



Responding to coerced debt:

Consumer advocacy for survivors of economic abuse

A scoping report of activity in the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster



Acknowledgments

Thank you to all the individuals who contributed to the scoping report and also to members of the Economic Justice Project Advisory Group for feeding back on a first draft:

- Professor Adrienne Adams, University of Michigan (US)
- Punita Chowbey, Sheffield Hallam University (UK)
- Estelle Du Boulay, Rights of Women (UK)
- Jeanette Hope, Domestic Abuse Money Education (DAME) Project (UK)
- Sally Jackson, Standing Together Against Domestic Violence (UK)
- Mary Mason, Solace Women's Aid (UK)
- Erika Sussman, Center for Survivor Agency and Justice (US)
- Sara Wee, Center for Survivor Agency and Justice (US)

September 2017

Background to the report

Surviving Economic Abuse (SEA) is the UK charity committed to raising awareness of economic abuse and building the capacity of those who come into contact with victims and survivors to respond (www.survivingeconomicabuse.org).

In 2017, the charity received funding from the Department for Digital, Culture, Media and Sport (DCMS) to pilot the Economic Justice Project (EJP). The Project aims to replicate promising practice in the United States of America (USA) where domestic violence services partner with consumer lawyers in order to challenge the repayment of debt that has been coerced.

The Project will be piloted in the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster (the tri-borough) for 18 months, starting in July 2018. In order to inform the development of the Project, it was necessary to establish:

- The extent to which domestic violence services in the tri-borough area already engage in economic advocacy, including consumer issues;
- The factors that shape their capacity to do so;
- Existing referral pathways; and
- Where the Economic Justice Project might sit within these.

The findings of the scoping exercise are captured within this report.

Contents

The need for the Economic Justice Project	4
Economic advocacy by domestic violence services	7
Economic advocacy by money advice specialists	19
Learning for the Economic Justice Project	25

1. The need for the Economic Justice Project (EJP)

Coerced debt is a form of economic abuse. In order to understand how coerced debt arises and why responses to it are needed, it is necessary to understand the concept of coercive control and how it is linked to economic abuse. This section of the report starts by setting out these issues.

Coercive control

Intimate partner violence is predicated on a sense of entitlement. It involves an individual believing that they have the right to dictate their partner's choices and micro-regulate their everyday actions. This is achieved through coercive control. Stark (2007) defines coercive control as an ongoing strategy of intimidation, isolation and control that extends to all areas of a victim's life.

Physical and sexual abuse is interwoven within this strategy. These forms of abuse typically arise as a consequence of challenging the perpetrator's control. Indeed, the ultimate challenge – separation or its threat – is when women are at highest risk of domestic homicide. In this way the power derived from physical and sexual abuse is located not just in their use but in their continued threat – what *could* happen, based on past experience.¹ This creates a context in which refusing a demand is dangerous, compelling a victim to act in accordance with the abuser's wishes, rather than their own. Coercive control therefore serves to limit a victim's autonomy or 'space for action'.²

Undermining resistance to coercive control

Abusers seek to undermine their partner's ability to resist coercive control through depleting their personal, social and tangible resources.³ Tangible resources are economic in nature, including money, transportation and a place to stay.

Behaviour that involves controlling a woman's ability to acquire, use and maintain economic resources is known as economic abuse.⁴ Researchers have identified various different categories of economically abusive tactics. Broadly speaking, however, these different categories all map onto the definition of economic abuse - where control is exerted through; preventing the acquisition of economic resources; monitoring the use of economic resources; and diminishing economic resources.

	Examples
Acquire	Interfering with/sabotaging partner's education, training and employment; preventing partner from claiming welfare benefits

Use	Demanding receipts, checking bank statements; keeping financial information secret; making partner ask to use car/phone/utilities; threatening to throw partner out of home.
Maintain	Refusing to contribute towards household bills and the cost of bringing up children; spending money set aside for bills; generating costs such as destroying property that needs replacing; using coercion/fraud to build up debt in victim's name.

Coerced debt

Coerced debt is generated through financial transactions which the victim is told to make (or is aware of the abuser making in their name) in a context where there are negative consequences for non-compliance.⁵ Examples of coerced debt may include being made to have sole responsibility for a lease/mortgage/utility service/household bill; taking out a loan/mortgage/credit card; or purchasing an item on credit.

How common is coerced debt?

Research in the UK suggests that coerced debt is a common problem. In a national prevalence study undertaken by the Cooperative Bank and Refuge, one in ten women stated that a partner had put debts in their name and that they had been afraid to say no.⁶ Unsurprisingly, research undertaken with survivors of intimate partner violence shows higher levels of prevalence. A survey undertaken by Women's Aid and the Trade Union Congress (TUC) found that one in five respondents reported loans being taken out in their name and over half said the abuser had built up bad debts in their name.⁷

What is the impact of coerced debt?

The behaviours associated with economic abuse threaten women's economic security.⁸ Paying back debt creates a financial obligation which absorbs available income to leave an abuser and live independently. The problem of coerced debt therefore has the potential to undermine women's safety.

Abusers may also engage in controlling behaviours in relation to the debt. These may include concealing the extent of the debt or refusing to let their partner pay on time, if at all.⁹ As a consequence, coerced debt is also linked to credit damage which may then act as a barrier for domestic violence survivors to rebuild their lives. For instance, a bad credit score may prevent them from being employed in some industries, rent or buy a home or set up utilities.

Responding to coerced debt

The legal status of coerced debt is complicated. It frequently goes unacknowledged by creditors and the courts, which follow traditional and arguably outdated family law and creditor-debtor doctrines through the assumption that couples are one financial unit.¹⁰

Promising practice exists in the United States of America (USA) where, in some States, domestic violence services are partnering with consumer lawyers to challenge debt that has been coerced. Domestic violence services and consumer lawyers can work with survivors to challenge default judgments, obtain relief from coerced debt and repair their credit. Work can also be undertaken with survivors to identify problems such as previously-unknown debts.¹¹

The UK Economic Justice Project

The Economic Justice Project (EJP) will draw on the model of consumer rights advocacy being used in the United States of America (USA) and seek to replicate it in the UK. The Project will be piloted in the London Borough of Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea and the City of Westminster (the tri-borough).

