

# Cost of Living and the impact on survivors of domestic abuse

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A Women's Aid survey of women experiencing  
domestic abuse

Women's Aid July 2022

Summary of methodology and key findings by Phoebe Nicholson-Pallett, Josie Austin and Sarah Davidge

## Introduction and methodology

As the cost of living crisis in the UK dominates political and media agendas, Women's Aid needs to respond and influence from a position informed by the voices and experiences of survivors and members. To explore the impacts of the crisis on survivors, we circulated a survey for survivors via our networks, primarily via social media (Twitter and Facebook) and the Survivor's Forum. The survey design was informed by insights from Direct Services on the issues survivors presented with.

## Sample

There were 137 responses to the survey. These were collected between the 21<sup>st</sup> of June 2022 and the 10<sup>th</sup> of July 2022. All responses were from women who were experiencing domestic abuse or who had experienced domestic abuse in the past 12 months. This is a self-selecting sample limited to those survivors who we are able to reach via our networks; therefore it is unlikely to be representative of the demographics of all women who experience domestic abuse. The majority of responses came from survivors living in England (72.3%, 99 out of 137). There were a small number of responses from Northern Ireland (7), Scotland (7) and Wales (7). In addition to this, there was one response from outside of the UK and location data was missing for 17 responses. The majority of respondents were between the ages of 31-40 (41.6%, 57 out of 137) and 41-50 (21.9%, 30 out of 137). Smaller numbers of responses were from the 21-30 (18, 9.5%) and 51-60 (8.0%, 11 out of 137) age groups. There were just three responses from women aged 16-20 and one respondent who was aged 61-70 or older. No age data was recorded for 17 out of 137 respondents.

Most respondents identified as White English/Welsh/Scottish/Northern Irish/British (70.1%, 96 out of 137). There were responses from a range of other Asian, Black and White backgrounds but there were no more than five responses in any one category. There was also missing ethnicity data for 12.4% (17 out of 137) responses.

A small proportion of respondents said they had a disability (10.9%, 15 out of 137), a long-term health condition (23.4%, 32 out of 137) or both (2.9%, 4 out of 137).

The majority of respondents identified as heterosexual (82.4%, 98 out of 119). There were 12 respondents (10.1%) who identified as bisexual and one respondent who

identified as gay. A further 8 respondents preferred not to say. Two respondents defined as trans.

To enable us to look at the impact on those survivors who have financial links, through housing or other economic ties, we asked respondents whether they live with the abuser and whether they are financially linked. 60 participants reported that they were financially linked with the perpetrator, 24 said that they lived with the perpetrator at least some of the time, and 15 participants lived with the perpetrator(s) at least some of the time *and* were financially linked with them.

Percentages shown in this report are from the full sample of 137 respondents unless otherwise indicated.

## Research findings

- Almost all survivors (96%) responding had seen a negative impact on the amount of money available to them as a result of cost of living increases.
- Two thirds (66%) of survivors told us that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control, including to justify further restricting their access to money.
- Almost three quarters (73%) of women living with and having financial links with the abuser said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.

We know, and existing research [Women's Aid](#) and [others](#) shows, that many women who face domestic abuse already experience [economic control](#) by their abuser. This [financial disadvantage](#) means these women face further barriers when trying to leave, recover and rebuild their lives after abuse (financial hardship report/EofA). The soaring cost of living compounds this crisis, making it even harder for women to escape abuse.

At Women's Aid, we quickly saw through our [LiveChat](#) and other direct services that women experiencing domestic abuse are even more concerned about the impact this will have on their safety and their future. The Women's Aid research team set out to ensure that survivors' voices are heard in responses to the cost of living crisis and issued a survey in June 2022 to find out what women are experiencing, and what they want to see happen. The full results of our survey can be seen in this [document](#).

## Women experiencing domestic abuse are worried about being able to pay for essentials

Unsurprisingly we found that almost all survivors (96%) responding had seen a negative impact on the amount of money available to them as a result of cost of living increases with a quarter (24%) saying they'd needed to access food banks. While living with the trauma of abuse, they also tell us they are worried about paying bills (74%) or being able to afford food (61%).

