Welsh Women's Aid, Women's Aid Federation of England and Women's Aid Federation of Northern Ireland

Seven of the women featured in this report had experienced domestic abuse from a male intimate partner. In four of these cases, the partner's family had been directly involved in the abuse. In one case a survivor had fled domestic abuse from her parents, and another had fled so-called 'honour-based' violence from her extended family members.

We have given all participants pseudonyms in this report to protect their anonymity and any identifying features in their accounts have been changed or removed. We have also replaced photographs of the objects provided by survivors with similar ones. All the participants were women. Eight of the survivors identified as heterosexual, and one as pansexual. Six of the women were Pakistani Asian/Pakistani Asian British, one was Indian Asian, one was Black Caribbean British, and one was White British. Our recruitment for interviews prioritised Black and minoritised survivors because of the structural barriers and inequalities these survivors face when seeking refuge. The age range was 19 to 42 years, with eight of the participants being 30 or younger at the time of interview. One out of the nine survivors had a child. Only one survivor considered herself to be disabled.

Participants were interviewed by a female researcher, previously trained in providing support to survivors, with an understanding of how intersecting inequalities shape survivors experiences of abuse. The interviewer was white European, which must be acknowledged as a potential limitation in interviews with

Black and minoritised survivors. Unequal power dynamics between the interviewer and interviewee may be magnified in these instances, and participants may be less willing to share experiences with the researcher who cannot readily understand, such as racism (Archer, 2002).

An interpreter, who worked as a domestic abuse practitioner within a 'by and for' led Black and minoritised refuge, was available for four of the participants whose first language wasn't English. Although the extent to which participants needed the interpreter varied, it is arguable that the researcher and participants' intended meanings may sometimes have been lost in the process of translation (Temple, 2002). In some cases, the interpreter has relayed the survivors' speech in the third person. Although we have clarified such instances, and done our best to represent their stories, direct speech of these survivors appears less often throughout this report.

The interviews were transcribed and analysed through thematic analysis by the author to identify key themes relating to the topic of financial hardship. These themes have been used to form chapters within the report. Whilst financial abuse has long been recognised as a form of domestic abuse, it was not until this year that a wider understanding of this behaviour came to be reflected in legislation. The Domestic Abuse Act (2021) provides a statutory definition of domestic abuse that now incorporates economic abuse.

Involving survivors in the research

Through the NWTa project, we have been able to carry out research together with survivors using a range of participatory methods, such as arts-based methods (Women's Aid, 2019b; Women's Aid, 2020c). These modes of data collection have enabled us to give a voice to survivors who don't often see themselves represented. The methods available to us for this study were unfortunately limited compared to previous years due to the Covid-19 pandemic.

Along with in-depth interviews, survivors were encouraged to bring an object that they felt was an important part of their journey. This helped to give participants more ownership over the interview and bring their own unique experience to process. We also gave survivors the opportunity to review how their data was used in this report, and feedback about any changes they would like to see so we could carry them out prior to publication.

Part 1: Economic abuse

Economic abuse is much broader than 'financial abuse,' which usually describes denying or restricting a person's access to money or misusing another person's money. In addition to these behaviours, economic abuse may also involve restricting access to essential resources such as food, clothing, or transport, and denying the means to improve a person's economic status (for example, through employment, education, or training). These behaviours allow perpetrators to control someone else's access to economic resources or freedoms (Women's Aid, 2019a).

We know that the Covid-19 restrictions introduced to protect us from the virus unfortunately granted perpetrators opportunities to escalate their abuse (Women's Aid, 2019a). Surviving Economic Abuse (2020) has specifically explored this with regards to economic abuse, finding that perpetrators used the economic instability created by lockdown as a justification for their controlling behaviour, as well as a means of inducing fear.

For all nine of the women we interviewed, experiences of financial hardship started long before they decided to leave their abusers. Findings from this year's No Woman Turned Away Report (2021) indicate that 67.7% of the women seeking a refuge space⁶ had experienced financial abuse. What this statistic fails to encapsulate is the range of controlling tactics used by perpetrators to limit survivors' economic opportunities. The abuse experienced by survivors in these interviews reveals deliberate attempts to undermine their capacity for personal gain and financial independence. In no circumstances could this abuse be perceived as a reflection of the perpetrator being in financial hardship themselves; in fact, it was more often the opposite. In many instances, the economic abuse provided perpetrators with direct and

indirect opportunities to profit from women's unpaid labour.

Economic control

The term 'economic control' encompasses a range of behaviours used by perpetrators to control survivors' access to the household income and hinder their ability to use resources (Howard & Skipp, 2015; Sharp-Jeffs, 2016). In these interviews, survivors talked about how perpetrators would employ economic controlling tactics to restrict their access to money and resources and limit their financial decision making. Four of the survivors described having no access to any money whatsoever in their relationship, or not being allowed their own bank account.

Saba: "I bring some money from Pakistan when I came here, [but] my husband didn't give me like one penny. He didn't give me any money in 2 years."

In some circumstances, perpetrators might grant survivors a small allowance, but this was usually to spend on essentials for the household. Hazel discussed how she would have to justify every single expenditure to her partner.

Hazel: "He never gave me my kind of cash. Whatever I spent he always used to ask for a receipt. I had to show him exactly what I'd get."

Alex, described how her partner, who earned a very high salary, could afford regular trips away by himself but was scarcely willing to provide enough for the basics for herself and their child.

⁶ This is out of 166 women supported by the NWTa project between 12th January 2020 and 31st December 2020.

Alex: "I would have to ask him for handouts for money, everything would be run by him, and when he went away, he would sort of make sure I had money in my account [...] so I could buy groceries and things but there was often not enough."

This reflects findings from our 2019 Economics of Domestic Abuse report, which found that 47.7%⁷ of those who had children living with them reported not having enough money to afford essentials for their children (Women's Aid, 2019a).

Often, it did not matter whether the money had been directly accrued from the perpetrator or the survivor. The perpetrator still felt entitled to control how survivors used their money.

This extended to controlling survivors' finances and bank accounts, sometimes getting them into debt.

Nadia: "I wasn't allowed to like go buy things at a shop and I wasn't even allowed out unless it was to go to school or to go to mosque."

Hazel: "So there was a shirt and jeans that I liked so when I bought those with my own money, he got a bit like, where did you get that from and why did you get it and why didn't you tell me? Things like that and I need to tell him everything. At that time, I was thinking, that's my own money and you're asking stuff like, why did you? How much is this for? That's none of your concern!"

Fia: "My bank account was practically his and his mum's."

Alex: "He got me into debt, I was never in debt and he got me into debt immediately,

saying that I don't understand debt and that I'm just scared of it because I don't understand it, but it's an essential part of dealing with your finances, everyone gets in debt and it's a smart thing to do [...] I can't remember how many thousands it was but that was my first debt."

Fia brought money into the household herself, but she was still not permitted to make any financial decisions, even when it came to basic necessities.

Fia: "We would get a lot of money from a client, and I would say, right, OK, we've got this amount of cash, can we please put some on the electric and the gas and you know, so we have the necessities, and yet that wasn't allowed."

Fia's experience is similar to the 44.4% of respondents in our 2019 Economics of Domestic Abuse report who told us they could not afford to pay for their essential needs (Women's Aid, 2019a).

Alex discussed how her partner lived a luxurious lifestyle, whereas she was expected to carry out the housework and the childcare whilst living on very little.

Alex: "He used to go to those [...] where you would lounge and sit and smoke, and just living that type of lifestyle really, with all the food, it was very foody, food and winey, and then I was more like the nanny in the house [...] I was living like a minimum wage nanny or a student."

This again mirrors findings from our Economics of Abuse report, which found that the level of household income does not necessarily bear a resemblance to the economic resources available to women and children (Women's Aid, 2019a).

Fia talked about how her partner's control over her finances left her feeling deprived of her

7 Out of 44 respondents who had children.

independence and impacted her sense of self. This is consistent with literature on coercive control, understanding it to be a crime that targets a survivors' autonomy, liberty, and dignity (Stark, 2007). Fia's partner was able to use economic control as part of his abuse, which in turn compromised her identity and her ability to make decisions based on her interests.

Fia: "I've always worked, I've always had my own cash, even when I was living with Mum in my teens I had my own form of income, and that gives me independence. [...] When you don't have any money for yourself, it takes away that independence altogether. [...] You don't have anything at all if you don't have your own stream of income. It just strips that part away for you."

Employment sabotage and economic exploitation

A steady and accessible form of income is crucial to independence, and one of the primary ways this can be achieved is through employment. Therefore, perpetrators often attempt to sabotage this as a viable option for survivors (Showalter, 2016). Research shows this can take a range of forms, including harassing survivors during their working hours, obstructing their ability to attend job interviews, and destroying work assignments (Swanberg et al. 2007). Employment sabotage can also take on more covert forms, such as reinforcing the survivor's responsibility for traditionally feminine tasks in the home, such as housework or childcare. This can then be used against a survivor, for example by accusing her of neglecting her family if she attempts to secure employment (Anderberg and Rainer, 2012).

A recurring theme in these interviews was employment sabotage, often alongside forms of economic exploitation. Perpetrators exploiting survivors as a free source of labour, usually within the home, has been explored previously (Howard and Skipp, 2015). These

interviews detail the close relationship between this kind of economic exploitation and employment sabotage.

Perpetrators limited survivors' potential to earn money and access opportunities outside the home, and often exploited their labour within it. One of the youngest survivors, Nadia, was prevented by her parents from accessing employment or higher education to ensure that she was available to complete household tasks

Nadia: "I was restricted from doing a lot of things like applying for uni or even getting a job and doing like an apprenticeship [...] they expected me just to stay at home and just do all the household chores and stuff."

Before their wedding, Hazel's partner had expressed encouragement regarding her having a career. However, his support of this turned out to be very different following their marriage.

Hazel: "He told me, I don't mind you working but this is the house, and you are the one who needs to take care of it and I'm not helping you with anything, that's your duty [...] and he's not helping me with anything, like the cooking, cleaning, anything, and he wasn't giving me any money, too."