The tri-borough was selected because it has adopted a Coordinated Community Response (CCR) approach to domestic violence.¹² The CCR recognises that domestic violence is both a cause and a consequence of gender inequality and that efforts to prevent it have to extend beyond individual cases to institutions and communities in order to transform norms and practices.¹³ In practice, work with the community has largely been confined to professionals working within government agencies.¹⁴ However as experience in the USA illustrates, domestic violence services need to collaborate with stakeholders outside of the 'usual realm' when responding to economic abuse.¹⁵ This project therefore provides an opportunity to broaden engagement to financial and legal institutions.

2. Economic advocacy by domestic violence services

This section of the report summarises the economic advocacy work undertaken by organisations delivering services to victim-survivors of domestic violence in the tri-borough. It outlines how the scoping exercise on economic advocacy was undertaken before setting out the main findings.

The scoping exercise: methodology

Angelou is a partnership of ten specialist organisations that have come together to support women and girls experiencing domestic and sexual violence across the tri-borough. Nine of these organisations (ADVANCE, African Women's Care, Al Hasaniya, Domestic Violence Intervention Project; Galop; Hestia; Solace Women's Aid, Women and Girls Network and Woman's Trust) provide direct services. Standing Together Against Domestic Violence (STADV) oversees the coordinated community response to domestic violence through reviewing the performance of local agencies (statutory and voluntary), identifying gaps and supporting them to improve.

In order to understand how the Economic Justice Project (EJP) might sit within current service responses to domestic violence, an exercise was undertaken to establish the scope of work to address economic abuse, including consumer issues. A questionnaire was developed (see appendix one) and administered over a two month period (August-September 2017). Face-to-face meetings took place with ADVANCE, Galop, Hestia, Solace Women's Aid and Woman's Trust. Telephone conversations took place with Al Hasaniya and Women and Girls Network. Unfortunately it was not possible to learn about the economic advocacy work of African Women's Care¹⁶ or the Domestic Violence Intervention Project.¹⁷

STADV coordinates a Specialist Services Group in the tri-borough area to help facilitate coordinated working with domestic violence services that sit outside of the Angelou Partnership. It also oversees the Domestic Violence and Housing Operational Group. An email was sent to these networks too, resulting in meetings with Victim Support and Peabody (a housing association).

Findings of the scoping exercise

In total, ten organisations contributed to the scoping exercise. Eight providers of domestic violence services and the housing association answered the questionnaire and their responses are summarised below. A conversation took place with STADV to

get its insight into how the issue of economic abuse is responded to within the tri-borough.

Whilst generic training on domestic violence addresses economic abuse, none of the organisations deliver specific training on economic abuse and how to support women in dealing with its consequences.

Interviewees explained that economic abuse is touched on within more generic training programmes. Within these, entry points for discussion were identified as: the Westminster Government's policy definition of domestic violence (which refers to financial abuse, part of the wider concept of economic abuse); the Duluth Power and Control wheel (which refers to economic abuse); exploring barriers to women leaving abusive men (including economic); economic destitution arising from the No Recourse to Public Funds rule; and the economic impacts of domestic violence.

"It will be mentioned during generic training - some anecdotes here and there - but no practical training. Does such training even exist?"

Interviewees indicated that the knowledge that underpins their response to economic abuse is instead developed 'on the job' through their work with women and learning from more experienced colleagues. It was suggested that the background of staff might also impact the ability to support women in this area, for instance, if they have previous experience of working in welfare benefits and/or debt counselling.

Three of the interviewees reported that they had accessed generic training on managing debt and economic capability to help inform their work in this area. Whilst not tailored to the specific needs of domestic violence victims, such training was reported to be useful in that it increased their understanding of the importance of economic stability and enabled them to access useful tools and resources.

One interviewee indicated that her organisation's response to economic abuse could be more systematic. She suggested that members of staff could be routinely trained on economic abuse within a wider training programme. Another suggested that

training on how to undertake economic advocacy could be addressed in national training programmes such as that provided to Independent Domestic Violence Advocates (IDVAs) by Safe Lives. One of the smaller organisations indicated that it would not have the capacity to provide such training to its staff, but that it would access free training on economic abuse if this was available.

Despite having no specific training on economic abuse and how to respond to its consequences, interviewees had a good understanding of the issue and its impacts.

All nine interviewees recognised that economic abuse is a tactic used by perpetrators of domestic violence to exercise power and control - depriving victims of the resources required to leave and support themselves independently. Two interviewees described how their organisations had built an understanding of the dynamics of economic abuse into their service by putting in place a hardship fund so that women who are still living with the perpetrator can afford travel, childcare and mobile phone top-up costs which are needed for them to access support.

"It is particularly important that women are able to access services in the first place - what if they can't pay the bus fare to get here?"

There was some confusion among interviewees about the difference between financial and economic abuse. When giving examples of economic abuse, some referred only to the control of money and finances and not economic resources such as transportation and housing more broadly.

"The terms are banded about without anyone knowing what they mean."

Examples of economic abuse identified by the interviewees mostly fell into the 'acquire' and 'maintain' elements of the definition (see section one). Just one example was given of control (ability to use).

	Examples provided by interviewees
Acquire	Stopping the victim from acquiring income through working; withholding money and/or not providing the victim with enough money to live on (through taking earnings/benefits etc.); making things difficult for the victim after she has left i.e. through withholding child maintenance; withholding information so that immigrant women are unable to establish whether they qualify for public funds.
Use	Controlling bank accounts.
Maintain	Stealing valuable possessions; damaging property; putting property and tenancies at risk through not paying the mortgage/rent; taking debt out in the victim's name; spending child benefit on their self; refusing to contribute to household expenses.

