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until women & children are safe

# The Price of Safety:

The cost of leaving an abuser and rebuilding a safe, independent life



September 2024

## Authors

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Women's Aid

## Acknowledgements

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Thank you to the domestic abuse services from the West Midlands who took part in the focus group to inform this research, whose insight was extremely helpful.

Thank you, too, to the organisations which supported with specific information about typical costs and benefit entitlement. These include Rights of Women, Shelter and Gingerbread.

Many thanks to the staff at Women's Aid staff for their support with this report.

**Published by:** Women's Aid Federation of England, PO Box 3245, Bristol, BS2 2EH.

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**Please cite this report as:** Women's Aid. (2024) *The Price of Safety: The cost of leaving a perpetrator and rebuilding a safe, independent life*. Bristol: Women's Aid.

Women's Aid is the national charity working to end domestic abuse against women and children. For 50 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 180 organisations which provide over 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 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, the Survivors' Forum, the No Woman Turned Away Project, the Survivor's Handbook, Love Respect (our dedicated website for young people), the national Women's Aid Directory and our advocacy projects, help thousands of women and children every year.

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# Key findings

It could cost a survivor **almost £50,000** to leave an abuser, based on the direct costs of fleeing and rebuilding a new life. In the best-case scenario, a survivor would still face a **£10,000 deficit** after receiving her full entitlement of support from the state.

For survivors who have no recourse to public funds, the deficit would be much larger:

**around £20,000.**



The biggest single cost is likely to be **legal fees for the family court**, where survivors have to fight to ensure their children are safe. Access to legal aid can decrease the cost of hiring a lawyer **by 90%**.



The second biggest cost is **housing**. Only **two thirds** of these costs are met through benefits.

The following policy changes could halve the deficit a survivor faces when fleeing:



Expanding **Rail/Road to Refuge**



Reforming the **Child Maintenance Service**



Building more **social homes**



**Concessionary travel** for recently fled survivors

# Introduction

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Domestic abuse is a national emergency. In England and Wales, there are up to four million perpetrators of violence against women and girls (VAWG) – of which domestic abuse is the most common form (Home Office, 2022). These perpetrators are harming adult and child survivors – often in the place they should feel safest, their home.

The Government has pledged to halve VAWG over the next decade. To meet this objective, they must enable survivors of abuse to leave the perpetrator. Currently, most survivors live with the perpetrator of domestic abuse for years [1]. Even once they have taken the hard decision to leave, they face many institutional and financial barriers to carrying it out [2].

**Often, ending the relationship with the abuser means that a survivor has to leave her home [3].** Post-separation is an intensely dangerous time where perpetrators often escalate the abuse to punish the survivor or to re-exert control. In some cases, the perpetrator commits murder. The vast majority of cases of femicide by male ex-partners take place in the first year after the woman leaves (Femicide Census, 2024).

Due to the low charge rate for domestic abuse-related crimes and the poor enforcement of protection orders (CWJ, 2019), survivors cannot rely on their ex-partner being imprisoned or effectively kept away from them and their children [4]. To keep themselves safe, survivors often have to flee.

**Fleeing incurs costs, which many survivors are unable to meet after suffering years of economic abuse.** In our 2022 survey, two thirds of survivors (67%) told us they could not get £500 together if they needed to (Women's Aid, 2022b).

Perpetrators use tactics like preventing survivors from working, getting them into debt or controlling their bank account to erode their independence and ability to leave (Women's Aid, 2019). As such, many have little access to money and face the impossible 'choice' of staying with someone who is harming them and their children, or leaving and risking homelessness, poverty and debt.

This is why the safety net of state support (including social security, legal aid and free childcare) is so vital. If it is sufficient and accessible, it enables survivors to leave abusers and build a safe, stable life for them and their children. If it is not, it presents a major barrier to accessing safety and could have devastating consequences.

**At Women's Aid, we hear from survivors and our member services that there are major gaps in the safety net.** We have worked with partners over the years to address some of these – including through a Rail to Refuge scheme and a Flexible Fund for urgent and one-off expenses. But we know that this is not enough.

With this report, we aim to fill a gap in the evidence base by estimating the cost/support deficit for survivors fleeing domestic abuse. This reveals the nature and size of the barriers facing women who are trying to access safety and shows the reforms needed across Government departments to tackle them.

As outlined by the National Police Chiefs' Council, such a serious threat as domestic abuse needs a 'coherent and robust whole-system response' (NPCC and COP, 2024). This response must go beyond the criminal justice system to include all agencies which interact with survivors throughout their journey.

Without this whole-system response, safety will remain inaccessible for many and we will not see the necessary progress in the next decade to ending domestic abuse and VAWG.

[1] Our 2023 report found that the average length of abuse reporting by women accessing domestic abuse services was six years and one month (Women's Aid, 2023c).

[2] SafeLives found that, in 2023, 85% of victims sought help on average five times from professionals in the year before they got effective help to stop the abuse (SafeLives, no date).

[3] In this report, we use female pronouns to refer to survivors in recognition of the fact that domestic abuse is gendered and most survivors are women (ONS, 2023c).

[4] Of the domestic-abuse related crimes recorded in the year ending March 2023, only 6.8% resulted in a charge or summons. (ONS, 2023a).

# Context

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Survivors face a double bind: the high costs of leaving combined with a lack of access to income or savings. This is exacerbated by a set of wider social and economic factors:

## 1. Economic inequality

Most survivors of domestic abuse and of economic abuse are women (ONS, 2023b; SEA, 2020). Even before the impacts of economic abuse, women are more likely than men to be unemployed or in low-paid, part-time or precarious forms of work (Women's Budget Group, 2024). Their financial position may be further undermined by low rates of statutory maternity pay (Maternity Action, 2024).

## 2. The rising cost of living

High levels of inflation have increased the costs of fleeing and setting up a new life. It has also decreased survivors' resources; almost all survivors responding to a Women's Aid survey (96%) reported a negative impact on the amount of money available to them as a result of the cost of living crisis. Almost three quarters (73%) of survivors said it had either prevented them from leaving or made it harder to do so (Women's Aid, 2022b).

## 3. The erosion of the welfare state over more than a decade

Following cuts and freezes, the basic rate of Universal Credit (UC) is now at around its lowest ever level as a proportion of average earnings (JRF and Trussell Trust, 2023). The introduction of policies like the benefit cap in 2013 and the two-child limit in 2017 disproportionately impact single parents and further reduce the state support survivors can access [5].

**Survivors from marginalised communities face additional barriers**, especially those with certain immigration statuses.

- **No Recourse to Public Funds (NRPF):** Survivors with a NRPF condition cannot access most state benefits (Women's Aid, 2024b).
- **Pre-settled status:** Survivors with pre-settled status under the EU Settlement Scheme need to demonstrate an 'eligible right to reside' to access most means-tested benefits, like UC [6]. Very often, survivors themselves do not know if they have this right and are wrongly refused access to benefits by the Department for Work and Pensions (DWP)

Survivors on certain visa types can apply for access to public funds for three months if their relationship has broken down due to domestic abuse [7]. However, only those on partner visas are also allowed to apply for Indefinite Leave to Remain (ILR) in conjunction with this (NRPF Network, n.d.). Survivors on dependent visas of a worker or student are expected to leave the UK three months after accessing public funds – meaning that many do not come forward in the first place for fear of deportation.

The Domestic Abuse Commissioner for England and Wales (2022) estimates that 32,000 survivors with NRPF would seek support each year if they could do so without risking immigration enforcement – but as it is, this group faces severe barriers to fleeing and receiving life-saving help from services.