### Cost of living increase

96.4% of survivors responding had noticed a difference in the amount of money available to their household due to cost of living increase. Most survivors reported multiple factors when it came to noticing a difference in the amount of money available to their household due to cost of living increase, with 90.5% of respondents selecting two or more options, and 70.8% selecting three or more options.

- 92.0% had experienced increased cost of food;
- 86.9% had experienced increased cost of fuel / energy
- 44.5% had experienced increased rent / mortgages
- 32.8% had experienced reduced income
- 29.9% had experienced increased cost of childcare
- 13.9% reported other things that impacted the money available to their household. This included Travel costs (26.3%), Changes in circumstances i.e. losing a job or becoming a single parent, (21.1%), Other utility bills (15.8%), legal costs i.e. court/ solicitor fees (10.5%). Other essentials i.e. toiletries (10.5%), and increased National Insurance (5.3%). A further 15.8% said they had noticed an increased cost of everything.

*"Everything has gone up in one go. Everything."*

### Financial Instability

When asked whether their household had experienced increased financial instability in the last year, 81.8% of survivors said yes. A further 5.1% were not sure and 11.0% said they had not.

When asked about a series of indicators of financial hardship over the past year, 87.6% of respondents selected at least one option.

- 68.6% told us they do not have savings of £200 or more.
- 67.2% could not get £500 together if they needed to.

- 62.0% had borrowed money from family and/or friends to cover essential needs.
- 55.5% had experienced not having enough money to pay for essentials needed for themselves and/or their children (e.g. food, phone contract, bus fares, etc.).
- 47.4% had used credit (payday loans/credit card/overdraft, etc) to cover essential needs (food, housing, bills, clothing, transport).
- 24.1% had accessed a food bank.
- 13.9% had not been able to work due to increased childcare costs (either because childcare costs increased or other costs made them unaffordable).
- 10.9% had been unable to pay their rent.

*"As inflation rises pay does not."*

### Key concerns for women regarding the cost of living crisis

- Many respondents were concerned that they would be unable to pay for essentials as a result of the cost of living crisis:
  - 73.7% were concerned about whether they would be able to pay energy bills
  - 61.3% were concerned as to whether they would have enough money to pay for food
  - 53.3% were concerned about not being able to pay for their rent or mortgage
  - 50.4% were concerned about not being able to support their child/children
  - 26.3% were concerned about not being able to afford childcare
  - A qualitative analysis of participants' free text responses revealed that any women were also concerned about being able to pay for legal costs
- The majority of respondents were concerned whether they would be able to cover the increased cost of living with a single income (77.8%)
- More than half (53.3%) of the women who lived with the perpetrator at least some of the time and who were financially linked with them were concerned about further abuse from the abuser as a result of the increased cost of living

*"I have reached paying the necessary overheads but it has been so very stressful every month and I am now selling personal possessions to get by."*

### Debt

- Almost a third of survivors (30.7% of 137) reported having debts of over £5000.
- Survivors who were financially linked to the perpetrator were more likely to have debts of over £5000 (35.0% of 60), than those who were not financially linked to the perpetrator (28.6% of 20).

*"[The abuser] refused to pay for anything so I had to pay for the household myself and get into debt while he bought himself expensive things and built up his savings and pensions."*

## Economic abuse creates an uneven financial playing field and adds to the pressures survivors face

On top of these financial hardships, which many of us face, women living with their abuser are often financially dependent on them too. In our survey, 27% of women in this group told us they had limited or no access to money at the time due to limits imposed by the abuser.

Economic abuse takes many forms and has a profound impact. During the last year, 37% of all respondents said their abuser made it difficult for them to work, or prevented them from doing so and over a third (39%) said the perpetrator refused to pay child maintenance. Economic abuse along with increased financial hardship as a result of the cost of living crisis creates an unequal financial starting point for survivors.

*"[My abuser] would check accounts when I had the debit card. If I was food shopping, would ask how much I've spent, to see if I was truthful as he had already checked online. [They] would hide the car keys or leave the car with no fuel. [They] would not top up the gas and electric meters so I had to spend all day with no gas or electric."*

## Economic abuse

Of the survivors who shared housing and financial links with the perpetrator, over a quarter (26.7%) reported having limited (20.0%) or no (6.7%) access to money due to limits imposed by the abuser.