Interviewees also recognised that economic abuse can be a form of exploitation through:

- Making the victim claim benefits fraudulently and then threatening to report them to the authorities;
- Making a victim work for the abuser's business with no pay; and
- Sexually exploiting the victim.

Interviewees further recognised that economic abuse has a number of negative impacts. This has been described as the 'economic ripple effect' of IPV.¹⁸ The scoping exercise found that interviewees focused mostly on economic restrictions during the relationship and less on long term and enduring economic hardship.

During relationship

- Being totally dependent on the abuser;
- Becoming disempowered, leading to low self-esteem and little confidence in managing money;
- Being impoverished;
- At risk of offending;
- Isolated;
- Feeling trapped;
- Anxious, depressed, distressed and scared;
- Experiencing degradation i.e. unable to buy sanitary products;
- Having to make impossible decisions about how to prioritise spending;
- Physical consequences of not being able to afford a good quality life i.e. access to food, medicine etc.;

- At risk of exploitation;
- At risk of homelessness through rent arrears; and
- Having limited access to support services (unable to afford phone, travel).

Leaving relationship

- Get into debt as a consequence of leaving i.e. having to pay for moving costs and accommodation;
- Have to give up/lose jobs due to the demands on time caused by legal processes such as child contact proceedings;
- Ongoing fear of violence from the perpetrator and/or loan sharks; and
- Feeling stupid for having trusted partner.

Short term

- Being in debt.

Lifetime

- Losing out on fulfilling their potential (as a consequence of being unable to afford education, having their career path compromised etc.).

Several interviewees also observed that the 'system' fails women when it comes to accessing welfare benefits. The amount of time this takes can leave women and their children destitute in the interim.¹⁹ In fact one interviewee observed that the current system actually encourages women to become destitute in order to access support.

It was further noted that economic abuse cannot be separated from women's lesser economic status.

"The impact and long term consequences of economic abuse are downplayed - the dice is loaded against women economically anyway and economic abuse compounds this."

Current casework systems identify support needs arising from economic abuse but none of the organisations routinely ask every service user specifically about economic abuse and the different forms it can take.

Interviewees identified a number of processes through which some forms of economic abuse are identified. Although there is no specific question related to economic abuse within the Domestic Abuse, Stalking and Honour-based Violence (DASH) risk identification, assessment and management model, there is a question about whether there are any financial issues. This includes whether the victim is financially dependent on the abuser or if the abuser has recently lost their job. Economic abuse can be probed for as part of this conversation or in follow up questions related to isolation and controlling behaviour. One interviewee mentioned adopting the 'Severity of Abuse Grid' which was developed by Safe Lives for use alongside the Risk Identification Checklist (RIC). This lists behaviours under standard, moderate and high risk classifications. Controlling access to money falls into the moderate category of jealous or controlling behaviour.

Another way in which different forms of economic abuse can be uncovered is via the support planning process when women report having financial difficulties such as rent arrears, accessing benefits or debt. Alternatively different forms of economic abuse might be 'picked out' of a more general conversation about domestic violence by a support worker.

"Women present with the consequences of economic abuse - how will I live day in, day out -without necessarily naming it."

Since Peabody is a housing association, economic abuse may arise during a discussion with a woman who has not disclosed domestic violence. For instance, a benefit and money advisor may identify potential 'red flags' during a discussion about benefits and rent. These may include: money being paid into her partner's bank account; bank statements showing that money is only being spent on/by her partner; not knowing how much household bills are or how much her partner earns; stating that the child benefit is 'hers to keep'; conversations about what costs she might be 'liable' for if she leaves her partner; working but never seeming to have any money; and saying things like 'I'm rubbish with money' reflecting the overlap between economic and emotional abuse.

Interviewees reported that economic abuse is rarely the issue that victim-survivors present with to services. They suggested that this was because economic abuse is

generally not perceived to be related to women's immediate safety and that women do not always recognise economic abuse as a form of intimate partner violence.

"It is one of the lesser known methods of control."

One interviewee highlighted the importance of talking to women about economic abuse. She expressed concern that if women are not aware of economic abuse and then go on to access a generic financial/debt service without disclosing their experience of domestic violence then the advice given might inadvertently reinforce negative messages given to them by the abuser i.e. that they are bad at managing their finances etc.

"Education is important in relation to money and relationships - women think domestic violence is about physical abuse vs. other forms."

Four interviewees indicated that the organisations they work for would be interested in trialling a screening tool for all forms of economic abuse.

"A huge amount more could be done. We would unearth more cases if we were more proactive. If I guessed, I'd say 60-70 per cent of women speak about it and likely 80-90 per cent of women experience it."

Given that women will have different experiences of economic abuse, a screening tool would also help advocates think about the different ways they can ask about it. For instance, a woman whose partner refuses to contribute towards economic costs but who has her own income and access to/control over it will have had a different experience to a woman who is totally economically dependent.

Data on economic abuse is collected but not routinely collated or monitored.

Some interviewees indicated that they could extract data on economic abuse if required via tick boxes within referral and initial assessment forms or through analysing notes within support plans.²⁰ It was, however, acknowledged that these methods would be unlikely to indicate prevalence since it would depend on all service users being routinely asked about economic abuse.

Despite this, all the interviewees believe that economic abuse is very common. Responses included: it comes up very regularly; often; mostly; it is massive; and it affects nearly every client. Where prevalence was guessed at, it ranged from 10 to 75 per cent of cases. One interviewee referred to different levels of severity. She noted that the bulk of cases featuring economic abuse are at the 'lower level' and involve issues such as small amounts of debt and the draining of bank accounts. In contrast, around 10 to 15 per cent of these cases are 'more extreme' - where women's lives have been 'turned upside down' as a consequence of being in major debt or having been coerced into signing over property. Another interviewee observed how economic abuse is experienced by even the wealthiest women, again highlighting the need for a systematic tool to identify it.

"Some women outwardly look stable and so skim the system."