These contextual factors and intersectional barriers are weaponised by perpetrators to keep survivors trapped.

[5] 70% of capped households are single parent families (DWP, 2024a). In addition, the policies disproportionately affect households that are less able to increase their income through employment, particularly single parent households and families with younger children (Patrick et al., 2023).

[6] This means demonstrating that they would have had a right to access these benefits if EU law still applied (Turn2Us, 2023).

[7] Eligible visa types are: partner visas as the partner of a British citizen, a person with indefinite leave to remain, a person granted refugee status, a member of the armed forces or a relevant EEA citizen; and people who have dependent visas as a partner of a person on a work visa or a student visa.

# Methodology

This report draws on desk research, consultation with experts and a focus group discussion with specialist domestic abuse services to answer the following research questions:

- Over a year, how much could it financially cost a survivor to leave a perpetrator?
- To what extent are these costs currently covered by benefits, legal aid and other forms of financial support?

## Research Methods

### Desk research

The report is based on an illustrative case study of a survivor. We based decisions about this survivor's demographics and circumstances on data from the Office for National Statistics (ONS) and On Track, Women's Aid case management system and a comprehensive dataset on survivors who interact with domestic abuse services.

Previous Women's Aid research into housing, economic abuse and the family court was used to build a picture of a typical survivor journey and benefits calculators were used to estimate the support available.

With this information, we produced a first estimate of the costs and support, which formed the basis of discussion at the focus group.

### Focus group

In May 2024, we held a focus group with four attendees from three domestic abuse services in the West Midlands. The West Midlands was chosen as it has the average housing costs for England. The focus group took the form of a semi-structured discussion, where attendees considered the estimates and advised on ranges, context and gaps.

### Consultation with experts

We reached out to expert organisations to advise on specific points, such as legal costs and benefits in temporary accommodation. We also consulted with Women's Aid's direct services team, who provide frontline support to survivors and have up-to-date insight on the financial issues facing survivors.

## Assumptions and parameters

The cost estimate is over the period of a year. We chose this time frame because we know that fleeing is a process rather than an event, with difficult financial decisions and costs arising over the course of several months. At any point during the leaving process, a survivor may be forced to return to the perpetrator if she becomes homeless, in debt or cannot provide for her children (Women's Aid, 2023a).

We asked the question 'how much *could* it cost?' to acknowledge that every survivor's journey is different. We have aimed to produce an illustrative figure based on information about common and/or necessary costs survivors may encounter as they rebuild their lives.

Whilst this one figure does not capture the additional expenses and barriers faced by many minoritised survivors, we have aimed to highlight these throughout the report in the pink boxes. Black and minoritised survivors, Deaf and disabled survivors and LGBTQ+ survivors are likely to face additional costs, for example due to travelling further to access specialist services led by and for their community.

It should be noted that we are only including costs directly linked to leaving a perpetrator in our calculations, meaning that day-to-day expenses like bills, clothes and groceries are not included (even where these would be somewhat higher as a single parent). Only including direct costs reduces complications in the calculations and gives a conservative estimate.

Where it is unclear, based on existing data, whether a survivor would incur a certain cost or receive a certain type of support, we have erred on the side of assuming lower costs and higher support to ensure our estimate is conservative [8]. For many survivors, the actual cost of leaving will likely be higher.

**The direct costs we have included are housing, childcare, legal costs, travel and mental health.**

- **Housing** is considered a direct cost as fleeing means finding somewhere new to live. Many survivors have to pay dual housing costs (for their new accommodation and previous property) for several months, depending on contract flexibility and the perpetrator's cooperation.
- The cost of **childcare** as a single parent in a new location is included, as this may not have been needed previously if the survivor lived with a partner and had a local support network.

- **Legal costs** related to divorce proceedings and child contact cases are a direct result of separation.
- Fleeing also brings with it many necessary appointments (e.g. relating to justice, finances, children), which incur significant **travel expenses**.
- Tackling this administration and recovery without trauma-informed **mental health support** would be impossible for many.

The figure represents the cost of leaving a perpetrator, rather than the total income and expenditure for a survivor over a year. The component costs and support figures are rounded to the nearest £10 (for costs under £1,000) and to the nearest £100 (for costs over £1,001).

Whilst this is an illustrative figure rather than a case study, we have given the survivor in our scenario the name of Anna and her child the name of Josh for the sake of clarity.

**Our illustrative figure is based on the following assumptions:**



**1. One woman and one child, who is pre-school age**

We have assumed the survivor is female as women are more likely than men to experience domestic abuse and, when they do, it is more severe and frequent (ONS, 2023b). Most of the women accessing specialist domestic abuse services have children (62%). Of these women, the average number of children they have is 1.3 and the most common range is 0-5, so we have assumed one child of pre-school age (Women's Aid, 2024c).

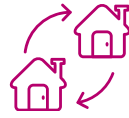
[8] When calculating support, we have only included national, widely available schemes. Despite the fact that survivors in some communities are able to rely on local charities for grants, this is not the case everywhere, and whilst some national banks offer emergency flee funds, this may not be guaranteed going forwards.





## 2. Little to no financial resources

Abuse is also gendered in terms of severity and impact. We have assumed that the survivor, Anna has experienced severe economic abuse, resulting in little to no access to money when she flees, as we know from our research how common this is. Around two thirds of survivors (69%) surveyed in 2022 said they did not have savings or £200 or more (Women's Aid, 2022b).



## 5. Moving to privately rented accommodation

As shown by the ONS research (2024b), temporary accommodation is often not suitable for survivors and their children. It may be unsafe, in poor repair or mean sharing mixed sex facilities. As such, we have assumed Anna would have had to move out – and that private rented sector accommodation would be her only option, given the long waiting times for social housing (MHCLG, 2023).



## 3. Living in the West Midlands

Costs vary considerably by region in England, with the biggest variation seen in housing costs. We picked the West Midlands as this region has the average rental costs for England, based on Office for National Statistics data (ONS, 2023d). Within this, the costs are based on renting in Rugby specifically; this is the place with the median Local Housing Allowance (LHA) rate for a two-bedroom property in England (Valuation Office Agency, 2024).



## 6. Not disabled

We assumed that Anna is not disabled, as the majority of women accessing domestic abuse services (70%) do not disclose a disability (Women's Aid, 2024c). However, it should be noted that shows that disabled women are three times more likely to experience domestic abuse compared to non-disabled women (ONS, 2023c) and are also likely to face higher fleeing costs, for example due to needing taxis for transport or adapted housing due to a physical disability.



## 4. Fleeing to temporary accommodation

As Anna has little to no financial resources, she would not be able to afford accommodation when fleeing and would be owed a houselessness relief duty by the local council. This would most likely see her placed in emergency and temporary accommodation.

Whilst ONS research (2024b) has shown that specialist domestic abuse refuge is preferable to temporary accommodation for survivors, this is unfortunately unlikely to be the path for Anna. The limited funding available to refuge services meant that only around 11,000 survivors could access this support in 2022-23 (Women's Aid, 2024c).



## 7. Recourse to public funds

We have assumed Anna can access public funds, as this is the case for the majority of survivors. 4% of women accessing specialist domestic abuse services have NRPF and 1% do not know their status (Women's Aid, 2024c). It should be noted, however, that this is likely an underestimate as survivors with NRPF are much less likely to access services (DAC, 2021).