Hazel came close to securing employment on several occasions. In such instances, her husband would express frustration with her, telling her that she should be focusing on her marriage and home instead. This mirrors findings from our Gendered experiences of justice and domestic abuse report (Women's Aid et al. 2021), where the perpetrator designated particular tasks to the survivor without consulting her.

Like Hazel's experience, the women in this report usually had limited agency within the roles assigned to them. For example, Hazel's husband would dictate how many dishes she was allowed to cook, and what furniture she

bought for the home, even though he had tasked her with these responsibilities. Hazel's husband also appeared to assign her sole responsibility for managing their marriage, by emphasising that it should be her primary focus, instead of a career like he had. This again reflects a dominant discourse identified in our gendered experiences of justice and domestic abuse report, where women were deemed to be responsible for the success or failure of relationships.

On the contrary, much to Hazel's confusion, during arguments her husband would use her lack of career against her, often to undermine her intellect or judgement within the context of the argument. This is gaslighting, which is a form of psychological abuse where the perpetrator manipulates the survivor into doubting themselves, their memories, and perceptions. Gaslighting can have a devastating impact upon a survivor's mental health and wellbeing (Women's Aid, 2018).

Hazel: "He used to pick fights on such minor things that no one could ever imagine [...] and in a fight he would say, you know nothing! What do you know? You just stay at home and do nothing. I was like, I'm trying to do something! You're telling me I can't and when we get in arguments you tell me I do nothing, and I'm doing all the cooking and cleaning and everything."

It appears that Hazel's husband expected her to prioritise the household duties, whilst simultaneously using this as a means to chip away at her confidence and capabilities. In this regard, he both obstructed her ability to earn money outside of the home as well as devalued the unpaid labour that she carried out within it. In order to achieve this, Hazel's husband could simply rely on pervasive and persistent ideas about what work is deemed valuable in society (Women's Aid. et al, 2021).

Alex was continuously made to give up employment and education courses throughout her relationship in order support her partner's career prospects and look after their child.

Alex: "So I spoke to them [the university] and they were like, you can't pull out now, you get your masters in a year! [...] I tried speaking to him about this, but he just was so adamant, and he treated me like I was stupid, like I was naive or something for not seeing the bigger picture."

Alex's partner's career prospects often involved moving around a lot, which he expected Alex to do. This impeded upon her ability to build her skills and professional experience. Similar to Hazel, Alex's partner also used her lack of employment against her.

Alex: "He would blame me for taking too long to get a job, but I was working in [shop]. I was having to get a job so quick with a CV that was looking terrible, 'cause at that point I didn't have a degree. It was looking terrible this CV because I was just moving, moving, and moving and then just working in [shop] and things like that."

The serious long-term psychological effects of domestic abuse can impair a survivor's ability to sustain employment over time (Kimerling et al. 2009). Saba, who had been able to find paid work whilst living with her abuser, talked about how difficult it was for her to manage working whilst living with abuse. She described crying at work and feeling unable to do her job because of the emotional impact of the abuse.

Saba: "That time I was feeling very like scared and sometimes I'm feeling no well, and then if we're feeling no well we are like crying all the time and then people can see [...] people ask what happened to you. What should I say then? You know, what should I say? Like my family is no good, that's why I'm crying all the time."

A number of survivors expressed concern about how this period would impact their future employment opportunities. Alex, who was unable to return to the university course that she had been made to leave by her partner, described the fact that she had left as one of her biggest regrets.

Alex: “I’ve got a brain full of education, but I just don’t have money, and I don’t think I ever will now [...] that’s my biggest regret that I can’t even scrape out.”

Some survivors feared how they might be judged by prospective employers when it came to gaps in their employment whilst they were experiencing abuse. This corresponds with our Economics of domestic abuse report, where 40.3% of women felt that their long-term employment prospects / earnings were worse because of the abuse (Women’s Aid, 2019a). Hazel was even concerned that being honest about this could lead to managers judging her character and taking advantage of her.

Hazel: “Sometimes I fear they’re going to take advantage [...] see me as a weak person and think, she tolerated that.”

Sexual exploitation

In some cases, women were exploited to the extent of being treated like they themselves were commodities. Fia, who was coerced into sex work⁸ by her partner, described how what started as a very caring relationship became an opportunity for financial gain on behalf of her partner.

Fia: “I was just another form of currency I guess.”

Fia explained how she was objectified by others as a woman, and as a result, also came to view herself this way. This correlates with a theme identified in our Gendered experiences of justice and domestic abuse report (Women’s Aid et al. 2021), where survivors were treated as though they were objects who existed to fulfil the desires of others.

Fia: “Being the woman and in today’s society, how people view you is so... you’re an object basically, and that really showed me I’m just an object.”

The objectification Fia endured was intensified through racialised stereotypes that hypersexualise Black and minoritised women. Fia felt that drugs became a way for her to escape this reality, a coping mechanism which is not uncommon for survivors of sexual violence (Thiara and Roy, 2020). This unfortunately created a context in which she was more vulnerable to the sexual exploitation perpetrated by her partner.

Fia: “People would walk in and be like, Oh my gosh, this exotic woman. Oh my gosh, I’m going to... and I’d have to do this disgusting stuff with strangers in order for us to get money. But the money we got was spent on drugs... and it was a perpetual cycle just for me to block out what was happening.”

⁸ We have used both the terms ‘sex work’ and ‘sexual exploitation’ to refer to Fia’s experience, in-keeping with the language she used herself. This is likely to be reflective of the violent and coercive nature of the relationship, and Fia’s struggle to maintain a sense of agency within it, rather than the choices she was actively and freely able to make herself.

This mirrors findings from a report conducted by Beyond the Streets and the Joint Public Issues Team (2021), which found no evidence to suggest that sex buyers were engaging any less in the market during lockdown.⁹

Prior to being sexually exploited by her partner, Fia had been relatively successful with a job in the private sector. Fia had no desire to return to this area of work following recovery from the abuse. Whilst this decision was linked to having new ideas about what she wanted from a career, some of this was also connected to the racism and classism¹⁰ that she also experienced within these workplaces.

Fia: "I felt really accomplished for landing this role and enjoying the responsibilities of it, and I thought, oh my gosh, they've trusted me with this, so it means I am capable, but then seeing the looks of disgust because I had a visible tattoo. It was crazy."

Fia: "I don't think I would ever walk up to anybody and say, oh so you're mixed race, where are you from? And I'm thinking... why? Why would you say that to any human? And why is that even any of your business? And why is that important? Like there's so much other stuff happening in the world, or in this little office even, that we could speak about, and the one thing you really wanna ask is, what's your mix? That's not OK. That's really not OK."

Fia: I feel like being in my specific demographic, being a Black woman who is also as I say, a beige Black woman. I'm not... to look at, you wouldn't say, oh yeah, that's a Black woman. I look quite ambiguous [...] it is really complex being someone who doesn't look like you fit into certain boxes, and of course, when I was doing the sex work, being fetishised because of that. Yeah, and in professional settings too, I definitely feel like I had got a lot of jobs because I am racially ambiguous."

There are already low numbers of women, particularly women of colour, working in the private sector, who are often underpaid when compared with their male counterparts. For many women, the everyday discrimination and misogyny Fia describes creates another barrier to their capacity to earn money outside of the home (TUC, 2020).

Although the responsibility for the sexual exploitation rests solely on Fia's ex-partner, this demonstrates how a wider context of sexism and racism can be manipulated to a perpetrator's advantage. Understanding the impact of these intersecting inequalities must form part of all responses to domestic abuse. With support from an accredited Women's Aid member service¹¹, along with the Department for Work and Pensions, Fia was able to at least make a plan to find work outside the corporate sector.

9 See: Beyond the Streets and the Joint Public Issues Team (2021) The impact of Covid-19 on women who sell sex or are sexually exploited. Available from: <https://beyondthestreets.org.uk/wp-content/uploads/2021/05/The-impact-of-Covid-19-on-women-who-sell-sex-or-are-sexually-exploited.pdf>

10 'A belief that a person's social or economic station in society determines their value in that society.' (Merriam Webster, 2021).

11 For information regarding Women's Aid quality standards please see: <https://www.womensaid.org.uk/what-we-do/national-quality-standards/>



Fia's object:

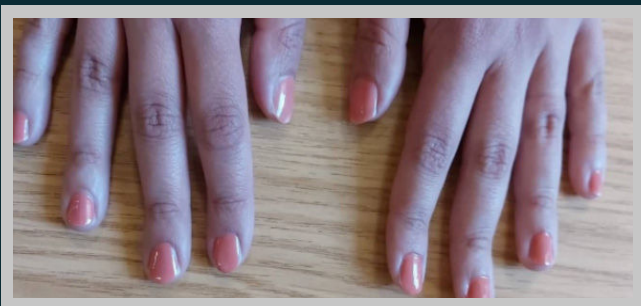
Fingernails

Fia's object was her own fingernails. During the time that Fia was sexually exploited, she took on a dominant persona that involved having extremely long fake nails. She described this as form of 'self-defense,' and an attempt to have more control over encounters in which she had severely limited power.

Fia: “It was a real, you know, don't fuck with me. I've got claws on. I will poke your eyes out.”

Fia's story also sheds a light on the blatant disregard that people who purchase sex have on the health of those around them, highlighting that the Covid-19 pandemic did not deter sex-buyers from breaching restrictions and potentially spreading the virus.

Fia: “Being the woman and in today's society, how people view you is so... you're an object basically, and that really showed me I'm just an object.”



Treating women as disposable

Another way in which women were dehumanised and treated as objects was through Transnational Marriage Abandonment. Southall Black Sisters describes Transnational Marriage Abandonment as a form of domestic abuse that involves treating women as though they are 'disposable commodities' (2020). It can take on a range of forms, including a woman migrating to another country upon marriage, where she is subjected to a period of neglect, abuse, and exploitation. Following this she is thrown out of the marital home, or, less commonly, flees to escape the abuse.¹² Often it involves perpetrators utilising their partner's dependency on them for their immigration status, and withholding information about their rights (Roy et al. 2019).

Following marriage, five of the survivors interviewed migrated to the UK to join their husbands, and sometimes also their in-laws. Upon arrival, they were quick to discover that the relationship was very different to what had been proposed before they had accepted and moved away.