The nature of the service may influence how common support workers may perceive economic abuse to be. One interviewee noted that economic abuse is seen in almost every case where the victim is still living with the perpetrator. Another indicated that it is more likely to come up in case work rather than via a phone line where the emphasis is on immediate safety.

"Women don't talk about it unless financial issues are pressing."

Hestia pointed to research it undertook in 2012 which found that just over a quarter (26%) of women who had accessed outreach services (n=59) reported having their partner's debt in their name.

Organisations have built up knowledge and skills to respond to women's economic well-being. Some of this work is specifically focused on responding to economic abuse, including consumer issues.

One interviewee reported how immediate support is provided to women through financial assistance at the point of leaving. Work to support women maximise their income was identified by all interviewees. This involves supporting women to transfer/claim benefits and get back into paid employment. Two of the organisations reported that they employ benefit advisors. Another stated that it applies for grants for women.

Practical support is also provided in relation to accessing/opening bank accounts and budgeting/managing money. One interviewee reported having previously partnered with another voluntary sector organisation to run workshops on these issues.

Another area of work is helping women deal with rent arrears and debt. Six organisations reported tackling consumer related issues through supporting women to negotiate with creditors (including mobile phone, utility and credit companies). Interviewees reported cases in which debt had been frozen, the victim granted some breathing space in making payments, an affordable repayment being arranged or the debt being reduced or written off.

Interviewees explained that this involves writing a letter to the creditor, outlining the woman's history, presenting the case and stating what she is hoping for. In terms of writing off debt, one interviewee explained that this could be achieved by arguing that the cost of administering small repayments is more than the repayment itself and communicating that the woman's circumstances are unlikely to change. One interviewee indicated that her organisation was successful in having debt written off in around half of cases.

"My finances were in a very poor shape as my husband controlled all of our income and had left a lot of unpaid credit card debt in my name."²¹

"He was gradually extending his range of his abuse by taking my credit card, stuff like that."²²

Another interviewee drew on personal experience of working with women to suggest that, because consumer related work takes up a lot of time, supporting women with such cases is, in her experience, the exception rather than the rule. As such, she believed that domestic violence services are more likely to make onward referrals, especially when women have multiple debts. This can be dangerous if women are referred onto agencies that do not understand the unique safety, privacy and confidentiality needs of survivors (for more detail, see section three below).

Organisations do not have access to tools/resources that are tailored to the support needs of women who have experienced economic abuse.

Interviewees reported that beyond the Duluth Power and Control Wheel and generic resources for financial management there are no tools/resources that are geared towards addressing economic abuse.

All expressed an interest in being able to access tools and resources that are tailored to the needs of victim-survivors. When asked what kinds of tools/resources would be helpful, interviewees suggested that a screening tool would be useful. Some also suggested template letters for work with creditors.

All of the organisations reported working with others to support women's economic well-being, mostly through making onward referrals.

Onward referrals

In supporting women to become economically stable, interviewees reported liaising with and making onward referrals to government agencies such as the Department for Work and Pensions (DWP) around benefits and the Home Office around immigration status and entitlements. They also make referrals to a variety of financial and legal services, including:

- Benefit support agencies
- Citizen's Advice
- Debt advisors such as the Mary Ward Centre/helplines

- Housing Associations such as Stonewall
- Local charities such as Quaker Social Action
- Rights of Women
- Solicitors

Referrals are typically made through a referral form or passing on contact numbers. One organisation specialises in providing emotional support to women so issues related to economic abuse/the economic impact of domestic violence are automatically dealt with via referrals. Interviewees from the other organisations reported that onward referrals are made when: they have high caseloads and/or they lack the expertise/skills required.¹ One interviewee referred to circumstances in which it is necessary to refer women to specialist money services. This is because, in order to give debt advice, organisations need to be regulated under the Financial Conduct Authority (FCA).²³

Interviewees observed that referral pathways very much depend on the locality, with some areas having more resources than others and some services being better than others. The most frequently mentioned referral agency was Citizen's Advice with some local offices described as 'really good and others less so'. Issues mentioned included lengthy waiting times and the right support not always being provided.

Interviewees went on to emphasise the importance of finding a money advice service that has a good understanding of domestic violence and associated safety issues. Five interviewees specifically mentioned the Domestic Abuse Money Education (DAME) Project which was set up as a partnership between Women's Aid and Money Advice Plus and which combines the respective expertise of each organisation. However, lack of funding means that it currently runs at very limited capacity.

*"I found DAME by desperately looking, googling for such a service.
They were amazing."*

Organisations reported internal and external challenges in relation to responding to supporting women deal with the consequences of economic abuse.

¹ This is consistent with the finding of research undertaken by Refuge, 2008, Barron, 2013.

Internal challenges were identified as being a lack of skills to undertake this work and capacity to do so. Interviewees spoke of the need for specific training on how to support women deal with the consequences of economic abuse, for instance, knowing how to minimise outgoings. One interviewee also spoke of the need to build the confidence of staff members to probe about women's economic situations. The specialist LGBT service highlighted that work to address economic abuse needs to be able to tackle intersections between gender and sexuality, class etc. which make some groups more vulnerable than others.²⁴

Interviewees reported a tension between the short term nature of domestic violence services and the length of time it takes to sort out the issues associated with economic abuse.

"We have to focus on physical safety first but economic stability is fundamental to safety. This issue is seen as 'on the side' and not the main concern."

Services were described as being focused on reducing immediate risk of harm rather than resettlement and women's long term safety. STADV described how this is reflected in the fact that economic abuse is likely to be a 'small footnote' in cases referred to Multi Agency Risk Assessment Conferences (MARAC) across the tri-borough area.

"Although the issue of economic abuse comes up quite often it is not as central as it probably should be."

Although actions²⁵ may be taken around economic abuse, the impact it has on the victims' physical safety are not part of the discussions. For instance, although reports of rent arrears and debt are quite common, agencies steer away from focusing on these issues despite the interconnections.