## 8. Access to legal aid

We have assumed Anna can access legal aid for family court proceedings, as she is likely to pass the means test if she has little income or savings. However, she may not meet the evidence requirement (see [Findings, section 4](#)). In the absence of data on the proportion of survivors who are able to access accepted forms of evidence, we have erred on the side of assuming that she can.

After rightly prioritising their safety and recovery in the months after fleeing, many survivors are able to enter employment further down the line, with the support of domestic abuse services to develop their confidence and skills (Women's Aid, 2019). However, this is often not immediately possible, so we have assumed that Anna has had her Domestic Violence Easement extended to a year by her work coach [9].



## 9. Unemployed

We have assumed Anna is unemployed as the most common status among women who accessed domestic abuse services in 2023/23 at 39% (Women's Aid, 2024c). There are many reasons why a survivor may not be in employment. Whilst the survivor is with her partner, he may sabotage her employment, for example by stalking her at work or not allowing her money for commuting costs. In our 2019 survey on economic abuse, around one in five survivors reported being prevented from having paid employment (Women's Aid, 2019).

Once the survivor has fled, she may lose her job due to having to leave the area or find that the practical and psychological demands of rebuilding her life prevent her from working. We hear from survivors that the multiple agency appointments involved in accessing housing, benefits and justice can feel like a 'full-time job', and that poor mental health after years of trauma can make working very difficult. The majority of survivors in our research (56%) said that the abuse had impacted their ability to work (Women's Aid, 2019).

[9] Most UC claimant have work search requirements as part of their claimant commitment. In certain cases, work coaches can suspend these requirements, which is known as an easement. Survivors with children are usually able to access a 6-month easement. This can be extended at the work coach's discretion.

# Findings

## 1. Immediate costs

Fleeing is one of the most dangerous times for survivors. Leaving threatens the perpetrator’s control, and they may retaliate in harmful ways. The Femicide Census (2020) consistently finds that in cases where men murder women, it is often because they have taken steps to leave a relationship with them. To stay safe, women may have to leave secretly and quickly, which prevents them from taking many possessions with them.

### » Costs

Category	Amount
Travel to flee	£100
Replacing essential possessions	£500
New ID	£120
New technology	£250
	<b>Total: £970</b>

#### Travel to flee

Most survivors have to travel some distance when they flee, crossing local authority boundaries to keep themselves and their children out of the perpetrator’s reach [10]. In our fictional case study of Anna and her son Josh, we estimated their travel costs by taking the average price of the train ticket from our Rail to Refuge scheme

(£73 in 2020-21; Women’s Aid, 2021b) and increasing it in line with rail fare inflation (£80 in 2024; Office of Rail and Road, 2024). The specialist services in our focus group advised that taxi costs should also be included, as the accommodation may not be near the railway station.

If a survivor or her child has a physical disability, she may not be able to take public transport and would have to rely on taxis for her journey, which would be more expensive.

#### Replacing essential possessions

Leaving quickly and travelling by train, it is unlikely that Anna could take many essential possessions including clothes, shoes, toys or household items. Being unable to replace essential goods was the most common reason (78%) cited on applications to the 2023 Emergency Fund administered by Women’s Aid (now adapted and known as the Flexible Fund). Four in five referrers to the Emergency Fund said that £500 met the need of survivors with children, therefore we have taken this amount as our estimate (Women’s Aid, 2023a).

#### New ID

Many perpetrators withhold ID and essential paperwork from survivors to keep them trapped. In our focus group with domestic abuse services, they advised that the survivor would need two new forms of ID, as multiple forms are usually required for bank account and benefit applications. New bank accounts are often needed, as the perpetrator may have the log in details for a survivor’s previous account.

[10] Routes to Support data showed that, in 2022-23, 79% of women journeyed to a different local authority in order to access refuge (Women’s Aid, 2024c).

Anna would also need a form of ID for Josh to prove she qualifies for Child Benefit and access the UC child element. The perpetrator often contests the Child Benefit application as a form of abuse (Surviving Economic Abuse, no date). We have thus included the costs of replacing an adult passport (£90), driving licence (£20) and child's birth certificate (£10).

**Technology**

Specialist services in our focus group said that a new phone and laptop would be needed for two reasons: the perpetrator may have broken these are a form of economic abuse or he may have installed tracking devices on them, meaning that a survivor has to leave the devices behind to avoid being located.

A phone is needed almost immediately, as a UC application cannot be submitted without a contact number. A laptop would be needed for benefit applications, managing the online UC account and other administration related to setting up a new life (such as bank accounts, which are increasingly managed via online banking). The estimated costs were provided by specialist services as a minimum.

**» Support**

Table 2: Support for immediate costs	
Category	Amount
Replacing essential possessions: Flexible Fund	£500

**Replacing essential possessions**

The Flexible Fund is ringfenced funding provided by the Home Office and administered by Women's Aid to help survivors flee from the perpetrator [11].

It is split into the Flee Fund, for immediate costs related to safety and leaving, and the Future Fund, for larger sums related to independence and stability in the long-term.

Specialist services working with survivors are able to apply for Flee Fund payments of up to £500 on behalf of the survivor to cover costs relating to fleeing and 'staying fled' [12]. We have assumed that Anna has been able to access this fund and been granted the full amount. However, given the limited funding available, proportionate capping per organisation is in place so that services cannot make applications for every survivor they support. In our focus group, services reported only having received the funding for about three survivors each between January and May 2024.

**» Gap: £470**

All of these costs are likely to be incurred within the first week after fleeing. Whilst the Flexible Fund provides support within two working days, in our estimate it only covers around half (52%) of the immediate costs a survivor is likely to face.

If the survivor is travelling to refuge, she can access the Rail to Refuge or Road to Refuge schemes. These are joint initiatives between Women's Aid and the Rail Delivery Group / National Express, where the ticket is paid for by the travel company so lacking access to funds is not a barrier to fleeing. However, most survivors – like Anna – do not flee via refuge. Over 60% of referrals into refuge are rejected, mostly commonly due to lack of capacity, so this support with travel costs is not open to all (Women's Aid, 2024c).

Anna will have to rely on benefits to cover the remaining £470 of immediate costs. This creates a chicken-and-egg scenario. The UC application form cannot be submitted without bank account details and a phone number.

[11] There are other emergency funds available – such as the TSB emergency flee fund (£50-500) the SafeLives/NatWest Circle Fund (up to £500). However, as all these schemes – including the Flexible Fund – have limited funding, it is unlikely that a survivor would be able to receive money from multiple schemes. As such, we have only included one such emergency grant in our estimates.

[12] 'Staying fled' refers to the survivor's ability to remain living in a separate home to the abuser, in the face of economic challenges which would potentially force them to return

But without the UC payment, Anna may not have the money to replace her ID (which is usually needed to open a bank account) or buy a phone. As such, the timing of the support can be as important as the amount. Providing full support for immediate costs makes economic and well as moral sense.

Set against the costs of domestic abuse to the economy, which are estimated at £78 billion a year (Women’s Aid, 2023b), this relatively low amount could make a critical difference in enabling a survivor to ‘stay fled’ at one of the most financially difficult points of her leaving journey.

## 2. Housing

The majority of survivors are forced to leave the house they share with the perpetrator to access safety, but securing new accommodation can be complicated, expensive or, in some cases, impossible [13].

Our Hidden Housing Crisis report sheds light on survivors’ complex housing journeys and the barriers they face, including:

- the shortage of social housing stock,
- the high cost of private renting, and
- housing officers’ poor understanding of domestic abuse (Women’s Aid, 2020).