We asked all survivors whether they had experienced a range of behaviours related to economic abuse. Respondents told us that the most common behaviours the 137 respondents experienced were:

- Refusing to pay child maintenance = 39.4%
- Denying / preventing survivor from working or making it difficult for them to work (e.g. by showing up at work unannounced, hiding laptop, not contributing to childcare even when this was agreed, etc.) = 36.5%
- Restricted access to essential resources (e.g. food, clothing or transport) = 23.4%
- Forcing them to take out debt = 23.4%
- Restricted access to money (e.g. took away debit card, or to close personal bank account) = 21.2%

- Using survivor's money for large personal purchases/services even though abuser has access to their own money = 18.2%
- Denying / preventing a training or education opportunity = 17.5%
- Putting contractual obligations in survivor's name = 14.6%
- Used survivor's credit card without permission = 13.1%
- Refused to work without good reason and relied on survivor's income = 11.7%
- Gambled with family assets = 6.6%

34.3% of survivors also reported other kinds of behavior they had experienced from the abuser that related to economic abuse. This included:

- Through the family court / child arrangements i.e. repeatedly taking the survivor to court over child contact as a form of financial abuse, hiding assets in financial settlements, and lying to child maintenance about income / capability for work = 40.4%
- Refusing to contribute = 21.3%
- Monitoring survivors' spending / making them justify every expenditure = 8.5%
- Borrowing money and refusing to pay it back = 8.5%

*"[He is] self-employed so controls what earnings he declares to the HMRC and Child Maintenance Service by diverting income."*

*"My ex-husband has dragged out a family court case and this has cost me thousands and thousands."*

## Abusers are already using the cost of living crisis as a tool for abuse

Two thirds (66%) of survivors told us that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control. As we saw with the Covid-19 pandemic, abusers will use any means available to exert control and create a climate of fear.

A fifth of survivors (21%) told us their abuser used the crisis to justify controlling their access to money. Women also talked about ex-partners using the crisis to justify reducing child maintenance payments.

## Use of the cost of living crisis as tool for abuse

- More than a fifth (21.2%) of respondents said the perpetrator had used the cost of living crisis to (further) control their access to money (e.g. checking spending / denying access to money / decreasing the money they are given to buy

essentials). A qualitative analysis of additional answers revealed that using the cost of living crisis to justify cutting child maintenance was very common.

- For women sharing housing and finances with the abuser, almost three quarters (73%) said that the cost of living crisis had either prevented them from leaving (60.0%) or made it harder for them to leave (13.3%).
- More than a third (37.5%) of all 137 respondents said that the costs of living crisis had either prevented them from leaving (15.0%) or made it harder for them to leave (22.5%).

Out of these women:

- 66.7% said the immediate costs of leaving are now too high (e.g. finding a new place to live, moving costs, travel costs to refuge)
- 69.1% said they would not be able to afford the increased cost of living (e.g. food, housing, bills, etc.) without a financial contribution from the abuser/s?
- 50.0% said they would not be able to support their children if they left because of the increased cost of living
- 52.4% said they thought they would get into debt/further into debt if they left because of the increased cost of living
- 47.6% thought that if they left they would be reliant on benefits and did not think they would cover the increased costs of living

*"[The abuser] makes me feel guilty for not doing enough to contribute to rising bills. Pushes me for more money, but makes me feel guilty and like I'm neglecting him and my family by taking extra shifts."*

*"He will use it against me in family court that I am unable to financially provide for the children even though he has refused child maintenance"*

## The crisis has further isolated survivors

Survivors talked about feeling isolated as a result of the cost of living crisis. For example, more than two thirds (67%) of survivors told us they were forced to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet. When your home is not a safe place to be, the implications of this are horrifying and more than four out of five (83%) respondents said the cost of living crisis had a negative impact on their wellbeing or mental health.