Another issue related to capacity is the complexity of work related to consumer advocacy. It takes time to gather the necessary paperwork required to evidence what

has happened in order to build a strong case. In addition, women want different outcomes. Some women want to be rid of the debt and never take out credit again, whereas others want to repair their credit rating so that they can access credit in the future.

External challenges were reported as being a lack of specialist services to refer women onto and unhelpful responses from statutory agencies, financial institutions and other creditors. This is because there is a lack understanding about the issue of economic abuse and coercive control on the part of statutory agencies (such as DWP, Family and Children's Services) as well as creditors/financial institutions.

"Imagine a woman who has been married for 27 years but has no bank account and no knowledge of the mortgage provider. The benefits people will not believe that she does not know this."

"You get a blanket response - they'll say 'well, there was no gun held against her head!'"

It was noted that working with banks to resolve issues connected to economic abuse is particularly challenging. Interviewees suggested that training is, therefore, also required for anyone who may come into contact with someone who has experienced economic abuse.

As noted above, interviewees reported a preference to refer onto the DAME Project which, due to its roots in partnership with Women's Aid, has expertise in domestic violence as well as debt and money management.

"A specialist support organisation would clearly be helpful. It's a tough aspect of abuse to respond to."

3. Economic advocacy by money advice specialists

The scoping exercise identified that organisations working to support victim-survivors of economic abuse in the tri-borough typically refer onto other services, with Citizen's Advice most frequently identified by interviewees as an organisation that women are referred to. This is not surprising given that finance related problems are some of the most common reasons why people seek advice from local offices (Citizen's Advice, 2014). Yet reference to the work of the DAME Project indicates that integrating the efforts of domestic violence and money specialists is considered by services to be a more desirable way of working. This section of the report therefore focuses in more detail on how Citizen's Advice and the DAME Project respond to economic abuse.

Citizen's Advice

Because Citizen's Advice is made up of independent local charities (each a member of the national Citizen's Advice charity), a meeting/telephone call was sought with the lead individual in each of the tri-borough local authority areas. Unfortunately there were no responses to this request. In order to understand how Citizen's Advice responds to clients who are experiencing domestic violence and/or financial/economic abuse, research and evaluation literature produced by the charity in England and Wales was drawn on instead.

Citizen's Advice reports that giving advice about financial abuse is a relatively common occurrence for its advisors (Citizen's Advice, 2014). In 2014, nine in ten advisors within a self-selecting sample (n=627) stated that they had supported individuals who had experienced financial abuse. This ranged from a couple of cases to well over a hundred, reflecting the diverse nature of advice work. Some advisors work as generalists, others are more specialised in debt advice and some work solely on financial and money matters in cases where relationships are or have broken down, including as a consequence of domestic violence. The second most cited example of financial abuse by advisors is the perpetrator forcing the victim to take out credit.²⁶ This was reported by almost three quarters of advisors. In addition, 40 per cent of advisors reported coming across cases where the perpetrator had transferred financial liabilities into the victim's name.

This work is recognised as being linked to consumer vulnerability, with advisors supporting clients to negotiate with banks, creditors and other agencies. Reported good practice in this area includes the use of vulnerable person teams by creditors.

However, advisors more routinely report encountering a range of problems when dealing with creditors. These include:

- A lack of understanding and adjustment on the part of creditors following from the disclosure of financial abuse by their customers or advisers acting on their behalf. Examples range from banks²⁷ and debt collectors to local authorities and the Department for Work and Pensions (DWP). Specific issues include: creditors not believing abuse has occurred; creditors not taking adequate precautions to communicate safely with clients; and creditors treating clients insensitively.
- Clients being unwilling to acknowledge or act on their financial abuse for a range of reasons, including fear of repercussions.

Since 2013 Citizen's Advice has positioned itself at the interface of financial matters and abuse after launching the ASK Routine Enquiry (ASK RE) Programme. This involves training and supporting local Citizen's Advice offices to ask about gender violence and abuse (GVA) when face-to-face clients present unaccompanied with housing, family/relationship, debt or benefit enquiries. Sixty local Citizens Advice offices were using the Programme by the end of November 2016.

Although an early evaluation of the ASK RE Programme reveals that knowing about domestic abuse helps improve the advice given on debt/reducing debt (Citizen's Advice, 2016) advisors highlight a range of challenges associated with working on financial abuse cases, due to their increased complexity and challenging nature. These include:

- More time and support for the client;
- The need to consider client safety;
- The need to work with and refer to other agencies including the police, social services and specialist advice services;
- The need to establish new independent finances for clients, including for example, a new bank account; and
- The need to challenge the liability of debts where appropriate and negotiate with creditors both in the public and private sector.

Domestic Abuse Money and Education (DAME) Project

The Domestic Abuse Money Education (DAME) Project covers England and Wales and provides specialist money advice by telephone to anyone who has experienced or is experiencing domestic abuse. It was established in 2009 by Women's Aid

Federation of England (WAFE) in partnership with the Money Advice Plus (MAP) service and was funded by the Nationwide Foundation until 2012. The Project continued to be operated by MAP with funding from The Henry Smith Charity and more latterly the Garfield Weston Foundation.

It was possible to meet with the Domestic Abuse Money Education (DAME) Project on two occasions. As well as speaking to the manager and the two part-time advisors on the DAME team, an evaluation of the service and reports to funders were also examined.

The DAME Project was established precisely because many domestic abuse services lack the specialist knowledge to provide in-depth money advice and most money advice projects lack expertise in dealing with domestic abuse cases.²⁸ The money advisors recruited to work on the DAME advice line were already money specialists and were trained in domestic violence awareness by Women's Aid staff. Female members of staff were recruited to the Project in recognition that this would remove a potential barrier for women accessing the service.

Most referrals are made directly by the domestic violence service or women's organisation that is supporting the client. This means that women have already developed a trusted relationship with the referrer and are confident that they are being referred to an organisation that can help. They are aware that the DAME Project is a specialist service working on debts, benefits and domestic violence and know from the referrer what to expect from it.