Many survivors have to move multiple times in the first year after separation. This can be due to accommodation being unaffordable, unsafe or inappropriate, or due to the perpetrator tracking them down. Moving is not just stressful for mothers and destabilising for children, but it is also expensive, incurring storage, transport and furnishing costs.

### » Costs

**Table 3: Housing costs**

Category	Amount
Temporary accommodation (6 months)	£4,800
Rental deposit	£960
Rent (6 months)	£4,800
Security	£300
Furniture and white goods	£2,500
	<b>Total: £13,360</b>

Anna and Josh’s housing costs have been calculated for the West Midlands ([see Assumptions and Parameters section](#) for full details).

[13] In a survivor survey conducted for Women’s Aid’s Hidden Housing Crisis report (2020), three in five survivors reported having to move house one or more times in the first year after their relationship with an abusive partner ended.

### Temporary accommodation

Many survivors end up in emergency and/or temporary accommodation when they flee, rather than specialist refuge accommodation – despite the latter being much more appropriate for survivors (ONS, 2024b) and cost effective for the state (Women’s Aid, 2023b). There were over 35,000 households reporting support needs around domestic abuse in temporary accommodation in 2022-23, which represented 11% of the total (MHCLG, 2024b).

As there is a lack of data about the cost of temporary accommodation to individual households, we have assumed that it is the average rental price for a two-bedroom property in Rugby, which in July 2024 was £797 a month (ONS, 2024a). Some of this would be covered by Housing Benefit ([see page 15](#)).

### Rental deposit

Emergency and temporary accommodation is often not suitable for survivors and their children. In recent ONS research (2024b), survivors in this accommodation type reported:

- being moved multiple times (which had negative impacts on their mental health and their children’s schooling),
- living in poor conditions (very basic facilities, infestations, only one bed for themselves and their child, no furniture or hot water), and
- living in unsafe or inaccessible housing (no external lock on the door, no lift).

As such, it has been assumed that Anna would have to move out quickly, for the sake of her and Josh’s wellbeing and safety.

Whilst social housing would be ideal, both for the security of tenure and the lower rent it affords, the national shortage of social homes have led to long waiting lists. In 2023 in the West Midlands, there were over 112,000 households waiting for social housing, a 19% increase compared with five years ago (MHCLG, 2023).

Even for households judged to be in priority need, the wait can be over a year [14].

It is likely Anna would have to rent privately. As it is standard for private landlords to require a deposit of at least five weeks’ rent, this would mean an additional £960 upfront.

### Rent

Assuming the rent is the average for two-bedroom properties in Rugby (£797/month), this would cost £4,800 over six months [15]. Attendees at the focus group noted that landlords may be reluctant to take on tenants who are receiving benefits and who are out of work. In such situations, they would likely require a guarantor or six months’ rent upfront (Shelter, 2024). If Anna were unable to find a guarantor, she may have to take out a loan or go into debt to afford the upfront rental payment.

### Security

Many survivors live in fear of the perpetrator tracking them down. Home security is important to ensure their safety. Security measures could include:

- upgrading locks on doors and windows,
- a video doorbell,
- indoor or outdoor security cameras, and
- a safe room, where the survivor can lock herself in and call the police if the perpetrator gains access to the property (MHCLG, 2010).

Attendees at the focus group advised that £300 would be required for basic security measures (video doorbell and cameras), so this has been estimated for Anna.

### Furniture and white goods

Attendees at the focus group said many survivors they supported had to move into unfurnished properties. Even when opting for the cheapest appliances and buying furniture second hand, this could cost survivors in the region of £2,500.

[14] Of those who moved into a social home in 2022-23, one third had been waiting between one and five years (MHCLG, 2024a).

[15] We have assumed the average rent, as survivors often have to move quickly and have particular requirements in terms of home security, which can make it harder to identify properties for lower rents.

## » Support

**Table 4: Support for housing costs**

Category	Amount
Temporary accommodation: Housing Benefit subsidy (6 months)	£2,700
Rental Deposit: Flexible Fund	£960
Rent: Universal Credit housing element (9 months)	£4,300
Rent: Discretionary Housing Payment	£590
Security: Sanctuary scheme	£300
	<b>Total: £8,850</b>

### Temporary accommodation: Housing Benefit

If households are eligible for Housing Benefit, the local council can claim a temporary accommodation subsidy towards the costs of the temporary accommodation. This is capped at 90% of the 2011 LHA rates, which themselves were only meant cover the bottom third of local rents over a decade ago. For a two-bedroom property in Rugby, this is £445 a month (Valuation Office Agency, 2011).

This is very unlikely to cover the full costs of temporary accommodation. Some councils use other sources of funding, such as the Homelessness Prevention Grant, to top up the subsidy. After any top ups, households are expected to pay the remaining difference themselves. We do not have the data on how much this costs, but research by Shelter (2023) found that 87% of those in temporary accommodation are struggling with making these payments.

We have assumed Anna has to pay the full difference between the subsidy and the rent herself, as local councils' practices on topping up vary.

### Rental deposit: Flexible Fund

Under the Flexible Fund, specialist services working with survivors can apply for up to £2,500 on their behalf for costs related to rebuilding a stable life (for example, a rental deposit, paying off debt, furnishings). Payments are made based on survivors need and available funding. It has been assumed that Anna has applied for a payment to cover her deposit (£960) and has been granted the full amount – although this is not guaranteed.

### Rent: Universal Credit housing element

As Anna has little income or savings, it has been assumed that she applied for UC when she fled. When moving from temporary accommodation to the private rented sector, Anna would start to receive the housing element of UC rather than Housing Benefit. The housing element is capped at 2024 LHA rates. The median LHA rate for England is Rugby, at £723 a month for a two-bedroom property (Valuation Office Agency, 2024).

### Rent: Discretionary Housing Payment

Discretionary Housing Payments (DHPs) are available from local councils for those receiving housing related benefits to cover rent shortfalls. In 2023-24, the average DHP award was £590, so this is what has been assumed for Anna (DWP, 2024b). However, DHPs are not always granted.

### Security: Sanctuary scheme

Sanctuary schemes, delivered through local councils, aim to reduce abuse through enhanced security measures and support. It has been assumed that Anna receives the full costs of her security measures, even though attendees at our focus group advised that schemes in the West Midlands had shrunk over the last decade and that it could be difficult to secure funding from them.

## » Gap: £4,510

The housing support available to survivors with access to public funds covers 66% of the costs that have been estimated for Anna. Historically, the LHA rates (which are supposed to cover the bottom 30% of properties in a local area) have not been updated every year, which increases the gap between the cost of properties and the support available. When they are updated, the updating occurs in April but is based on rental values from the previous September; given how quickly rents are currently rising, this means the new rates are already out of date by the time they come in.

The gap is even larger for survivors with no recourse to public funds, who would not be able to access Housing Benefit, DHPs or the housing element of UC.

Even the Migrant Victims of Domestic Abuse Concession, which grants three months' access to public funds, would only cover 10% of the year's housing costs. Yet many survivors will likely not apply for this, because of the implications for their immigration status.

Survivors with NRPF may be able to access the Support Migrant Victims pilot through Southall Black Sisters for three months' support with housing and subsistence costs. But the limited Government funding for this vital scheme (and its uncertain future) mean that this is not guaranteed (Dhaliwali and Kelly, 2024).

Whilst the Flexible Fund is open to survivors regardless of immigration status, even a full payment from the Future Fund (£2,500) would only cover 19% of the year's housing costs.