*"I have felt more isolated as I already cannot leave the home without permission. Not being able to afford activities means that I cannot leave at all."*



## Impact on health and wellbeing

- More than four out of five (83.2%) respondents said the cost of living crisis had a negative impact on their wellbeing or mental health
- More than two thirds (67.2%) said the cost of living crisis has forced them to spend more time in the home as they can't afford activities away from home
- A thematic analysis of additional answers revealed that several respondents felt isolated as a result of the cost of living crisis, for example because they were not able to afford activities outside the home or because they hard to work more to make ends meet.

*"I just work all the time...its no different than being in the relationship...I was stripped of social activities there too.."*

## The cost of living is preventing women from fleeing

On top of existing barriers to leaving a relationship and dealing with the trauma of domestic abuse, survivors tell us that they now have a set of new barriers to face when considering whether they can escape abuse. For women sharing housing and finances with the abuser, cost of living increases have created a new barrier to leaving. Almost three quarters of this group (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.

The majority of survivors who told us that the cost of living crisis has stopped them being able to end a relationship, or made it more difficult to do so, said this was due to the immediate costs of leaving (67%) or not being able to afford ongoing living costs on a single income (69%). Some explained that they were prevented from fleeing by the stark reality of not being able to support their children (50%), getting into debt (52%) or that benefits wouldn't cover increased living costs (48%).

*"I feel like my only option to keep my kids is to go back to the marital home where he nearly killed me."*

## Support services are there for survivors but also feel the impact of cost of living increases

Women's Aid members tell us how cost increases affect them. Rising utility costs mean refuge services in particular are seeing a devastating impact on their outgoings as they look to cover increases from reserves rather than pass on to residents. This is not sustainable long-term and one member noted that refuge residents will not benefit from government measures to help with energy costs where the refuge uses a bulk

energy contract, rather than individual meters. Members are concerned about not being able to afford cost of living pay increases, creating challenges with recruitment and financial difficulties for their staff. At the same time, the value of contracts are not increasing in line with these additional costs meaning they have to be met in other ways.

*"We have just renewed our energy costs with our bulk supplier and the costs have increased by 300%. We built a 45% increase in to our budgets, but the 300% increase have completely blown our financial plan for this year. We would normally pass increases on to our residents in the refuge...but this would not be affordable - it would stop victims from moving in to refuges."*

## What needs to happen?

That women in 2022 are having to remain with their abuser because they are afraid of not being able to provide for themselves or their children is alarming to say the least and must be addressed.

Survivors tell us they want to see more direct financial and practical support to help them through the crisis such as mortgage holidays and support with paying for bills and essential items. They want to see funding for housing options to enable women to escape domestic abuse and increase wages for the professionals working to support them.

### Women's Aid is calling for:

- An Emergency Domestic Abuse Fund to support survivors of domestic abuse through this crisis period, to pay for essential items and energy bills.
- Reduced energy costs for all refuges during the cost of living crisis, for example by extending the remit of Warm Home Discount Scheme to include refuges;
- Better provision of legal services for survivors; reduce the impact of legal aid costs for survivors; fairer access to legal aid and other advocacy services and interest-free loans for legal support where necessary.

### Farah Nazeer, chief executive of Women's Aid said:

*"The current cost of living crisis has been devastating for survivors of domestic abuse. Women's Aid surveyed women who have experienced domestic abuse in the past year and the majority (96%) said the crisis had a negative impact on their financial situation. We know that domestic abuse and economic abuse go hand in hand with abusers often controlling*

*every aspect of a woman's life. The soaring energy and food costs, coupled with stagnant wages, will leave many women more vulnerable to abuse.*

*"Women have told us that they are being trapped because of their dire financial situation, two thirds (66%) of survivors told us that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control. Women who live with their abuser are often financially dependent on them, almost three quarters of this group (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.*

*"This crisis is having an unprecedented impact on women and children and requires urgent action. While the government has made some positive progress in this area, more must be done. We urge the government to provide an Emergency Support Fund for Survivors to offset the impact of the cost of living crisis. We also ask that the government offers discounts on energy bills to domestic abuse services that provide lifesaving support.*

*"We are quickly approaching the winter months where the crisis will only get worse. Survivors have suffered enough, having been trapped in their homes during COVID: they must be offered the help they need to support their children and to be free from abuse."*