Safety is integrated into the service from the start with risk level noted on the referral form and notes provided in relation to whether it is appropriate to leave a voice mail or write to an address. The Project is also given a small amount of background about the client's circumstances so that the client does not have to keep explaining what has happened and feels more comfortable. If at any stage the client raises issues that concern the advisor then they can be advised to refer back to the domestic violence service/women's organisation.

All referrals receive an appointment from DAME; nobody is triaged out of the service and it does not operate a waiting list meaning that women can access the Project when they want to. There is no time limit to the service provided. Women can be supported for a prolonged period of time and are able to dip in and out should their priorities change. They are allocated an advisor for the duration of their case so the

service provided remains consistent. Delivering casework via the telephone means that this continues to be the case even if women have to move to another part of the country, something which happens regularly.

Most of the clients contacting the service have multiple debts, which given their circumstances, they are unable to deal with. It is not uncommon, for example, for a woman to have several large credit card debts, as well as outstanding utility bills, and possibly rent arrears and a bank loan as well. Some may take out credit from doorstep lenders or 'payday' loan companies. In many cases, these debts had been built up as a direct or indirect result of the abuse they had experienced.

The specialist nature of their role means that advisors are aware of the potential of some interventions to put women at risk of further harm. For instance, requesting a credit report can lead to a woman's new address being seen by the perpetrator if some of their finances are in joint names. Similarly it is routine practice for addresses to be published in the register on the Insolvency Service Website when a Debt Relief Order is made. The advisors have extensive knowledge on how to overcome these issues and minimise risk.

DAME advisors undertake an assessment of how best to manage the situation that the client is in. Because they offer advice on both debts and benefits they are able to provide a holistic service. Again this prevents a client having to go through their circumstances multiple times and it means that advice can be given about how debts may affect their benefits or vice a versa.

Reflecting feedback from the scoping exercise in the tri-borough area, the Project's experience is that women want to achieve different outcomes through this process. Some want to end the perpetrator's continuing control over them and start afresh. If they do not plan to take out credit in the future then it may be possible to pursue a Debt Relief Order (DRO) or bankruptcy. However analysis of some of the case studies produced by the Project for funders reveals that there are some groups of women for whom a DRO or bankruptcy is the wrong course of action:

- Women with insecure immigration status as this can have a negative impact on their application for leave to remain;
- Women who want to bring a relative to live in the UK as this can have a negative impact on their application;

- Women who work in the financial services sector as they risk losing their job i.e. accountancy; and
- Women who are due a lump sum pension.

In addition there are women who do not believe that they should pursue such remedies as they will negatively impact their ability to access credit in the future. For some women there is also a sense of unfairness around negotiating affordable monthly repayments on debts which they did not accrue and from which they have not benefitted. As such, some women are supported to request the debt is waived. Yet although creditors in around half of the cases managed by the DAME Project agree to do this, not all appeals are successful.

"My advisor was very patient and understanding. At no time did I feel judged for the predicament I found myself in. I took advice from other money advice centres prior to this [DAME] but they were not trained in domestic abuse money problems so I didn't receive the right advice for my situation. This only highlights the need for more funding to be available to help a person get the right advice for their situation - helpful, non-judgmental and informed advice."

Feedback from DAME client

4. Learning for the Economic Justice Project (EJP)

This section revisits the aims of the scoping exercise which were to establish:

- The extent to which domestic violence services in the tri-borough area already engage in economic advocacy, including consumer issues;
- The factors that shape their capacity to do so;
- Existing referral pathways; and
- Where the Economic Justice Project (EJP) might sit within these.

It sets out the learning from the scoping exercise and highlights implications for the development of the project.

Economic advocacy and the capacity to respond

It is clear that organisations supporting victims of domestic violence in the tri-borough engage in economic advocacy, including consumer advocacy around debt. However, the scoping exercise revealed that support workers currently have to draw on learning gained via their own practice experience and the experience of their colleagues to undertake this work. Whilst support workers are able to deal with what one interviewee called the 'lower level' cases, their capacity to deal with more complex cases is limited. It also means that their focus is on women's immediate economic needs and not the long term 'ripple effects'. This reflects the short term nature of domestic violence services referred to by interviewees.

In addition, an understanding of economic abuse and its links with physical safety are not routinely recognised and built into the design of services. This is demonstrated through:

- Absence of training specifically on economic abuse – what it is, how it impacts women over time and practical ways to support women in dealing with its consequences;²⁹
- No proactive screening of economic abuse in all its different forms;
- No monitoring of the prevalence of economic abuse experienced by service users across different services; and
- Referring complex economic abuse cases on to money advice services (usually generic).

Particular capacity issues also arise in relation to consumer work, including:

- The complex and time consuming nature of consumer work;
- Being unaware of and unable to explain all the different remedies that women who are in debt can access; and
- Being limited in what the service can do due to professional codes related to debt advice.

From referral pathways to partnership approaches

The initial thinking behind the scoping activity was to consider where the Economic Justice Project could be located within existing referral pathways. However the learning suggests that onward referral to generic money services is not the best response. When referrals are made, the key concern for organisations supporting victims of domestic violence is that money advice services have a good understanding of domestic violence and are able to respond appropriately through:

- Integrating physical safety within their processes;
- Being able to share options that are in line with the survivors' priorities; and
- Countering any negative messages about women's ability to manage money.

Unfortunately such services are not routinely accessible. Instead, a partnership approach (such as that developed by Women's Aid and Money Advice Plus in the development of DAME) needs to be facilitated. This would ensure that economic and safety issues are 'held' simultaneously.

Implications for the development of the Economic Justice Project

▪ Linking in Citizen's Advice

Given the expertise of Citizen's Advice and the reach of the local offices, activity should be focused on laying the foundations to facilitate partnerships between offices and domestic violence services in the tri-borough. This could be achieved through renewed efforts to link in with local Citizen's Advice services to build relationships and a common perspective. For instance employees/volunteers could be invited to attend cross training sessions on economic abuse and advocacy already planned with domestic violence services and consumer lawyers. A representative from a local Citizen's Advice office could also be asked to join the advisory group overseeing the Economic Justice Project.