Hazel: "I said I wasn't sure if I wanted to get married so early and he said, no you can surely [have a career] after the marriage thing, too [...] so he was like telling me in a way that he's a really supportive [...] but when I moved in here, like in the UK, it was a bit shocking."

Research into survivors' experiences of this type of abuse has found high levels of financial abuse related to domestic labour (Roy et al. 2019). Hazel's partner had previously told her that she could have a career when she got to the UK.

However, when she arrived, he appeared to feel very differently about this, expecting her to do all the cooking and cleaning. Hazel was also forced to spend the little money she had brought with her on furnishing his empty flat.

Saba moved away from her home country only to face cruel and abusive treatment from her husband and in-laws. Saba was then told to go back to Pakistan by her husband, who knew very well that she would be at risk there as a woman who had been abandoned or divorced by her husband.

Saba: "He didn't give me my rights [...] he doesn't know like how to live with wife. I don't know why he got married with me because when I was in Pakistan, he was very like... he [was] very happy with me, but when I came here, he didn't talk with me and then I lived 2 years [like that] and it was very, very, very hard."

Saba: "He said, go Pakistan and I don't like you and this and that. I said, okay, why you bring me here then? If you if you don't like me, why you bring me here and why you got married with me? And then my life is very like, you know, in our religion like divorce name is very very big name [...] I was thinking, what's he saying? He destroyed my all... my whole life and then he's saying, just little words he's saying, I don't like you."

Yalina, who also entered the UK upon marriage, described how she had not been allowed to leave the family home at all from the moment she arrived.

12 The other two forms that transnational marriage abandonment can take, include:

ii) Following marriage migration and abuse, the woman is taken back to her country of origin either coercively or is deceived into returning on false pretences (e.g., holiday) and abandoned there while the husband returns and revokes her visa;

iii) A resident of another country comes to woman's country of origin to marry and leaves shortly afterwards with assurances that he will sponsor his wife's spouse visa, but fails to do so – the woman is left with her in-laws in her country of origin and is eventually thrown out or leaves because of domestic violence (Southall Black Sisters, 2020).

Yalina: “[I] entered the country in [month] this year, and for those [...] months [I] was literally sort of locked in the house. [I] had no money, [I] had no benefits.”¹³

Yalina’s abusers failed to register her residency in the UK after she arrived, which could have resulted in her being deported and prevented from applying or extending her visa in the future (Gov UK, 2021). Yalina contacted the police to report the abuse she had been experiencing and they escorted her from the family home. Whilst Yalina was appropriately supported by these police officers, there is evidence that many survivors with insecure immigration status face deportation or detainment from police if they report the abuse (Step Up Migrant Women, 2021).

Yalina could speak little English, and as a result of the abuse, had limited knowledge of her immigration rights. It is fortunate that Yalina was able to access a ‘by and for’ led Black and minoritised refuge, where the support staff could speak her language and support her adequately in understanding her rights.

Although Alex was with her partner long before they moved away, and her experience does not constitute Transnational Marriage Abandonment, he also used immigration rules to control her. This involved not allowing her to apply for a visa, preventing her from making friends, and prohibiting her from obtaining employment.

Alex: “I went over there expecting to get a visa as I was told and then I was there for three and a half years and I still didn’t have this visa and he had all these reasons for me not having one but meanwhile my child’s passport, their UK passport was running out. He was applying for dual citizenship for my child as well, so they both would have been [citizens] and then I would have been English and illegally there [...] so I was in a precarious situation where he didn’t want me revealing to anyone that I was there illegally, so I couldn’t work or volunteer, I couldn’t join

the local gym, he didn’t want me joining the local gym where I thought it might be nice to meet mums and things, go there to take my child swimming and meet other mums and things like that.”

Alex discussed how her partner’s control over her immigration status in the relationship meant that she feared that leaving her relationship would mean also never seeing her child again.

Alex: “He would just run me down and run me down and say, why do you get to take Charlie and go? Just leave Charlie here with me and you just go on your own [...] then I realised, oh this is what’s been happening all along, he’s made my [child] dual citizen, the same as [child’s] dad, and I don’t have a visa, my passports running out... he’s just gonna take me back to England [...] then I wouldn’t get to see my [child] and I was just terrified.”

Fortunately, Alex was able to return to the UK with her child. However, her fears were not unfounded. Had she been prevented from doing so, her insecure status would likely have resulted in her having no access to legal aid in order to contest her partner’s refusal to allow her child to return home with her (Globalarrk, 2020).

Part 2:

How do you flee domestic abuse in financial hardship?

In a report by Women's Aid and the Trade Union Congress (TUC), 52% of survivors said they were unable to afford to leave their abusers, generally because of having no access to money (Howard and Skipp, 2015). Our research has continued to find that economic abuse poses a significant barrier to survivors leaving (Women's Aid, 2019a; Women's Aid, 2020b). The survivors in this report did manage to leave their abusers, however, they often had to sacrifice a great deal in order to do so.

One woman had to flee her home country and her beloved husband to get away from her abusers. Two other survivors explicitly stated that they were unable to return to their home country as a direct result of having left their abusive marriages, where they would likely face further abuse and stigmatisation as divorced women. One survivor had to leave her family home in the midst of her school examinations, separating with her younger sibling in the process. All the survivors reported having to leave with very few of their possessions.

Given this upheaval, it is fortunate that six out of the nine survivors were able to depend emotionally on friends and family members. The importance of informal support networks when it comes to leaving abusive relationships has been explored (Parker, 2015; Women's Aid, 2019a; Women's Aid, 2019b; Women's Aid, 2020b). Unfortunately, three of the women reported having no informal support networks they could turn to at this time. This is not surprising given that perpetrators often isolate survivors from their support networks as a control tactic (Stark, 2007). Six of the survivors mentioned the perpetrator directly restricting them from seeing or making friends.

It has been well documented that the most dangerous time for a survivor is often the point when she decides to leave her abuser (Long et al. 2018). Therefore, the process of leaving can be an incredibly scary and precarious time for survivors. What is clear from these interviews is how vital informal support networks were at this time, not just for their mental well-being, but practically because of the financial hardship.

Shazia: "My parent's family, they came to Pakistan, and they tried to kill me because I married there, and my parents were not happy that I get married to that person. So [they were] also trying to torture my husband and also me. So that's why I left."

Fia: "I thought, I'm literally going to die if I don't leave now. I will be brought out in a body bag."

Alex: "The more terrified I got the less able I was to return, so it changed from me going to this hotel to think about it and make a plan, to me staying with my sister, and then my sister asked my mum to borrow money for her pension to get a flight, and then they were booking me a flight and I think I got it the next day."

Hazel: “The moment I was going to leave, he said, you’re going to suffer for the rest of your life [...] at that moment I just said, God is going to take care of me.”

The importance of informal support networks

Fia, who was living with her partner for a week after deciding to leave, described how frightened she was at this time whilst trying to find a refuge space.

Fia: “Petrified... absolutely petrified [...] Because he would be checking my phone so I thought if I got a text or even an email... he had gone into my inbox before and checked my emails and he would scour my phone and check for anything that he disapproved of, so I was petrified. Thinking if I got a message or a call from anybody and they gave away what I've been doing, he... I don't know how he would react.”

After a few days, Fia was picked up by her sister’s partner and taken to her mum’s house. She emphasised how important this step had been in enabling her to exit the relationship.

Fia: “My sisters’ partner had to come and pick me up from my ex’s house, and so he helped me to bring my stuff. He's got car so he helped me to bring my stuff from my ex-partners’ to my mum’s house [...] if I didn't have my mum and my sister and my sister’s partner, I think I'd still be there.”

As discussed, survivors are often isolated by perpetrators, therefore they can often feel trapped in the relationship, and that they have no one to turn to. A previous study has detailed how crucial informal support

networks are for survivors the first night spend away from their abusers. Even an evening visit from a friend or neighbour can substantially reduce the likelihood of the survivor feeling they had no choice but to return (Abraham, 2010).

Hazel: “I stayed three hours in a park just waiting for my brother so he can pick me up because I don’t know where else to go. It was corona, I didn’t have any money to just travel to and at that time I wasn’t aware of anything that like, whether anyone is going to believe me or not. [...] At that time, it was hard but thank God my brother was here, because otherwise I don’t know what I would have done.”

Five of the survivors mentioned how friends and family helped them to access support. This could be either through accompanying them to tell a professional, encouraging them to speak to a service, or contacting someone themselves.¹⁴

Leena: “[I] had a friend in [area] and [my] friend called the police for [me], and the police arrived at the house, and removed [me] from the situation.¹⁵

Fia: “I had spoken with my mum and was a bit more honest with Mum about what happened [...] she advised me to speak with Women’s Aid.”

¹⁴ If you are worried about someone else, please see the following information on how to best support them: <https://www.womensaid.org.uk/the-survivors-handbook/im-worried-about-someone-else/>

¹⁵ Unless the survivor is at immediate risk of danger, it is always best to try and get the survivors’ consent before calling the police.

Nadia: “I told one my friends that I was going to tell the safeguarding teacher and then said, okay, I'm going to do it actually like and she took me so that I did it [...] I just feel happy that I went there because I felt like if my friend wasn't there, I would have just like not have went.”

Hazel: “I told my sister-in law everything that happened to me, and she said, that isn't right, you should talk to your GP about it [...] we can register you at the GP here. So, I talked to my GP about it and then my sister-in-law told me that there is this other organisation, Women's Aid, if you feel like telling them what happened, it would be helpful for you.”

Shazia: “[I] stayed for one month at [my] husband's friend's house but he had a family, wife and children. Obviously, it wasn't really something [I] could sustain, and then they supported [me] with the DV organization.”

The majority of family and friends that survivors confided in proved to be a good source of support. However, Leena also experienced a relative taking the side of her perpetrator. Unfortunately, this is not uncommon. Family and friends, like many survivors, can struggle to recognise abusive behavior, leading them to minimise the abusive actions of the perpetrator (Klein, 2014).

Although Hazel generally felt well supported by her family members, she felt shut down when she confided in them about the sexual abuse. Societal silencing has been a powerful way to deny a voice to survivors of sexual abuse historically. For minoritised women, these modes of silencing operate at multiple intersecting levels, including personal, family, community, and society (Thiara and Roy, 2020).