Our Hidden Housing Crisis report highlighted that concerns about housing costs can prevent survivors from leaving their partners - and these already significant barriers are even higher for survivors with NRPF.

An additional cost we have not included in our estimate is the rent or mortgage for the property from which the survivor fled. We know that many survivors have joint tenancies or mortgages with the perpetrator, which can be difficult to leave (Women's Aid et al., 2022). An added complication is that these contracts usually consider both parties 'joint and severally liable' for the rental or mortgage payments. This means that the survivor could be chased for the full amount if a perpetrator stops paying his share - which is a common tactic of economic abuse.

Survivors who were renting prior to fleeing can access support for dual housing costs. Where they intend to return to their previous property within a year, they can access benefits for two properties. Both these payments would, however, be capped at LHA rates which could leave the survivor with yet another deficit. In addition, this support would only be available whilst the survivor is in refuge or temporary accommodation (Shelter, no date).

Housing benefits are not available to cover mortgage payments. Through Support with Mortgage Interest (GOV.UK, no date), there is some support available as a loan - but only to pay the interest, rather than on the mortgage payments themselves, and this would create yet another debt for the survivor.

As such, housing costs could be much higher than we have estimated, and there could also be associated legal costs with resolving mortgage and joint tenancy issues.



### 3. Childcare

Most survivors have to travel some distance when they flee; if they remain in the same area, it is more likely that the perpetrator could come across them or track them down. By fleeing to a different area, survivors are often leaving their support network which could provide support with informal childcare.

At the same time, survivors face an increase in demands on their time, often dealing with multiple appointments per week which are directly linked to recovering from abuse and rebuilding a new life. These include counselling, GP appointments, recovery programmes, debt advice and meetings with solicitors. There will also be time demands outside of this, such as benefit applications, preparing for family court hearings, house viewings and dealing with the Child Maintenance Service.

As a result, paying for childcare is often necessary, where it might have not been before fleeing.

#### » Costs

Category	Amount
Part-time nursery place (12 months)	£5,700

Domestic abuse services who attended the focus group advised that survivors often have at least three appointments per week which involve travel. They said that half a day’s childcare (four hours) would be needed account for travel to the appointment, the appointment itself and travel back to the nursery. This totals 12 hours a week.

We added eight hours (two more half-days) to account for the administration and work Anna would have to do outside of her appointments, which would be difficult whilst caring for a young child. To calculate the costs for 20 hours a week over the course of a year, we have used the mean hourly childcare fee for three-to-four-year-olds in the West Midlands. The most recent Government data puts this at £5.50 (DfE, 2023).

Domestic abuse services advised that mothers who are particularly struggling with their mental health due to the abuse may require more hours of childcare, as they would likely have reduced capacity to take care of their child during the first weeks after fleeing.

Costs may also be higher for mothers of children with additional needs who need a specialist nursery place.

#### » Support

Category	Amount
Free childcare hours (12 months)	£3,100
Universal Credit childcare costs (12 months)	£2,200
	<b>Total: 5,300</b>

As the mother of a four-year-old child, Anna would be able to access the national entitlement of 15 free hours a week over 38 weeks of the year.

Some nurseries make additional charges on top of this (e.g. for food) but we have not included these here.

In addition, we have assumed Anna is on UC and would be eligible to have 85% of her remaining childcare costs covered. These are reimbursed in the next UC payment.

We have not included Child Benefit or the child element of UC in these calculations, as these are usually used to cover children’s living costs rather than childcare specifically. We have not estimated children’s living costs in our calculations, as they are not directly linked to fleeing.

**» Gap: £400**

This is the smallest gap out of the categories included in our figure. 93% of the costs can be covered by existing support schemes – although as with other costs covered by UC, the payment in arrears can create issues for survivors who are unlikely to be able to cover the upfront costs.

Survivors who have a NRPF condition can access the 15 free hours of childcare but would not receive UC to support with the remainder of the costs, meaning that only 54% of their childcare costs would be covered by Government support.

4. Legal costs

Survivors may face different types of legal costs, relating to:

- Safety (protective orders).
- Divorce and children (child custody and contact arrangements, financial affairs).
- Housing (transferring a joint tenancy to a sole tenancy in the survivor’s name).
- Immigration (regularising the survivor’s immigration status).

Survivors may also be going through the criminal justice system, but as criminal cases are brought by the Crown Prosecution Service, the survivor does not have to pay for legal representation.

Domestic abuse services in the focus group reported that the most common type of legal cost faced by survivors was from family court proceedings, which deal with issues relating to safety, divorce and children. They estimated that around half of the survivors with children who are supported by their services go through the family court.

Often, this is as a result of child contact cases brought by perpetrators with the intention of causing stress, expense and unwanted contact for the survivor (MoJ, 2020).

**» Costs**

Table 7: Legal costs	
Category	Amount
Application fees (family court)	£590
Legal representation (family court)	£25,000
	<b>Total: £25,600</b>

## Legal representation

Survivors can face different combinations of family court proceedings. In Anna's case, we have assumed that she has divorce and child contact proceedings but not financial remedy or protective orders, to produce a conservative estimate of costs.

The organisations consulted as part of this calculation said that legal representation for this scenario could be in the region of £25,000 (with most of these costs arising from the child arrangement proceedings). However, this figure could easily be much higher for complex cases, with some survivors facing costs in the hundreds of thousands (SEA, 2021).

Whilst many survivors do not have legal representation (and only 29% of all parties in private law cases are represented; MoJ, 2024), it was important to us to include these costs as survivors nearly always find navigating the family justice system without legal representation overwhelming and terrifying (MoJ, 2020). They report not being able to effectively advocate for their children's welfare as a litigant in person and unsafe contact orders being made (MoJ, 2020). As a result, some feel they have no choice but to get into debt, because they believe legal representation is needed to ensure safe outcomes for their children.

## Application fees

We have only included the fee for the divorce application, as child contact proceedings are usually initiated by non-resident fathers who would bear the application costs for this (NFJO, 2021).

Survivors may also face other types of legal costs if they flee a jointly rented property and seek to have the tenancy converted into a sole one in their name. This is particularly desirable in cases of social housing, as survivors know that the waiting list for new applications is very long and they cannot afford the private rented sector.

The legal route for tenancy transfer, which is complex and takes up to two years to complete, can incur costs of £10,000 to £20,000 for the survivor (Women's Aid et al., 2022). These costs are not included in the estimate above, as they are less common (in part due to the complexity of the process).

## Support

**Table 8: Support with legal costs**

Category	Amount
Legally aided representation	£22,500 (in savings)

For the purposes of our estimate, we have assumed that Anna can access legal aid. This is to show the significant difference legal aid can make.

We have estimated the fees based on the standard legal aid fees for divorce (£150) and (£350) child arrangement proceedings (The Civil Legal Aid (Remuneration) Regulations, 2013). Accounting for VAT, this totals £600. For the child arrangement case, we allowed £1,900 for hearings, bundles, conferences and prep work. This brings the costs of representation down to £2,500 – representing a £22,500 saving.

However, in reality, many survivors will not be able to access legal aid, particularly as the eligibility criteria narrowed significantly in 2013. Now, in private law family proceedings, survivors must meet the means test (which includes a capital and income assessment) and the merits test (i.e. proving she has experienced domestic abuse with evidence from a professional).