Learning from Scotland could also be drawn on where five Citizen Advice offices and one housing association partnered with five Women's Aid groups and a Women's Resource Centre under an initiative to develop delivery models of free debt advice to marginalised groups. Interestingly, an evaluation of the initiative found that active methods of embedding advice into services was more effective than the traditional building up of referral links (Scottish Legal Aid Board and the Money Advice Service, 2017). Echoing the experience of the DAME project, the different skills that each agency brought to the project blended together to provide clients with the range of support they needed to deal with their situation. Within the domestic abuse partnerships, debt advice workers reported having to take on a broader, more supportive role than would usually be expected of them. Many had to be able to provide advice at a time and place that suited the client. They reported that the work required greater reserves of empathy than might also be the norm and that their roles often blurred into being a 'supporter'.

- **Linking in consumer lawyers**

The scoping exercise has shown that there are a number of different mechanisms through which debt can be addressed which may suit some women better than others. For instance, initial analysis of the DAME caseload suggests that DROs and bankruptcy are not a suitable option for all women. Four groups can be identified: women with insecure immigration status; women who want to sponsor a family member into the UK; women who want to resume/pursue a career in the financial services sector; and women who intend to apply for credit in the future and want to repair their credit rating accordingly. Women need to be in contact with organisations that are survivor centred in that they can clearly set out and explore options for economic advocacy vis-à-vis women's current needs and future plans.

The Economic Justice Project will plug a gap in current efforts to undertake consumer advocacy. It will be able to pick up those cases where women want to write off debt and rebuild their credit rating, but where negotiation with creditors has been unsuccessful.³⁰ It will be necessary to work closely with the DAME Project and possibly Citizen's Advice (depending on efforts to develop relationships with local offices) to link the women they are unable to support with the consumer lawyers that SEA will recruit to the Project.

Analysis of the case studies shared by DAME suggests that there are already some women in contact with the service who could benefit from the Project. If this is the case, then it will be possible to start work with consumer lawyers at the very

beginning of the pilot, rather than waiting for cases to be identified via domestic violence services in the tri-borough area. Working with the DAME Project in this way also has the potential to widen the scope of the Project in that it will benefit women nationally and not just locally.³¹

▪ **A two-tiered approach**

It is recommended that a two tiered approach needs to be taken in the development of the Economic Justice Project:

Tier One

- Enhancing individual advocacy that addresses economic abuse through supporting domestic violence services in the tri-borough to develop and deliver training on economic abuse generally and practical responses more specifically;
- Developing and sharing resources for economic advocacy, including a screening tool with services to identify consumer cases; and
- Working with domestic violence services, money advice services and the Survivor Advisory Group to develop a comprehensive list of consumer needs, available options to address these needs and the implications of doing so.

Tier Two

- Building the community infrastructure to better respond to coerced debt and other economic needs through facilitating and supporting partnerships between domestic violence services, money advice services (such as DAME and Citizen's Advice) and consumer legal services.
- Addressing systems and policy change through institutional advocacy with banks and credit agencies.³²
- Raising awareness about economic abuse and the different forms it takes to the general public.

The two latter bullets are not funded within this project but form part of SEA's wider work. For instance, the charity is a member of a working group established by UK Finance (formerly the British Bankers' Association) supporting the development of industry guidance on how banks and building societies should respond to customers who have experienced financial abuse.

▪ Mitigating risk

Risk 1: The scoping exercise has highlighted some risks associated with the Economic Justice Project and consideration needs to be given about how these can be addressed. One risk is that the organisations involved in the scoping exercise within the tri-borough area may choose not to get involved with the Pilot and adopt a screening tool for economic abuse that identifies consumer issues. For instance, one organisation that supports victims of domestic violence is very keen to take part in the Pilot but, due to other priorities, will not be able to do so.

Mitigation: The DAME Project has identified that, in addition to the six organisations that have previously referred to it from the tri-borough area, another ten organisations in London also refer to the Project. Thus, if it does not prove possible to engage organisations in the tri-borough, the other London based projects can be approached instead.

Risk 2: The success of the Project rests on the DAME Project and Citizen's Advice wanting to take part. DAME has indicated that it would like to work with SEA; however the organisation has limited capacity with current funding due to end at the same time as the Pilot project is due to start. Relationship building with local Citizen Advice offices is proving challenging.

Mitigation: SEA could approach other money advice services, including those that sit within housing associations. SEA can also work with the DAME Project to identify continuation funding. Should efforts not prove successful then the DAME Project could consider basing the Project Coordinator who will begin work for SEA in July 2018 within the service. Whilst this would require prioritising cases referred to it from the tri-borough, it would mean direct liaison with the Pilot partners.

Risk 3: It may be that demand for the Project is greater than capacity will allow.

Mitigation: It may prove necessary to triage cases. The learning from the DAME Project will help develop criteria for this process.

▪ Monitoring and Evaluation

Another area of learning is in relation to developing a monitoring framework for the Economic Justice Project so that it can be evaluated. Measures that need to be captured include:

- Organisations supporting victim-survivors of domestic violence to identify a baseline in terms of the number of women they are aware of who have experienced economic abuse and consumer issues. This will enable comparison between pre and post screening measures.
- Pre and post outcomes for clients who have experienced economic abuse i.e. in X% of cases economic issues were resolved.
- Demographics of women screened and whether the tool is culturally as well as contextually sensitive.
- Organisations to track what they do to support women and record the reasons why they need to involve financial/legal organisations.
- DAME/Citizen's Advice/other money advice organisation/legal professionals to track what they do to support women within the pilot area.
- DAME/Citizen's Advice/other money advice service to make a record of why they have referred to the Economic Justice Project.
- Survivor participation.