Hazel: “There was sexual abuse which because of the society we don't talk about it [...] to no one at all. It's indecent to talk about it [...] my GP told me you can even report it [...] and like my parents wouldn't because of the society it's not like acceptable to talk about it. [...] I told my mother that that's what my GP said that I can report and that I have the right and that I can say, but she was like, no don't go in that direction, no, don't report it.”

Not all the survivors we interviewed had someone they could turn to at this time. Three survivors talked about having not a single person they could speak to when they decided to leave.

Saba: “At that time by myself I was thinking, I don't want to go to Pakistan [...] they can do everything, they can give people's money and then they can kill me in in Pakistan. That time I said I can't go to Pakistan, but I have no family here, no friends.”

Saba spoke of how difficult it had been to have no one to depend on. She explained how this, along with the abuse she endured from her husband and in-laws, had a severely detrimental impact on her mental health. At some of the darkest points in her journey, Saba felt suicide to be her only option.

Suicidal feelings and attempted suicide are often overlooked impacts of domestic abuse (Bates et al. 2021). Research in this area demonstrates that this is often compounded by feelings of isolation and homelessness (Aitken and Munroe, 2020), which can make women such as Saba, and many others in this report, more vulnerable to such adverse consequences.

Leaving everything behind

All the survivors talked about how they had had to leave in pretty much in only the clothes they were wearing, often without a coat or practical shoes. As the survivors usually had to leave their belongings with their perpetrators, this presented another opportunity for abusers to perpetuate the economic abuse. Both Nadia and Saba described how their belongings were deliberately withheld from them when they left.

Nadia: “They [the social workers] told my mum to like get some clothes, but then she just picked the ones that were the worst [...] I think she did it intentionally because, kind of like, you know, this is what happens when you do that kind of thing.”

Saba: “I had like one of pair of like clothes [...] and then I said to [the] police officer, I said, can you help me? I went to my keyworker then, she said, okay we will help you and she called my ex-husband and he said, we put all your clothes in the bin. But he didn't, he lied. He lied at that time, and then I said to police, he is lying, he is lying, can you help me please again and then she called again to him, he said, I told you I put in bin and this and that and then police said, we can't help you, you do not have any proof, and [so] they didn't give me anything.”

Saba also had to leave the job that she had acquired without being given her last payment, rendering her destitute as she embarked on her journey to a refuge.

Saba: “I told them, I said, I can't like do this job because of like personal like family problems and I can't do it and then that time they didn't give me like money [...] yeah I left money there as well.”



Hazel's object:

Shoes

Hazel also had to leave with very few of her belongings, including only one pair of shoes, which she was wearing at the time she fled. Hazel wore the same shoes during the interview and explained that even though she had since bought a new pair, these shoes remained her favourite.

Hazel: “These are the shoes I left home with [...] recently I got a new pair of shoes, but these are still my favourite.”

Hazel: “I told my sister-in-law everything that happened to me, and she said, that isn’t right, you should talk to your GP about it [...] we can register you at the GP here. So, I talked to my GP about it and then my sister-in-law told me that there is this other organisation, Women’s Aid, if you feel like telling them what happened, it would be helpful for you.”



Part 3:

Waiting for refuge¹⁶

The survivors recalled their experience of waiting for a refuge space as being a particularly pronounced time of financial hardship. It was during this point in the interview that many survivors became visibly upset. Only two out of the nine survivors we spoke to told us they were given money by the local authority during this time, either from social workers or an emergency fund¹⁷. Many of the women were isolated in emergency accommodation in the same local authority as the perpetrator, making them afraid to venture outside. Those that were able to go out had scarce resources to go anywhere or do anything. A few survivors were able to sofa-surf with family or friends; however, this came with its own set of problems. For instance, survivors described feeling apprehensive about overstaying their welcome, as well as struggling to process their emotions whilst living in someone else's space.

What survivors wished they'd had at this time was financial independence and emotional support, arguably two of the things they had most been deprived of during the abuse. When asked to define what financial hardship meant to them, one survivor described a state of dependency reflective of both this period and the domestic abuse they endured.

Hazel: "When you have to like ask for money for your daily use, but you can't get because of someone else's permission."

Unsuitable accommodation

In our *Nowhere to Turn 2021* report, we found that most survivors either sofa-surfed or spent time in some form of emergency accommodation or B&B whilst waiting for a refuge. However, a small but discernible number of women resorted to rough sleeping (4.8%), including using 24-hour buildings or their cars. Whilst this is concerning, it is also unsurprising given the high number of survivors who are prevented from making a valid homelessness application by their local authority (Women's Aid, 2021a).

When Shazia first arrived in the UK, after having fled Pakistan, she contacted the police when she arrived at the airport. However, it was three days before someone came to collect her, and she had to contact them again within that time. Shazia had to spend two nights sleeping rough in the airport during the pandemic.

Shazia: "I came here, and I wait. I'm waiting, waiting, waiting. I was waiting in the airport."

¹⁶ Women did not necessarily know that they were waiting for a refuge space at this time, and the support they had access to and knowledge about refuge varied.

¹⁷ This does not include Leena, who was given £1.00 by a police officer to purchase some painkillers for a headache.

When the police did arrive, at first said they could not accommodate her in emergency accommodation. The police then managed to find her a hotel, but only for the first two nights as the hotel was fully booked after that. At that point Shazia went to find some of her husband's friends to stay with. She was there for one month, and in the end, it was these friends who put her in touch with a domestic abuse organisation.

When Saba became homeless, she was quick to discover how difficult it was to access emergency accommodation. Saba described being told by various professionals, including health workers, housing, and voluntary services, that they would help her, only to retract this many hours later. After which time she had spent the day waiting to be accommodated by them. This pattern went on for two weeks before she found refuge. In this time, Saba estimated that she stayed in over seven different places.

Saba: "I left my house, and I went to doctor and then I told him everything and he said, okay, I will help you and then he sent me with his assistant, he sent me [name of help centre] and I sat all day there and by evening time, at like 5 o'clock, they said, 'we can't help you', and I was very... I cried, [I was] frightened. I said, 'I don't have any place, I don't have any relatives, no friends, where will I go?' Then just said, 'OK, we will give you one place for one night' and then I said, 'OK', and where they sent me to, all men were there, no women, just old old men like drinking alcohol [...] That night I didn't sleep because I was very very scared and [I] didn't eat 'causes all men was there [...] They [the help centre] said, come [back] 9 o'clock [the next morning], I said okay. I went 9 o'clock and [they said] 'we will help you'. I'm all day there and at 3o'clock, they said, 'we can't help you, you go Advisor Centre'."

The Homelessness Code of Guidance states that housing authorities should provide single-sex accommodation for survivors of domestic abuse who may find sharing with a particular gender traumatic (Ministry of Housing, Communities and Local Government, 2018).

Yet Saba was inappropriately placed in a mixed-sex hostel, which made Saba frightened to leave her room to make meals or even go to the bathroom. As a result, Saba did not eat at all during her two-night stay in this hostel.

This echoes similar findings from previous reports, where other survivors were also placed in mixed-sex accommodation (Women's Aid, 2019b; Women's Aid, 2020b). As of August 2020, we began monitoring this occurrence in the No Woman Turned Away project (Women's Aid, 2021a).



Nadia's object:

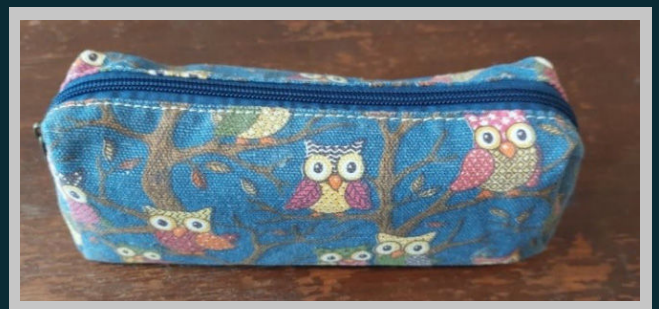
Pencil case

Nadia fled her abusers just before she had to sit her school examinations. This meant that even in the midst of this turmoil, she still had to find the capacity to revise. Nadia brought her pencil case as her object because it reminded her of when she was staying in a hotel before she found a refuge.

Nadia: "I've got my pencil case because like when I left home, I was still like studying at school and I had like upcoming exams for the end of the year. So, I kind of still had to study and stuff like that. I needed my pencil case and like all of my stationery and like my equipment so then I could revise."

Even though Nadia stayed in the same hotel for five consecutive days, she still had to move rooms on three occasions in that time. At one point she was removed from her room by the hotel staff because that evening had not yet been paid for. Nadia then had to contact the social workers to ask them to pay for the hotel for the night. Nadia talked about the additional impact that moving around had on her studying.

Nadia: "It was a bit harder because after you like keep changing your surroundings and stuff, and like organising my re-packing my revision stuff, and then taking it out and then packing it again and then taking it out again and it was like [...] I could like have that time to revise a bit more."



Staying with family and friends¹⁸

Data from Routes to Support¹⁸ found that between 2020 and 2021 over a quarter of survivors (266) in London stayed with family and friends before being accommodated in refuge (Women's Aid unpublished data on women accessing refuges in London). 148 children were also staying with these survivors.

In previous reports, survivors have spoken about the strain that sofa-surfing at family and friends can put on these relationships. They also spoke of how difficult it was to process their emotions whilst living in someone else's property, usually in very close proximity to them (Women's Aid, 2019b). Fia, who although was extremely grateful for the support of her family, spoke of the difficulty of having to sleep in her mother's living room.

Fia: "It was really hard, especially on my mental health. Trying to process everything that happened and process the fact I've left, and even processes the fact I was leaving [area] and trying to start again. Yeah... mentally it was so hard to not have any safe space. I'd find myself locking myself in the bathroom just to have 5 seconds to think, OK, cool this happened, it's a process, and you can breathe now. [...] I just wished I had a door to close. If I just had even a garden shed to go to, just to breathe, it would have been better. [...] That weekend spent at [my] mums was really, really hard."