Survivors may struggle pass these tests for several reasons:

- **Means test:** As Surviving Economic Abuse has set out (2021), survivors may fail the means test despite having little to no access to cash, for example if assets that are technically in their name are controlled by the perpetrator or inaccessible. Whilst the Government recently announced measures to tackle this (MoJ, 2023), these have not yet been implemented.
- **Merits test:** Even if survivors meet the full means test, they may not meet the merits test if they cannot produce an accepted form of evidence of their abuse. A key tactic of domestic abuse is isolation from professionals, so many survivors do not have evidence from interactions with them (e.g. injuries noted in healthcare notes or statements given to the police).

### » Gap: £3,090

With legal aid, the costs of representation are reduced significantly, with the total (£2,500) being only 10% of what privately funded representation could cost.

As with other forms of support, there can be issues with delays. An unpublished survey of Women's Aid member services May 2024 found that legal aid application issues were common for the survivors they supported.

Delays may arise from the time taken to obtain the required evidence of abuse from professionals (legal aid providers are not paid to support survivors with this). They may also stem from their application initially being refused because the wording of the evidence letter differs from the wording of the Ministry of Justice's sample letters, even where the required information is provided (ROW, 2024a).

As a result, survivors may begin proceedings unrepresented or be filling out key paperwork without support.

Being granted legal aid is not a panacea. In many areas, there is a severe lack of legal aid providers due to the low rates for this work, meaning survivors cannot secure lawyers to represent them (Law Society, 2021).

Additionally, even the legal aid rates may be unaffordable to survivors (SEA, 2021). Legal aid is repaid in a lump sum where the recipient is judged to be able to afford it and at a rate of at least £25 per month, with 8% interest, if not (LAA, no date). Given that survivors are likely to be facing deficits in childcare, housing and other costs, they may not be able to afford these payments.

## 5. Mental Health

The trauma caused by domestic abuse can have devastating and long-term consequences for survivors’ mental wellbeing (Women’s Aid, 2021b). The psychological impact can be so severe that it is thought to be equal to the trauma of being taken hostage and tortured (Howard et al., 2010).

The Women’s Health Strategy recognised VAWG as a public health issue which requires a health response as well as a criminal justice one (DHSC, 2022). Specific mental health impacts can include anxiety, depression, symptoms of post-traumatic stress, lowered self-esteem, an erosion of a sense of identity, eating and sleeping-related problems and suicidal ideation (Women’s Aid, 2022a) [16]. In 2020-21, 46% of women in refuge services reported feeling depressed or having suicidal thoughts as a direct result of the domestic abuse they had experienced (Women’s Aid, 2022a).

As such, professional mental health support is often necessary. Yet there are many barriers to accessing it through the NHS, including:

- poor understanding of domestic abuse,
- a limited number of counselling sessions (likely not enough to unpack the trauma), and
- long waiting lists (Women’s Aid, 2021a).

One domestic abuse worker described getting referrals into child and adult mental health services as ‘nigh on impossible’ (Women’s Aid, 2024c).

Domestic abuse services are perfectly positioned to provide trauma-informed therapy, but often do not have dedicated funding for this work. In 2023, Women’s Aid found that only 36% of refuge services were able to offer a formal counselling service (Women’s Aid, 2023c).

### » Costs

Category	Amount
Counselling costs (11 months)	£2,400

In terms of counselling costs, Rethink Mental Illness (no date) lists the average cost of a private counselling session as £40-60. For Anna, we estimated a weekly session at £50 starting from the second month after fleeing, when she will have more capacity to engage with counselling.

Costs for mental health support for Josh have not been included, but we are aware that not all domestic abuse services have funding to offer therapy for children and that Child and Adolescent Mental Health Services are very overstretched. Additional expenses may be incurred in securing this privately.

If the survivor does not speak English as a first language, it may also be more difficult and expensive to secure a counsellor who is fluent in her preferred language (Women’s Aid, 2024c).

### » Support

There is no specific support available to survivors for privately incurred counselling costs.

### » Gap: £2,400

Almost all survivors (98%) responding to a Women’s Aid survey said that it was very important to them to receive mental health support from a service that understood the dynamics of domestic abuse (Women’s Aid, 2022a).

[16] Domestic abuse can also lead to a range of physical health issues including brain injuries, bladder and kidney infections, gastrointestinal disorders, long-term pain, miscarriage and other pregnancy complications (Women’s Aid, 2023d).

As discussed above, specialist domestic abuse services are experts in this, as well as in supporting survivors holistically and in a trauma-informed way. However, many of these services are not commissioned to offer mental health support, even though in some cases most of their counselling referrals come from the NHS.

In 2022-23, 22% of domestic abuse services who completed Women's Aid's annual survey reported running therapeutic support services without any dedicated funding (Women's Aid, 2024c). This limits the extent of what specialist services can offer, despite the very high demand for this type of support.

## 6. Transport

A survivor who has recently fled will likely face a great deal more day-to-day travel than previously. This is why we have included travel in our direct costs estimate, even the survivor will have faced some travel-related expenses before leaving the perpetrator.

There are a number of reasons why travel costs are likely to rise significantly. Firstly, a survivor may have had to leave behind a car (due to not having access to keys or it being tracked) and be more reliant on longer, less direct journeys on public transport which end up costing more.

Secondly, she will have a sharp increase in the number of journeys she is making, as rebuilding a life involves many appointments with agencies. One of Women's Aid experts by experience listed the below as just some of the regular appointments she had after fleeing:

- Criminal court hearings and meetings with lawyers
- Family court hearings and meetings with lawyers
- Meetings with housing officers
- Jobcentre appointments
- Counselling
- GP appointments
- Bank appointments
- Debt advice appointments
- Peer support sessions or courses through domestic abuse services.

Most of these appointments would be in person.

Thirdly, journeys may be longer. As the survivor will have had to find childcare for her child at short notice, she would likely have had to accept any nursery which had space – rather than having the luxury of choosing a nursery close to where she was living.

### » Costs

**Table 10: Transport costs**

Category	Amount
Bus travel (12 months)	£940

We have based this cost on a weekly bus pass for the operator in the West Midlands, £940 over the course of a year (National Express West Midlands, no date). Whilst Anna would save money if purchasing a yearly bus pass, due to being reliant on monthly benefit payments and having deficits across budget categories, she would likely not be able to commit to this cost upfront.

These costs would be significantly higher if Anna or Josh had a physical disability which meant they were unable to use public transport and instead had to rely on taxis for the essential journeys listed above.

Other barriers to using public transport are safety and understanding. Survivors who visibly belong to minoritised communities – for example, those who wear a veil – may have experienced harassment on public transport previously which leads them to avoid it. Survivors, particularly those with limited English, may struggle to navigate routes and fare structures (Temple, 2022).

## » Support

Currently, there is no national concessionary travel scheme for survivors.

However, pilots have shown promising results. In a small-scale study in Greater Manchester in 2021-22, concessionary bus and tram passes were given to 43 women who were in refuge for seven months. The following direct benefits were noted by the researchers (Temple, 2022). Women were able to:

- start education courses at the local college,
- keep Jobcentre appointments and avoid sanctions,
- attend hospital appointments that they may otherwise have missed,
- attend more appointments with their solicitors and develop a better understanding of their legal options,
- visit parks and leisure facilities with their children, which had a positive impact on their wellbeing,

- attend places of worship and visit cultural food shops where they may otherwise not have been able to,
- save money on groceries by travelling further to access cheaper supermarkets.