Appendix one: Economic advocacy survey

1. What do you understand by the term economic abuse and what is its impact on the women your service supports?
2. Does your organisation provide training about economic abuse?
3. Does your service proactively ask about or screen for the following forms of economic abuse?
4. How often do you come across economic abuse? Does your service monitor/collect statistics on economic abuse?
5. How does your service support women who experience economic abuse? Do you get involved with consumer issues i.e. debt/unpaid utilities
6. Do you have any tools that you use when identifying and responding to economic abuse?
7. Who do you work with to address economic abuse?
8. What are the challenges you face in responding to this issue?
9. Is there anything else you would like to add?

-
- ¹ Kelly, L. (1988) *Surviving Sexual Violence*. Cambridge: Polity Press.
- ² Kelly, L. (2003) *The Wrong Debate: Reflections on Why Force is Not the Key Issue with Respect to Trafficking in Women for Sexual Exploitation* *Feminist Review*. 73, 139-144.
- ³ Dutton, M. A. & Goodman, A. G. (2005) *Coercion in Intimate Partner Violence: Toward a New Conceptualisation*, *Sex Roles* 52(11/12): 743-756
- ⁴ Adams, A. E., Sullivan, C. M., Bybee, D. and Greeson, M. R. (2008) *Development of the Scale of Economic Abuse*, *Violence Against Women* 14(5): 563-587
- ⁵ Adams, Littwin, and Javorka, under review
- ⁶ Sharp-Jeffs, N. (2015) *Money Matters. Research into the Extent and Nature of Financial Abuse Within Intimate Partner Relationships in the UK* London: Refuge and The Cooperative Bank
- ⁷ Howard, M. and Skipp, A. (2015) *Unequal, Trapped and Controlled: Women's experience of financial abuse and potential implications for Universal Credit*. London: Women's Aid and Trade Union Congress
- ⁸ Adams et al. 2008
- ⁹ Littwin, A. (2012) *Coerced Debt: The Role of Consumer Credit in Domestic Violence*. *California Law Review*: 952-1026
- ¹⁰ https://www.fordham.edu/info/23297/domestic_violence_civil_legal_advice_and_resource_office
- ¹¹ <https://csaj.org/crdvsi>
- ¹² https://www.lbhf.gov.uk/sites/default/files/section_attachments/vawg_strategy_2015-18_final.pdf
- ¹³ Shepard, M. (1999) *In Brief: Evaluating Coordinated Community Responses to Domestic Violence*. US.
- ¹⁴ Holder, R. (1999) *Pick 'n' Mix or Replication: The Politics and Process of Adaptation in Shepard, M. F. and Pence, E. L. (eds.) Coordinating Community Responses to Domestic Violence: Lessons from Duluth and Beyond*
- ¹⁵ Sharp-Jeffs, N. (2016) *Supporting Survivors of Financial Abuse: Learning for the UK*
- ¹⁶ African Women's Care specialises in female genital mutilation (FGM) and not intimate partner violence; it is therefore unlikely that this organisation comes across coerced debt through its casework.
- ¹⁷ A meeting will be taking place in early 2018
- ¹⁸ Shoener, S. K. & Sussman, E. A. (2013) *Economic Ripple Effect of IPV: Building Partnerships for Systematic Change*
- ¹⁹ Hesta (2012) reports that registration and the transfer of address details with the Job Centre is difficult – 39% of refuge claimants wait over 4 weeks to receive a first payment. 78% of women and children arrive at the refuge with no money and this delay adds unnecessary stress.
- ²⁰ Interestingly a review of domestic abuse outcome measurement frameworks by the Big Lottery Fund (2016) identified seven outcome frameworks that measure financial abuse: Empowerment Star; Insights (Safe Lives); IMPACT (Refuge); Domestic Violence Intervention Programme Evaluation Tool; Synthesis (Imkaan); On Track (Women's Aid); and European DVPP Monitoring Toolkit.
- ²¹ *From Victim to Survivor: A consultation on domestic abuse services - Hestia, 2012*
- ²² *Finding the Costs of Freedom: How women and children rebuild their lives after domestic violence – Solace Women's Aid, 2014*
- ²³ Some of the practice described by interviewees indicates that, through seeking to negotiate or ask for debts to be written off, services may be inadvertently overstepping boundaries in this area and this is something that needs to be explored further.
- ²⁴ Donovan and Hester (2014) have argued that there are similarities across gender and sexuality where abusive partners use practices of love to establish the rules of the relationship: that the relationship is for them and on their terms and that the victim/survivor is responsible for taking care of the abusive partner. They also found that gender was implicated in the kinds of abuse reported insofar as men in same-sex relationships were significantly more likely to report sexual and financial abuse.
- ²⁵ Example actions include: making a referral to Citizen's Advice; safety planning around finances; arranging an advance on welfare benefits from Job Centre Plus; recommending that an application is made to the local authority hardship fund; referrals to food banks; and whether the police can charge the perpetrator (depending on what form the economic abuse takes) i.e. criminal damage, theft, use of the coercive and controlling legislation.
- ²⁶ The first is the perpetrator refusing to contribute to household expenses
- ²⁷ Note that the British Bankers Association is currently developing an industry standard for responding to financial abuse

²⁸ Barron, J. (2013) The Domestic Abuse and Money Education Project (DAME) final report. Bristol: Women's Aid Federation of England.

²⁹ This means that support workers are unable to build their confidence in dealing with economic issues

³⁰ Both DAME and one of the domestic violence services in the tri-borough indicate that attempts to have women's debts written off are successful in only around half of cases.

³¹ The Project identified that it had received referrals from sixteen London-based organisations over a two year period with over a third of these (n=6) came from the tri-borough area.

³² SEA works with other related stakeholders such as employers through the Corporate Alliance Against Domestic Violence and the END Initiative as well as housing through the Domestic Abuse Housing Alliance (DAHA)



Department
for Culture
Media & Sport

Supported by the Department for Digital, Culture, Media and Sport