We know that many survivors worry about how sofa-surfing will affect their relationships, often worrying that they had overstayed their welcome (Women's Aid, 2019). Many had since felt unable to deepen their relationships with friends and family that had accommodated them (Women's Aid, 2019b; Women's Aid, 2020b). Hazel's concerns echoed these previous findings.

Hazel: "I don't want to have that bad feeling that our relationship will affect it so I just thought it would be better if I can get a space of my own [...] I didn't want to make anything unpleasant because if you stay at someone's place it gets messy and not so nice and I didn't want to turn the good time we had spent together into a bad one."

Alex likened her own position of financial hardship and sofa-surfing with her sister to being dependent on her like her one of her children.

Alex: "I just lived off her like one of her kids."

When asked if she felt that living with her sister at this time affected their relationship, Alex was very clear that it had done, along with her sense of self and independence.

Alex: "It became your identity as this like needy pet or something, like who's turn is it to take (survivors' name) or something. Yeah, it really really did, it completely changed the dynamic. It was horrible. I was just apologising all the time; I just remember saying I'm so so sorry about this."

Saba, who although didn't stay with family and friends, spent time staying in other people's homes whilst waiting for refuge. She spoke about how difficult it was to live in another person's space.

Saba: "I missed everything because I didn't have like, I wasn't you know like comfortable, like you know we can't live in other people's houses [...] like some people... their own personal life, you can't live with the other people."

¹⁸ Routes to Support is the UK-wide online database which contains information about domestic abuse and other violence against women services which available for women and children throughout the UK along with up to date refuge vacancies. For more information: <https://www.womensaid.org.uk/routes-to-support/>

Access to food and essentials

Not being able to afford food was accentuated by the unsuitable accommodation that survivors were placed in. Many survivors discovered how hard it was to live on such little money without access to cooking facilities. Those that were provided with food often found this to be insufficient, and overall a restraining experience. All the survivors expressed a wish to have more agency over what they could eat at a time when they were processing so much and had little control over the rest of their lives.

Whilst Shazia was waiting at the airport for three days, she had no money at all and as a result didn't eat anything. After two nights a member of staff bought her some food.

Shazia: "There was a girl working in the airport and she gave me food after two nights."

When Shazia got to the hotel she was given £37 for the week from a local authority emergency fund. This turned out to be very difficult to live on without access to a kitchen. As a result, she could only afford to eat once a day, usually in the evening from a takeaway near the hotel. Shazia explained how this diet of only fast food had a negative impact upon her well-being.

Shazia: "I was tense [...] and eating junk food is not good for me [...] I'm Pakistani so I like Pakistani food. Not only burger and chips... not all the time, sometime, I like junk food sometimes [...] I would rather like rice and meat with some vegetables."

Nadia was given £20 for food from her social workers while she stayed in the hotel from her social workers. Although she was able to subsidise this with a small amount of pocket money she had, the lack of cooking facilities meant it still wasn't enough to have many proper meals. Nadia discussed how the stress of worrying about money and not being able to afford to eat properly impacted on her ability to do school work.

Nadia: "I didn't like know how I like what I would eat if I didn't have you any money. And I was a bit stressed [...] I only had snacks, like didn't have like full meals [...] you can't revise properly if you don't have enough [...] then you can't concentrate on what you're trying to learn, I think that was one of the factors of like making it a bit more harder for me."



Saba's object:

Purse

Over the two weeks that Saba was staying in different types of emergency accommodation she ate very little. Although many of the places provided food, as it was not halal, Saba was not able to eat it. Instead, she ate only fruit and drank tea during that time as she could not afford to buy meals herself. Stories about survivors having to go hungry because their culture or religious beliefs are not considered when it comes to emergency housing is an inequality we have identified previously (Women's Aid, 2019b). Whilst nobody should ever be forced to choose between their faith and going hungry, this seems especially pertinent during a time in which someone has already had to sacrifice so much in order to be safe.

Saba was given no money at all during those two weeks that she was homeless. Saba brought her purse as her object. She carried this around with her from the point of leaving up until finding a refuge, even though it was completely empty.



Saba: “I didn’t have any money [...] and all peoples living there is white people and living there is normal food for them and then I didn't eat [...] I didn't eat anything for like two weeks I just drank tea and [ate] fruit. I lived in the white houses and there was no halal and then I didn't eat from there.”

Tazmeen spent a month in a hotel before she accessed refuge. For the first week she was provided with proper meals from the hotel. However, for the three weeks following she was delivered food parcels. As Tazmeen was not given any money at all for an entire month, she had no access to a hot meal in three weeks. The food parcels did not contain food that she was used to eating, and as a result, Tazmeen spent a lot of this time feeling hungry.

Tazmeen: “[I] got the food in the parcels but the food that [I] got [I] didn’t really eat because it wasn’t what [I] would usually eat [...] that’s why it was a bit difficult for [me].”¹³

Leena, who was also placed in a hotel for a week before going to refuge, described how restricted she felt by not having access to money to buy her own food. She likened this to how she had felt during the abuse.

Leena: “[I] just felt restricted. [I] couldn’t eat on [my] own accord, and [I] had to financial stability to go and get food [...] ever since coming here [my] in-laws restricted [me] and the hotel restricted [me] even more because [I] didn’t have access to cooking facilities there either.”¹³

Desiring familiar food during this difficult time was something that united many survivors in these interviews. When asked about what they missed whilst waiting for suitable refuge, the majority of them talked about buying, preparing, and cooking their own food.

Yalina: “The choice of [my] own food [...] It was very English food and [I] obviously missed my traditional.”¹³

Fia: “I’m a real foodie too, so I find real comfort in food. So to go from one lifestyle, where it’s as all sex and drugs and all this horrible really intense stuff to being cooped up in mum’s house on the sofa... I would love to just sit and stuff my

face all day, yeah. But not being able to go and buy exactly what I would like was just another aspect of yeah feeling like... the turmoil of it.”

Unsurprisingly, the women we spoke to emphasised how much having some more money would have helped at this time.

Tamzeen: “Money is just a big one because then [I] could have had the money to kind of live independently on [my] own accord and have the food [I] wanted rather than starving.”¹³

Saba: “If I have money that that time I can buy like some food.”

Fia: “I hate to focus on the actual money itself, but I do feel like having £20 or however much it would be to make it a bit easier. Yeah, for comfort or whatever. Mine is food. I love food, my comfort is food [...] but for other people could be a perfume or something just to make themselves feel like, OK, cool. I am taking the ownership of myself again.”

Although accessing food was a big issue, there were other essentials that survivors were unable to afford at that point. As discussed previously, women often had to leave behind most of their possessions, making this period of financial instability especially tough. A number of survivors mentioned how not

having a coat or warm clothes prevented them from being able to spend time outside their accommodation.

Saba talked about having to spend most of the two weeks she was homeless and continuously moving around, uncomfortable in shoes that were consistently wet from the weather.

Saba: “I said to them I don't have any clothes and then my shoes is all wet.”

Nadia talked about not having enough stationery to revise thoroughly for her upcoming examinations.

Nadia: “I didn't have all of my stationery, I had like a bit but like even my like notebooks and like revision flash cards that I was making like I did run out one point [...] then I just have to straight up revise from the guide and like I find it easier if I write then it's like because I remember myself writing it down.”

These stories help to highlight the varying financial needs of survivors. Nadia's case in particular highlights how a little extra money at this time could be directly beneficial in helping someone to achieve financial independence in the future.

Lack of support

The level of support women had with professionals varied at this time, confirming continuing inconsistencies on behalf of local authorities when it comes to supporting survivors (Women's Aid, 2019b). Most women felt they had to wait too long to access support with domestic abuse practitioners, emphasising a need for this to be in place before reaching refuge. In some cases, this long wait appears to have been exacerbated by unsuitable accommodation and a lack of communication on behalf of statutory professionals. However, this feeling was consistent amongst survivors who reflected positively on their interactions with local authorities. Thus, when asked what would have made their journeys easier, two survivors mentioned having someone to talk to.

Shazia: “Someone to talk to.”

Tamzeen: “It would be different if there was someone checking up once a day. It would have made a lot. Made [me] feel a bit better, a bit [more] secure [...] from you know, from the get, to have support right from the beginning not having to wait to get support until [we] get to the refuge.”¹³

Tamzeen grew particularly distressed whilst discussing her experience of waiting for a refuge. Although she had since been able to access a space in a specialist refuge, she made it clear that she still felt negatively impacted by that time.

Tazmeen: “When [you] get out of the home that [you’ve] been mistreated in, [you] have zero confidence and [you’re] scared and afraid, and to put [you] in hotel where you’re completely alone after that's just happened... it's traumatising, and its dwelling on what happened rather than having someone to talk to around [you]. Having to wait four, five weeks to get into a place with that support level [...] it’s obviously having a massive effect on [your] mental health.”¹³

Nadia and Leena expressed similar feelings of needing someone to speak to and feeling scared at this time.

Nadia: “I was like really down cause I couldn't even talk to anyone when I was at the hotel because I was just by myself and like I could watch TV. But like that's only going to help me to like a certain point. Yeah, I tried to just like focus on at least like I'm not living at home anymore or at that house.”

Leena: “[I] was afraid. [I] was afraid because [I] didn't know where [I] was, didn't know [my] surroundings. [I] was afraid that if [I] would leave and they'd [perpetrators] find [me].”¹³

Part 4:

Refuge and beyond

Research from our No Woman Turned Away project continues to find No Recourse to Public Funds (NRPF)¹⁹ as a persistent barrier to accessing a refuge space (Women's Aid; 2019b; Women's Aid, 2021a). Five of the survivors in this report were not entitled to apply for benefits based on their immigration status. Out of these, three received funding from the Destitution Domestic Violence Concession²⁰, one was funded as an asylum seeker, and one received money from the council, but was unsure what category this came under. Two of the survivors that had recourse spent a substantial amount of time gathering evidence to prove their eligibility, in one case delaying their access to refuge. The other survivor was only able to access refuge prior to receiving her benefits because a family member helped to pay for the refuge rent.