Indirect benefits included increased confidence and reduced isolation. One participant in the pilot stated: **'Having access to free travel is a lot more than about the affordability and practicality of being able to travel. It's about independence and regaining confidence.'**

The researchers highlighted the 'particular benefit of providing travel opportunities to women in refuges who are amongst the most vulnerable and isolated groups in society' and concluded that there was 'a compelling case for rolling it out on a wider basis' [17].

## » Gap: £940

There is currently no support available to meet these costs.

It could be argued survivors should use the UC standard allowance, intended for day-to-day living expenses, to cover them. However, this is not workable for many, given the particularly high travel costs faced by survivors and the low level of UC. The current standard allowance for a single person is £90 – and the Joseph Rowntree Foundation and Trussell Trust (2023) have suggested that this needs to be updated to £120 to be genuinely affordable.

As it stands, a survivor's weekly bus pass (which is the minimum travel cost) would take up 20% of the standard allowance, leaving only £72 a week for groceries, bills, clothes, phone and internet contracts, toiletries, medication and other essentials. If the survivor has taken out a UC advance – which many have to do to meet the immediate costs of leaving – the subsequent deductions would leave her with even less a week, leading to difficult decisions between essentials.

[17] This research is currently being replicated and tested on a national basis.

## 7. Other

### » Support: Child maintenance

**Table 11: Child maintenance payments**

Category	Amount
Child maintenance (10.5 months)	£1,800

Parents have a legal responsibility to provide financially for their children, even if they no longer live with them (ROW, no date). We have included child maintenance paid from the perpetrator, even though some of this payment would likely be used by survivors on what we are classifying as ‘indirect costs’ (i.e. children’s day-to-day expenses). Although the money is paid by the father rather than the government, the Child Maintenance Service (CMS) plays an important role in securing it, so it is relevant to our calculation of available Government support.

Assuming the perpetrator earns the median salary for the West Midlands (£33,000; Statistica, 2024) and has no overnight contact, he would owe £330 maintenance a month. We have deducted six weeks’ worth from the yearly total to allow for the application time [18]. However, we know that many perpetrators manipulate their income data and challenge calculations to slow down the application process (Women’s Aid, 2019).

In addition, perpetrators often withhold payments as a form of economic abuse. As such, even where survivors are on Collect and Pay – the service type with the most monitoring and enforcement – they are unlikely to receive the full amount they are owed. It is a sign of the CMS’ shortcoming in enforcement that, in the quarter to March 2024, 31% of receiving parents on Collect and Pay received nothing at all (DWP, 2024c).

We have assumed that Anna receives half of what she is owed. This is roughly in line with CMS statistics, which show that around half of parents receive up to 60% of their entitlement each month (DWP, 2024c).

However, these statistics do not break down compliance to allow comparisons between cases which do and do not feature domestic abuse. Other research has found that survivors are more likely to receive irregular, reduced or no payments of child maintenance, compared to receiving parents whose ex-partner is not abusive (Richardson and Butler, 2021) – so in reality the figure is likely to be lower.

Some survivors would not apply for child maintenance at all out of fear of the perpetrator’s retaliation and a lack of trust in the CMS to protect them from abuse. There are clearly particular barriers for those in the lowest income bracket, those who are not working, those with a child with SEND and those with disabilities themselves. The DWP has found that these groups are all less likely to have maintenance arrangements in place, but there is a lack of research about why this is the case.

[18] In the quarter to December 2023, 70% of applications were cleared within six weeks (DWP, 2024c).



## 8. Total costs and support

In total, our illustrative survivor, Anna, would incur £48,960 of costs directly related to leaving a perpetrator and rebuilding a safe, independent life within the first year. Assuming she is able to access the full entitlement of support available, she would still face a shortfall of £10,010, or 20% of her total costs. As a result, she and her son, Josh, would likely face the harms of debt and poverty – or the harms of being forced to return to the perpetrator of abuse.

It is important to note that some of the support we have included in this estimate is discretionary, not guaranteed past 2025, or has strict eligibility criteria which would exclude many survivors. If Anna – even with her eligibility for public funds – were not able to access these forms of support (legal aid, Flexible Fund, discretionary housing payment), the gap would increase to £34,560, or 71% of her total costs.

**Table 12: Total costs and support**

Category	Cost	Support	Costs covered by support (%)	Discrepancy (£)
Immediate costs	£970	£500	52%	£470
Housing	£13,360	£8,850	66%	£4,510
Childcare	£5,700	£5,300	93%	£400
Legal	£25,590	£22,500	88%	£3,090
Travel	£940	-	0%	£940
Health	£2,400	-	0%	£2,400
Other (child maintenance)	-	£1,800	-	-
<b>Total</b>	<b>£48,960</b>	<b>£38,950</b>	<b>80%</b>	<b>£10,010</b>

For a survivor who did not have recourse to public funds, there would be no Housing Benefit/housing element of UC, childcare costs through UC or discretionary housing payment. This would increase the gap between costs and support to £19,800, or 40% of her total costs. This dramatically increases the already significant barriers to fleeing faced by survivors.

# Conclusion

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The responsibility for domestic abuse rests solely with the perpetrator. It is never the fault of the survivor – yet it is the survivor who bears the costs of fleeing. Given the cost/support deficit, fleeing and ‘staying fled’ are not just difficult but impossible for many.

This clearly shows the need for a whole-system response to domestic abuse. Domestic abuse touches every area of survivors’ lives and every public agency has a role to play in supporting survivors to long-term freedom and safety.

## The gap

Even in the most ‘ideal’ scenario, where a survivor can access the full entitlement of support, she would still face a deficit of over £10,000 in her first year after leaving a perpetrator. For many survivors, the gap would be even higher due to greater costs and lower levels of support.

Costs would be greater for survivors in areas like London, due to the housing prices, and for those who need a car or taxi to get around, for example due to disabilities or living in a rural area. Legal fees can also cause costs to soar, particularly in complicated family court cases which can reach hundreds of thousands of pounds.

Support would be lower for survivors with no recourse to public funds, who would not be eligible for most benefits, and for those with pre-settled status on the EU Settlement Scheme, who have to navigate a complex and confusing system to demonstrate their eligibility. Survivors who do not meet the legal aid means or merits tests would also have significantly less support.

For those who are eligible for benefits, support may be reduced due to the benefit cap or two-child limit, regressive policies that disproportionately impact single parents.

In addition, given the complexity of the social security landscape, many survivors may struggle to understand their entitlement and make benefit applications. This may be particularly the case for those who do not speak English as a first language or who have learning disabilities.

## The implications for survivors

This financial gap is not just a number – it represents intense anxiety about money and the impossible choice about whether to ‘stay fled’ or to return to the perpetrator, where a survivor would at least be able to feed her child even if it exposes them both to further harm.

For survivors who are yet to flee, the financial issues may pose an unsurmountable barrier to doing so. Survivors tell us that the ‘horror stories’ they have heard about UC, the family court and housing lead them to choose the known danger of staying with a perpetrator, over the unknown dangers of debt, homelessness and poverty. In cases where the survivor has NRPF or limited access to benefits under the EU Settlement Scheme, the perpetrator often weaponises this status to keep her trapped.

For some women, the extent of the welfare safety net is a matter of life and death. One woman a week is killed by a current or ex-partner and finances play a key role in women’s ability to flee and access safety (ONS, 2023c). Economic security underpins physical safety.

## The implications for society

Domestic abuse costs society around £78 billion a year in economic and social costs, which include criminal justice, health and employment (Women’s Aid, 2023b). The longer a survivor is forced to stay with the perpetrator, the more harms she and her children will experience and the higher the costs will be. It makes economic as well as moral sense to reduce the financial barriers to fleeing by ensuring that the safety net of state support works for survivors.