For most of the survivors we interviewed, getting into a refuge was the first point where they were offered respite from their experiences of financial hardship. The quality of support and how accessible it was played an important role in whether or not this was the case. For one survivor, accessing a refuge did not bring her any closer to resolving her financial troubles. Whilst it still offered some practical solutions, such as access to cooking facilities and support signing up to the food bank, she emphasised how much access to her own digital device would have helped.

Once placed in refuge, six of the survivors we spoke to received money from the Young Women's Trust emergency fund.²¹ This charitable resource, only available for

a limited period because of the Covid-19 pandemic, was a great source of help for these women. Another survivor accessed a crisis loan from the local authority; however, this money did not go very far. Unlike the rest of the women, this survivor was not receiving any benefits or money from the local authority at this point, so this small loan only offered very temporary relief.

Whilst the majority of the survivors felt relatively hopeful about the future, the one survivor with a child could not see her financial circumstances ever improving. This was compounded by the fact that she had a disabled child for whom she received no maintenance, yet the perpetrator continued to take her to court over contact.

Accessing refuge with No Recourse to Public Funds

Fia: "As long as I was in receipt of benefits, I would get paid eventually that was that wasn't really a focal point."

Whilst NRPF was a barrier for five of the nine women we interviewed, having to spend an extended period of time gathering evidence in order to access benefits was a reality for seven of the survivors we spoke to. In one case this was linked to being unable to retrieve documents which proved her citizenship from the home that she had fled. The second survivor had not known she was

19 Information on NRPF see: <https://www.gov.uk/government/publications/public-funds--2/public-funds>

20 Information about the DDV concession is available on the government website (Home Office, 2018).

21 The Young Women's Trust launched some emergency funds in 2020 for young women in financial hardship. For more information please see: <https://www.youngwomenstrust.org/media-centre/emergency-fund-launched-for-young-women/>

entitled to benefits and had to spend time applying for a National Insurance number²² before she could make an application. This process was substantially delayed because of the Covid-19 pandemic.

Alex, who was British but had been living abroad for a number of years, struggled to prove her eligibility for benefits as a result of having to leave a lot of paperwork behind. As she had left it in the home she shared with the perpetrator, she could not depend on getting it back. Therefore, she had to attend offices on the other side of the city she was living to prove her citizenship. This was further complicated by Alex's lack of financial independence at the time.

Alex: "Yeah I had to prove that I was English. It took ages, and I had to get all the other side of [area] to go to the offices to do that and I didn't have money for the bus, didn't have any money for phone calls or anything."

As part of the abuse, Hazel's husband had withheld information regarding what her rights were in the UK after she moved from Pakistan to be with him. Although it was not a requirement for the survivors in this report to have been supported by our No Woman Turned Away project, it transpired over the course of the interview that Hazel had been. Through the support of the NWTAW worker, Hazel was able to learn that she was entitled to benefits.

Hazel: "I had the same rights as my husband. I didn't know that. I didn't know anything about that. Everything [NWTAW practitioner] told me, these are the things, and you are eligible you can get all the benefits and you can apply for Universal Credit."

The NWTAW practitioner supported Hazel to get a bank account set up, which her husband had prevented her from doing previously. In order

to apply for benefits, Hazel first needed to get a National Insurance number, which took longer than usual because of the Covid-19 restrictions. Research shows that a great deal of people experienced delays in being able to make applications for Universal Credit during the Covid-19 pandemic (Summer et al. 2021). It is extremely fortunate that Hazel was able to spend these two months with a family friend. However, not everyone has a space they can stay for such an extended period whilst waiting for Universal Credit to come through, and as noted above, this is often not suitable for survivors of domestic abuse for a number of reasons.

Hazel: "I couldn't get my NI number because of Coronavirus because all the things were closed, and they weren't taking any face-to-face interviews and things getting delayed and delayed and delayed. So, because of that it took me two months to get my first UC [Universal Credit] payment."

In Hazel's experience, confidentiality policies had not been followed by doctors in Pakistan. Evidence suggests that Hazel is not alone in her experience, and that confidentiality of health information is not sufficiently enforced in Pakistan compared to other countries (Humayun et al. 2008). Therefore, Hazel was under the impression that what she disclosed to her GP would get back to her husband. Although Hazel eventually figured out that this was not the case, she had to work this out on her own, highlighting the fact that within this time she could have had a child. Hazel later explained that if she had a child at the point that she had decided to leave, she was less likely to have been supported in her decision by family members, who would have felt it more appropriate to stay with her partner if they had a child.

22 A National Insurance number is required for employment, paying taxes, your pension, and applying for benefits.

Hazel: “We don’t have the confidentiality things when you speak to your doctor in Pakistan, it’s like your whole family know. [...] So, it was different because when I moved here I thought everything I tell my GP my husband is going to know. [...] I was going to tell me GP because she was the only one I was able to meet with regularly but because of coronavirus my appointment was not face to face and husband was home so I couldn’t tell her [...] that would have been helpful but I didn’t know that I could tell her until after a year [...] in that time I could have had a child [...] I was educated but it still took me too long to learn any of these things.”

When Hazel did first decide to tell her GP about the domestic abuse, she was unable to because her appointment was over the phone because of Covid-19. Hazel could not tell her GP at that point because her husband was at home. In our report, *A Perfect Storm* (2020a), almost half of survivors (40.7%) reported that they had not accessed any help since the Covid-19 pandemic started, with some survivors citing increased time with the perpetrator being the reason why.

Hazel emphasised how much her lack of knowledge about her rights prevented her from getting help sooner. When asked what would have made her situation easier, she spoke about what could be done to protect women like her in the future, by ensuring they are given information about their rights.

Hazel: “One thing really that I had in my mind is that when people are coming from abroad, they don’t have like a lot of knowledge of what their rights are and what are the dos and don’ts and that like even if someone is your spouse, they can exploit you and they can take advantage of you. [...] So, it would be good if there was some place or some classes or course where they tell you these are the rules and regulations in the country and that’s the domestic violence and you don’t have to deal with those things, you don’t have to tolerate that, and we are here for you.”

This report arrives at an especially disheartening time for migrant survivors and the organisations that support them. Hazel’s suggestion serves as a stark reminder of how the Domestic Abuse Act (2021) fails to offer any protection for migrant women experiencing abuse. One of the most common reasons that migrant women don’t report domestic abuse is lack of access to information, along with fear of deportation (McIlwaine et al. 2019).

Nadia, who was not a migrant woman, and at school in the UK when she fled the abuse, also felt that there needed to be more awareness raising for survivors like herself.

Nadia: “The government should like raise awareness more so that there may not be people going through things not knowing that is more available to help them.”

Delayed benefits

Hazel: “[My Caseworker] explained it was best to get application for benefits approved first because refuges can be a bit reluctant to give you a space if not.”

Hazel was advised to first get her benefits application approved by a domestic abuse practitioner who was aware that not having this could be a barrier to securing refuge. Getting her National Insurance number and Universal Credit application approved took about two months. Hazel was then in refuge for another month before receiving her first Universal Credit payment, during this period the refuge supported her to access the food bank.

Alex had to wait around a year to receive her first Universal Credit payment. The reason this process took so long was firstly because of having to prove her immigration status after she had been living abroad, and then because of high staff turnover in the refuge.

Alex: “It took a year something before I got universal credit [...] I had to apply for the benefits which was slowed right down because of support workers helping and every time there was a new support worker you felt like you were starting the whole process again.”

Although Alex was also able to access the food bank in this time, having it go on for a year, and having a child to worry about kept her perpetually anxious. She recalls not being able to focus on anything apart from food and benefits during this period, as well as being particularly concerned about whether her child was getting the right vitamins.

Alex: “Food and trying to get benefits occupied 100% of my time.”

Alex: “I was worried about [child], so yeah, children’s vitamins would have been... I mean they’re expensive. I went to the doctor and asked for vitamins for my [child] and even they wouldn’t give me any because I mean they’re not on prescription.”

Alex was grateful to have access to cooking facilities and a cupboard of spare food in the refuge. Having to rely heavily on the food bank over this year meant that she became very familiar with the staff and volunteers there. Alex talked about how they were aware of her benefit delays.

Alex: “I remember becoming really familiar with them at the food bank you know. They would sit down and have little interviews with me at the food bank and they would kind of laughing at it then, they’d say, ‘you’re kidding me! What’s the story with your benefits?’ And it was like a joke to them every time we sat down, to find out that my benefits still hadn’t come through.”

Digital poverty

Alex emphasised how much she would have benefitted from a smart phone at this point to help her access information and apply for benefits. Without a steady stream of income, Alex could only afford to purchase a cheap pay-as-you-go phone, which was expensive to put credit on in order to make phone calls.

Alex: “I was getting my sister to put money on this phone, this Tesco’s phone that was just eating all my money. Any money she gave me just went straight on the phone and I was phoning government offices trying to fill out these forms to get benefits [...] I was always in a panic on the phone saying, ‘I’ve been on hold for half an hour and my moneys nearly gone can you phone me back!’”

The number of people without access to the internet has reduced significantly within recent years. Research shows that the internet is increasingly used to contact public authorities or services, including obtaining information and completing forms (ONS, 2019). There is evidence to suggest that contacting these services digitally can save both time and money.

Alex: “You’re thrown into the abyss with no way to start a life, all you need is a bus pass and a mobile phone with credit on it and then you can start from there but if you don’t have those two things then you’re just going round in circles [...] [you need] communication, you need to reach out and you can’t reach out without this.”

Nadia, who received a £150 grant from the Young Women’s Trust talked about how the first thing she bought when this and her benefits came through was a new phone. This enabled her to access online revision guides to help her prepare for her exams. When asked if she would have been able to access these grants without the help of a refuge, she explained that without a smart phone this likely wouldn’t have been possible.

“ Alex's object:

Single hairpin

Alex brought a single hairpin as her object, as this reminded her of this period when she had to think extremely carefully about every purchase that she made.

Alex: “I just remember looking at these hairpins in the clearance sale and questioning really hard in my mind whether... because I think my mum had given me a tenner or something and I wasn't sure how long that was gonna last, and I had to buy food with it. So I was just so scared to spend any money, so I was just really assessing with everything I buy if I really really need it and I was just looking at these hairpins and they were reduced in price anyway and I was just like just standing there for ages looking at them just battling with myself about whether I should buy them or not, because the value seem so much higher not knowing how long this note's gonna last for.”

Alex described the family members who supported her whilst she waited for her benefits to come through as being in financial hardship themselves. She expressed frustration that others presumed there was always someone there to help you financially. Whilst domestic abuse has a huge financial impact on survivors themselves, it also bears a huge cost to those around them and society (Women's Aid, 2019b; Women's Aid, 2020b).

Alex: “People don't understand when you haven't got money, you haven't got finance and you haven't got someone there who's got your back financially, a lot of people don't get that you know, they think, oh there's always money from somewhere or something, there's always someone who's gonna help you... there isn't this secret supply, this back up plan of money.”

The severe benefit delays prolonged Alex's experience of extreme financial hardship. In her interview she discussed how she felt she would never quite recover from this period and how it had impacted on her and her child's ability to form valuable connections.

Alex: “I love my flat but just living off the money that I live off, you know, it's still just saying to people if someone says, 'do you want to meet for coffee?', I'm just like, 'oh do you mind if you come round mine? Because I can't afford to meet you for coffee.”

Alex: “You know, I've been here three years now and I haven't made any relationships. [...] I think that's the thing, that's the scary thing that [child] hasn't got, you know how friends can seem so close that their like family, and they've got kids and then you all hang out together or whatever. You know, the sort of people where you could all go on holiday with and get an idea with what a normal life is, and you feel would be acceptable for yourself.”



Nadia: “I think probably not because I didn't even have lack of proper phone. I had like a Nokia brick that I could only like call and message people on like cause you have to like go online to apply.”

Legal Aid

In 2012, the Legal Aid, Sentencing and Punishment of Offenders Act introduced sweeping reforms to legal aid, the impact of which has been most severe upon private family law matters, including child arrangement orders. It is now only possible to get legal aid in such cases if there has been a history of domestic abuse (Trinder et al. 2015). However, the strict evidence required to obtain this means that many survivors struggle to meet the criteria for legal aid (Birchall and Choudry, 2018; Women's Aid, 2019). Although Alex eventually accessed legal aid, she explained how difficult the process of applying for it was.

Alex: “Oh I got legal aid [...] it took me ages and ages, application after application. Some people took me on as if they were representing me and then they made me jump through all the hoops, getting all this evidence together, all this form filling, even emails toing and froing, and then later said, ‘oh we haven't got the capacity,’ or something.”

Although Alex was very grateful to get legal aid, she did feel that the quality of support she was receiving was not the same standard as if she had been paying for it. Alex's experience of legal aid echoes similar findings from our earlier report on domestic abuse, human rights, and the family courts (Birchall and Choudry, 2018).

Alex: “They've got like the underlings doing the legal aid work, so they want it to be easy cases for their legal aid lawyers to do and when find out how big and complex it is, it's too big a thing for the

newbies to take on, so I think that's what [happened]. A few times they've gone through it as if they're taking me on to then dropped me last minute and I think that's because they're like, ‘this is only legal aid, you're making us work too hard for legal aid, it's too complex,’ but finally I've got a guy who is legal aid, but it only goes so far.”

Many survivors who do not meet the criteria for legal aid are forced to represent themselves in child arrangement proceedings (Birchall and Choudry, 2018). This can make an already scary experience all the more terrifying. This is what happened to Alex at her first two hearings, where she described not being listened to by the courts, and them pushing for her child to have contact with the perpetrator.

Alex: “At the first two and I had to represent myself because I had no legal aid and it horrible, absolutely horrible, they were trying to force me to give him my personal details. I didn't understand what they were saying a lot of the time. [...] They just seemed like they were mocking me, the way it felt it was horrible. So yeah, I represented myself, it was a disaster. [...] They were all men as well. There was my husband, his very fiercely aggressive lawyers who are just as bad as him in the way they talk, mocking me. [...] They weren't giving me time to speak, they were making decisions without even checking with me, saying ‘oh yeah but he's saying his [child] doesn't have any special educational needs, any difficulties, so it's all okay,’ whilst there's no proof. [...] I'm thinking hang on, whilst there's no proof, you're saying to go ahead with this plan that's going to traumatise my child. [...] So I ended up crying just at the point where they were gonna put my kid through something I didn't have any say over, and I remember shouting to the judge, I remember interrupting with, ‘hang on, you don't know this child, only I know this child,’ like they're all making decisions on behalf of my kid, they have no idea with the complexities that I deal with this kid

on a day to day basis and have done since [they've] been born, like [they're] dad doesn't know [them]."

Alex was particularly concerned about how the father would manage their child's special needs after having not been very involved in looking after them previously. Alex's story echoes findings from The Harm report by the Ministry of Justice (2020), where a 'pro-contact culture' amongst the courts and professionals involved in child arrangement proceedings was identified. Whereby children are often encouraged to have contact with perpetrators regardless of their particular circumstances.

The importance of specialist refuge

All the survivors we spoke to had been accommodated in a Women's Aid accredited refuge. Eight out of nine survivors spoke positively about their stay in refuge. Unfortunately for Alex, the high staff turnover and lack of support she received had made her time in refuge more difficult. Alex's experience contrasts with the other survivors, highlighting the need for sustainably funded and adequately staffed domestic abuse services.

A number of survivors talked about how their confidence had grown since arriving at refuge, as well as the things that they had been able to achieve since getting there.

Saba: "I improved here very well with confidence. I improve here with confidence and how to speak. When I came here, I couldn't speak English that time, when I like I went to solicitor first time I needed translator. Now I am better."

Hazel: "Yes, after I left [I did some university courses]. After I left and I was able to start focusing on myself."

Fia: "The staff have been amazing, my keyworker, she's my earth Angel, I call her. She's amazing, she's done so much for me and helped me so so much since I first come here. [...] They help with benefits, they kind of advocate for it. If I don't know how to fill out something or if I've missed something or need help filling out a form or something like that, then they're always on hand to help. In terms of my [next employment] I feel like I'm so passionate, I'm so all over the place about it, but I know I definitely have a passion, yeah, so they've just been really encouraging and told me to go for it."

Six of the survivors accessed a specialist 'by and for' led Black and minoritised women's refuge. They all felt that this had been especially beneficial for their individual circumstances. Whilst two of the survivors specifically discussed how helpful it was to have someone there who was able to speak in their first language, additional factors were mentioned by the other survivors. This included feeling more readily understood by the support staff, along with being able to share things like religion, culture, and cooking with the other women in refuge.

Shazia: "It is also in Pakistani in here, the languages are the same, so that's why."

Leena: "[I] got a lot of help, and obviously because [the staff] could understand [me] and translate for [me] and were able to apply for [my] benefits and get everything through."

Tazmeen: "Having them speak urdu and being able to understand [my] cultural background was a lot easier for [me]. [I] didn't have to like explain everything completely, they understand, and actually it's just a lot easier with financial applications. We can explain a lot better in our language rather than having to speak broken English and it's confusing."

Nadia, who had grown up in the UK, talked about how the experience of being in a specialist 'by and for' Black and minoritised refuge allowed her to learn more about her heritage.

Nadia: “We share things, things like our culture and religion and things like that [...] and it just feels like yeah you can learn more things from your culture and things like this, even like cooking.”

Research by Imkaan has explored how important it is for survivors to 'see themselves' in the services they access, and how this can remove women's fear that they may be judged or viewed as 'different' (Roy and Thiara, 2020). This perspective was shared by Yalina, who found it reassuring to have people around her who were similar to herself.

Yalina: “It felt good to have people the same.”¹³

Saba and Shazia both talked about the positive relationships they had formed with the staff and other women in the refuge, likening them to familial bonds. These family-like relationships can make the absence of family support and other social networks much more tolerable for survivors who have been isolated from these sources of support (Roy and Thiara, 2012).

Saba: “This house is like family and all staff is very very good and very cooperative, especially [name of support worker], she is very very nice and like she all the time cares for us like a mum.”

Shazia: “I have friends I like and it's like I'm living in my own house. We are like family living together, mother, brother, father. It is like living with family.”

Conclusion

What kind of message would you like to send to politicians? What should they change to make it a bit easier for women like you?

Saba: “I just want to say like when somebody say, ‘help me,’ you have to do help, ‘cause some people need really really need help.”

We have long known that perpetrators use economic abuse to control women and children, and this report details how intersecting inequalities such as racism and sexism are manipulated by perpetrators to further their abuse. The accounts from survivors regarding their everyday experiences of racism and sexism, along with a lack of knowledge around their immigration rights, highlights how these factors enable abusers to perpetrate domestic abuse. This report details the devastating impact of this on women and children fleeing domestic abuse. It offers a detailed exploration into experiences of financial hardship whilst seeking a refuge space, bringing to the forefront the harrowing reality for too many survivors, finding that too many go without access to food and adequate shelter during this period.

The majority of women in this report were 30 or under at the time of interview and did not

have dependents or caring responsibilities. Whilst some felt that their long-term financial opportunities had been impacted by the abuse, many of them had been able to access training and development once they were safely accommodated in refuge, and as a result felt hopeful that they might see some improvement. Unfortunately, this was not the case for the survivor with a child, who felt that she would unlikely ever be out of financial hardship. This had been heightened by delayed benefits and a lack of adequate staffing in the refuge. The long-term financial impacts meant that she had not been able to afford to develop meaningful relationships in the safe area that she had fled to, and as a result felt isolated from informal support networks and frightened about the future.

These stories arrive following The domestic abuse bill having received Royal Assent. We welcome this legislation, which offers an updated definition of domestic abuse, including economic abuse. However, the accounts in this report demonstrate that there is still a long way to go before the reality of financial hardship that survivors face during the abuse and after leaving, is adequately reflected in legislations, as well as policy and practice.

We have used participatory methods alongside these in-depth qualitative interviews, granting survivors the opportunity to bring objects to assist them in telling their stories. This has been an effective way to offer survivors more control over the interview process and bring their own understanding of financial hardship into this inquiry. We also gave survivors the opportunity to review this report prior to publication, to check they were happy with how we have presented and understood the information they have provided.

Recommendations

Our recommendations are based on the experiences of survivors outlined in this report as well as from evidence we have

gathered through our wider programme of research, including the reports outlined in the introduction.