This safety net must then continue to deliver past the first days and weeks after fleeing, to ensure the survivor and her children are not forced into poverty.

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The Child Poverty Action Group (2024) has shown that those who experience poverty in childhood are more likely to earn less, pay less tax and require more public support as adults. They will also require more social services interventions and greater NHS spending to tackle ill health, which all cause significant costs to the economy. The costs of child poverty to the state in 2023 were estimated to be over £38 billion and are only set to rise in future years (CPAG, 2024).

### **A safety net that works**

Currently, the support available to survivors in the first year after they flee is piecemeal and inadequate. For the safety net to truly enable survivors to find safety, it needs to be accessible, sufficient and domestic-abuse informed.

**Accessible support** means support that is open to all survivors, not dependent on criteria that excludes certain groups like migrant survivors. Where evidence of abuse should be required, the list of acceptable evidence is based on what is actually available to survivors. Support must also be accessible at the right time – which often means upfront, before or as costs are incurred, as many survivors will not have savings to fall back on.

**Sufficient support** means support that meets the true costs of leaving. Rebuilding a life from scratch means incurring significant costs over a short period of time, much more intensive spending than most people who have not experienced abuse incur in their life changes. Where survivors cannot afford this, due to previous economic abuse or otherwise, the support available must match their circumstances and costs.

**Domestic-abuse informed support** means recognising and responding to the reality of the survivor's situation – such as the fact she will often have debt, may not have a bank account at the time she fills out her UC application form, or cannot live in mixed-sex temporary accommodation due to previous trauma. It offers flexibility within existing processes and designs new ones with their needs in mind to ensure that survivors are not prevented from accessing support due to technicalities or inappropriate criteria.

In the next section, we translate these principles into recommendations for Government. Implementing these across departments could significantly reduce the cost/support deficit and would mean that more survivors can access safety.

# Recommendations

To enable more women to flee and make progress towards halving VAWG, there needs to be a truly cross-government approach to improving support and making sure it is accessible, sufficient and domestic abuse informed.

If all the recommendations below were implemented, the cost/support deficit would be reduced from £10,110 to £4,390 in our example [19]. It would mean that more survivors are able to 'stay fled', giving them choices about how to rebuild their lives rather than being forced by financial challenges to return to the perpetrator.

## Cross-government

### Fund specialist domestic abuse services

Provide a minimum funding settlement of £516 million a year for specialist domestic abuse refuges and community-based services as part of the next Spending Review. This must include £178m ring-fenced funding for specialist 'by and for' services (DAC, unpublished).

- HM Treasury and the Ministry for Housing Communities and Local Government should increase refuge funding from £125 million to £228 million a year.
- HM Treasury, Ministry of Justice, Home Office, Department for Health and Social Care and Department for Education should increase funding for specialist domestic abuse community-based services from £68 million to £288 million a year [20].

Without this investment, underfunded services will continue to struggle with demand and some survivors will be unable to access life-saving support. Domestic abuse services provide information on benefits entitlement, housing rights and local grants, as well as advocacy to public agencies. Without this support to maximise their income, survivors will likely face a greater deficit – and the costs to the state will also be higher (Women's Aid, 2023b).

## Home Office

### Exempt survivors from NRPF

Exempt survivors from the no recourse to public funds condition. This has wide support in the VAWG sector (EVAW et al., 2023) and could enable tens of thousands more survivors to access life-saving support and safety each year.

In our estimates, exempting survivors from NRPF would almost halve the cost/support deficit they currently face, from £19,800 to £10,010.

[19] This assumes the survivor would receive an additional £1,700 of child maintenance (her full entitlement). It also assumes that she does not have to pay for her rail ticket to flee (£80), has a rent that is no higher than the LHA rates (saving £3,000), and does not have to pay for specialist counselling (saving £2,400).

[20] Our recent funding paper sets out why this investment is needed and how it should be distributed across Government departments (Women's Aid, 2024a). The figures are based on our *Invest to Save* report (Women's Aid, 2023b) and have been updated in line with inflation.

### Guarantee funds to flee

Guarantee funding for the Flexible Fund for 2025/26 and beyond, working with Women's Aid and the other delivery partners to ensure survivors can access vital funds to flee and increase their independence and stability.

In 2023, the pilot Emergency Fund helped 626 women with the costs of leaving with grants of up to £500 (Women's Aid, 2023a) and the Flexible Fund has helped many more. Demand continues to far outstrip funding.

## Department of Work and Pensions

### Pay UC advances as grants

Pay advances of Universal Credit as grants rather than loans to survivors who have fled abuse within the past year, to ensure that they are not subject to subsequent deductions which could force them into debt and back to a perpetrator.

### Ensure sufficient benefit levels

Link benefit levels to the cost of living (rather than simply uprating them with inflation), to ensure they are adequate to meet survivors' needs.

Uprate Local Housing Allowance rates every year, to ensure that survivors can access properties on the private rental market.

Abolish the benefit cap and two-child limit, which disproportionately impact single mothers and can prevent survivors from building an independent, safe life away from the perpetrator.

### Reform the CMS

Improve Child Maintenance Service caseworkers' understanding of economic and post-separation abuse. Increase capacity and resource to pursue enforcement action. This will help ensure survivors receive the full child support they are due and are not exposed to further abuse in the process.

If the survivor in our example received her full child maintenance entitlement, this would reduce the cost/support deficit by 17%, or £1,700.

### Assess the impact of new policies on survivors

Assess all new social security policies for their impact on survivors' ability to escape abuse. This could be introduced quickly, modelled on the family test which is applied across Government, and would reduce unintended consequences which can keep survivors trapped or in debt.

## Ministry of Justice

### Expand civil legal aid

Abolish the means test for civil legal aid for survivors of abuse, ensuring that legal representation is available to all survivors going through the family courts as per the recommendations of the Harm Panel (MoJ, 2020).

Not only would this help making legal proceedings less traumatising and stressful, but it could also improve the safety of child contact orders, preventing further harm to adult and child survivors.

Family court costs represent half of the total costs of leaving a perpetrator, in our example. Access to legal aid could decrease them by 90%, or £22,500.

## Ministry of Housing, Communities and Local Government

### **Build more social homes**

Invest in building more social homes, to reduce waiting lists for this vital and secure type of accommodation. Research endorsed by the Housing, Communities and Local Government committee (2020) found that England needs at least 90,000 net additional social rent homes a year.

If the survivor in our example had access to a social home at LHA rates within six months of presenting as homeless at her local council, this would reduce the deficit by £500, or 5%.

## Department for Transport

### **Improve survivors' access to transport**

In the short term, commit to building on the success of the Rail to Refuge and Road to Refuge schemes to ensure survivors experiencing domestic abuse can access the transport they need to escape.

If the survivor in our example had free public transport to flee and in the first year afterwards, this would reduce the deficit by £1,020, or 10%.

In the medium term, explore concessionary travel options for survivors who have recently fled, building on the work of the Greater Manchester pilot.

## Department of Health and Social Care, and Integrated Care Systems

### **Commission specialist mental health support**

Commission needs-led mental health support in local domestic abuse services, to ensure that survivors can access specialist and trauma-informed support when they need it.

If the survivor in our example had access specialist counselling through her local domestic abuse service, this would reduce the deficit by 24%, or £2,400, with the added benefits of taking pressure off NHS services and likely delivering better outcomes for her through trauma-informed and tailored support.

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