National and Local Government

Welfare

Within the next 6 – 12 months:

- ▶ Work with domestic abuse specialists to set up an emergency fund for survivors of domestic abuse. The fund should enable survivors to leave an abuser/abusers, taking their children with them, and cover the immediate needs of adult and child survivors upon leaving, such as access to essential items. The fund must be open to and accessible to all survivors of abuse, regardless of immigration status, and linked to on-going support from specialist services. This could be a national 'Emergency Fund,' likely held by the DWP, or a 'Local Emergency Fund' through local authorities, who will be held accountable by the Secretary of State for Work and Pensions and the Domestic Abuse Commissioner.
- ▶ Ensure that all survivors who are pregnant or have children are able to access healthy start vouchers and free school meals, whilst working to establish an equitable welfare system that removes the need for these schemes.

Within the next 2 years:

- ▶ A duty on the government to assess all welfare reforms for their impact on women's ability to escape abuse. For example, the five week wait to receive first Universal Credit payment.
- ▶ An end to the benefit cap, which prevents survivors from finding a safe new home or moving on from refuge.
- ▶ A statutory right for employees affected by domestic abuse to vary their working arrangements - including a period of paid leave - to help cope with its impacts.

Local authorities

Immediately:

- Ensure that specialist domestic abuse services are funded to provide support to survivors whether they are in refuge or not. For instance, ensuring that these services have the staffing and resources to provide drop-in, outreach, counselling and other mental health support, helplines, and forms of advocacy to women in the community. Whilst progress has been made in the Domestic Abuse Act 2021, there remains a lack of sustainable funding for specialist domestic abuse services.²³ This needs to be secured in the upcoming Comprehensive Spending Review.
- Ensure the delivery of statutory funding for community-based DA services in the forthcoming Victim's Bill. Lessons must be learned from delivery of the Statutory Duty under the Domestic Abuse Act 2021, and specialist DA services must be consulted on how this can be improved going forward.
- Ensure that all survivors presenting as homeless to local authorities have adequate funds to meet their basic needs, taking into consideration cultural and dietary requirements and access to cooking facilities. Regardless of whether they are placed in refuge or temporary accommodation.²³
- Adhere to the Homelessness Code of Guidance (MOJ, 2018) and refrain from putting women fleeing domestic abuse in mixed-sex emergency accommodation, or in other instances in which it may be inappropriate. Ensure that robust training from specialist women's Domestic Abuse is provided to ensure a thorough understanding of when this is inappropriate.

Migrant women and children:

Within the next 6 – 12 months:

- Ensure all survivors of domestic abuse have equal access to support, welfare systems and legal tools that provide protection from abuse, without discrimination on any grounds, in accordance with the language in Article 4(3) and the fundamental principle of the Istanbul Convention. This includes race, sexual orientation, disability, and migrant or refugee status, along with many more.
- Implement provisions within the Domestic Abuse Act to put recommendations from the super-complaint on policing and immigration status on a statutory footing, and to establish a statutory 'code of practice' relating to data processing for immigration purposes. This must be undertaken in meaningful consultation with 'by and for' led organisations and the VAWG sector.
- In light of clear evidence of the urgency of the problem, eligibility for the existing Domestic Violence (DV) Rule and Destitution Domestic Violence Concession (DDVC) must be extended to all migrant women experiencing or at risk of abuse.
- The Home Office and UK Visas and Immigration (UKVI) to improve the involvement of foreign spouses in the initial visa application process, ensuring that they fully understand their rights and know how to access help and support.
- The Home Office and UKVI to ensure that foreign spouses can access information about where their partner has supported any previous spousal visa applications, during the visa application process.
- The Home Office and UKVI to improve the response to curtailing spousal visas for foreign spouses when an abusive partner claims that a marriage has ended, as a way

²³ Please see our costings report for further information: <https://www.womensaid.org.uk/evidence-hub/research-and-publications/funding-specialist-support-for-domestic-abuse-survivors/>

to instigate enforcement action against the victim as part of the domestic abuse. It is important that women have the right to reply to the curtailment of visa, as she will be subject to deportation.

- The Home Office and UKVI to provide temporary visas for women who have entered the UK on spousal visas and are then taken to another country and abandoned there, so they can return to the UK and exercise their rights.

Access to refuge

Within the next 6 – 12 months:

- Continue to fund the NWTa project to enable more survivors to access support and refuge and consider expanding the programme to better meet the financial needs of women.
- An investment of at least £180.9 million annually to ensure the national network of refuge services is sustainable, safe and can meet the needs of all adult and child survivors. This funding must be ring-fenced and include dedicated funding for refuges led 'by and for' Black and minoritised women, Deaf and disabled survivors, and LGBT+ survivors.²⁴
- Ensure that definitions of 'safe accommodation' and 'support' are robust and reflective of the gendered nature of domestic abuse, which require local authorities to fund women-only safe accommodation and support for women survivors of domestic abuse; and provide a clear description of the differences between non-specialist, specialist and specialist 'by and for' services.
- Under the Domestic Abuse Act, the statutory guidance underpinning the duty on local authorities to provide safe accommodation, must set out the risks of poor procurement and commissioning practices for the provision of specialist domestic abuse services, particularly specialist 'by and for' led services, and require local authorities to follow best practice in funding and commissioning, as outlined in existing government guidance such as the Home Office VAWG Commissioning Toolkit (Home Office 2016).

Employers and educational institutions

Within the next 1 – 2 years:

- Engage with domestic abuse specialists to develop and implement comprehensive Violence Against Women and Girls policies. This needs to include robust and ongoing training to all staff, delivered by domestic abuse specialists, and ensuring that all organisations have a dedicated focal point for domestic abuse. Policies must include measures to ensure that they are effectively implemented and regularly evaluated for effectiveness.
- Review what existing requirements of employees may be a risk for survivors. For example, requiring staff to have a LinkedIn profile or other personal information on a website, in circumstances when it is neither necessary nor a necessity.
- Engage with anti-racist specialists to adopt a robust policy and mandatory training on anti-racism in workplaces and educational institutions, to ensure that every day experiences of racism do not impact on Black and minoritised survivors' ability to access/maintain economic independence.

²⁴ See our report Funding specialist support for domestic abuse survivors (2019c) for the full list of pre-requisites for this estimated investment level: <https://www.womensaid.org.uk/research-and-publications/funding-specialist-support-for-domestic-abuse-survivors/>

- Raise awareness of domestic abuse and other forms of VAWG in educational institutions, including information about what help is available and tools such as the Women's Aid Expect Respect healthy relationships toolkit (Women's Aid, 2021b).
- Make practical support to young people in education who are experiencing/ fleeing abuse widely available. This could include for example, stationary, food, toiletries and menstrual hygiene products.

Private sector

Within the next 1 – 2 years:

- Work with domestic abuse specialists to develop and implement schemes for survivors to be able to access goods and services, including access to mobile phones, phone credit, internet data, travel passes, vitamins, stationery and school supplies, food, shoes and clothing.
- Local services to work with domestic abuse specialists to offer adult and child survivors access to leisure activities and facilities to support with recovery and addressing mental health and social isolation. This could include for example, providing gym or other activity vouchers to these services to distribute.

Domestic abuse services

Within the next 6 – 12 months:

- Ensure that women are able to access emotional support and information whilst they are in temporary accommodation waiting to access a refuge space. This could include regular calls, access to counselling and support or practical support, for example in access to a mobile phone. This support should recognise that waiting in temporary accommodation following traumatic abuse is a particularly difficult time for survivors who are also particularly vulnerable at this time.
- Establish appropriate relationships and referral pathways with 'by and for' Black and minoritised VAWG services.
- Ensure that frontline staff have the training and support to work immigration needs, including women with NRPF, and ensure that they are supported to access their basic needs.
- Adopt a needs-based approach for every adult and child survivor, including meeting their immediate and practical needs, such as access to finances, phone credit, food, school supplies and clothes and shoes. Research and share across the sector information about available grants and schemes, for example the Young Women's Trust.
- Ensure that survivors' benefit applications are prioritised upon entering refuge and where possible minimise the impact of staff changes on these applications.

Message from survivors

Shazia: "Don't feel lonely, ask for help. There is support out there including refuge. They give you great direction and your confidence will increase massively."¹³

Tazmeen: "Act on it. Don't be scared, don't be afraid, and you know do the right thing and get out there as soon as you can if you are getting mistreated. Don't think you're alone, there is a lot of help available."¹³

Yalina: "The social workers and the police are really good at making you feel safe. Come to a refuge, you feel safe, life is better and you will gain confidence"¹³

Leena: "Do not be afraid to contact the police because they do give you a lot of support and just to get out of there as soon as possible."¹³

Alex: "You can't deal with everything at once at the same time, but you also can't stop working on it, so keep at it but deal with it step by step. Write a list, have a thing to do list every day."

Hazel: "I do feel like there is a gap when it comes to female and male in our society, especially in Pakistani society, that they don't give you that right to decide if you're not happy in your marriage you can leave it, you don't have to deal with abusive things. [...] They are just trying to normalise it which is just not acceptable, and we should just tell people, stop normalising those wrongs things just for the sake of that's how the society is and that is how the society works over there. That's not right, that's a very wrong thing to normalise."

Fia: "Something I would say to myself when I first started my journey... this whole part of my journey anyway, is that in the best way possible, nothing lasts forever. So whatever turmoil or depression or negative experience you're having, it will pass, yeah. It really will pass, and you will get to a stage where you can look back and have hindsight and just praise yourself for making it through."

Nadia: Any kind of abuse is abuse [...] I know many people try to ignore it and just be like, 'oh maybe because I did this,' but it's not OK because every kind of abuse is abuse. [...] Don't be scared because there's so much like support whenever you leave home. [...] These women might not know like what is out there, like me, I didn't know like what was out there when I left home. So knowing that I've got all these people that are supporting me and like really care about me, I just feel way better and I just want to give those women like hope that there is like a better way."

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Experiences of financial hardship whilst seeking a refuge space

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For help and support, you can access Women's Aid's direct services, including our **Live Chat**, the **Survivors' Forum** and the **Survivor's Handbook**, at www.womensaid.org.uk/information-support