

THE FINANCIAL IMPACT OF DOMESTIC VIOLENCE

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Family Welfare Association

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About Family Welfare Association and One Parent Families|Gingerbread

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Family Welfare Association

The Family Welfare Association (FWA) was founded in 1869 to help some of England's families in greatest need. We provide home-based and centre-based support to families in a range of circumstances, many of whom have complex needs and are at risk of social exclusion. We have always sought to work holistically with families by working with all family members together and individually. We believe that all families have the strength to overcome their difficulties – no matter how complex. Combining practical, emotional and financial help, we are innovative and support each family according to their needs.

Today we help over 45,000 families every year, with over 100 services based in communities across the country. Using our experience as a frontline service provider we campaign for a society free from disadvantage and social isolation.

One parent families
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One Parent Families|Gingerbread is the leading national charity working to help the UK's 1.9 million lone parents and their children. We believe in a fairer society for all families, in which people bringing up children on their own are recognised for their positive contributions, and where they and their families can thrive and enjoy equal opportunities financially and socially.

We've been campaigning on behalf of lone parent families since 1918. This continues to be a major feature of our work and is complemented by a range of dedicated services: the Lone Parent Helpline which provides free telephone information, advice and publications; various membership schemes; resources for practitioners working with lone parent families; and employability programmes for lone parents who want to enter or return to work.

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Executive summary

The Home Office (2003) defines domestic violence as *'any violence between current and former partners in an intimate relationship, wherever and whenever the violence occurs. The violence may include physical, sexual, emotional and financial abuse.'*¹ This report describes the impact of domestic violence on women's financial situation.

The report is based on interviews with women who had experienced domestic violence, and who had accessed services provided by Family Welfare Association. Previous research, and the experience of clients of both One Parent Families|Gingerbread and Family Welfare Association, has shown that violence has short and long term effects on women's finances. This research investigated these in more detail.

Women's finances within a violent relationship

The women we interviewed had all experienced domestic violence within the context of a relationship, and all but two had been living with their partner. In some cases financial abuse had formed part of the violence experienced by these women, and this took a variety of forms, ranging from the denial of access to resources to pressure to incur debts in the abuser's name. Many women had been left with significant debts following the end of their relationship. Violence also had an impact on the women's prospects of securing their own income from employment, with many being forced to leave paid work. A lack of financial independence also meant that some women had delayed leaving a violent partner, as they could not envisage how to support themselves.

The financial impact of leaving a violent partner

While the act of leaving the relationship meant that the women were no longer experiencing the violence described above, leaving their home or expelling their partner from it, re-establishing their family situation and furnishing a new home placed substantial strain on their often limited financial resources. Many women had been forced to leave essentials behind when they had decided to leave the family home, and had been left with very little when moving into new accommodation. Whilst some had been helped to re-equip their homes by the Social Fund, experience of and access to this source of support was highly variable.

Women had also experienced difficulties dealing with financial institutions. These ranged from being unable to provide a PO Box at a refuge as an address for the purposes of opening a bank account, to unsympathetic treatment from creditors. Some difficulties had also been experienced in claiming benefits.

Two of the women we spoke to had experienced particular problems because their asylum status had depended on that of their former partner. When they left, they entered a limbo when they were not entitled to any financial support before making a claim for asylum in their own right.

Women had received support from a range of services after having left a violent partner, but seemed to have received less assistance with financial matters.

¹ Home Office (2003) *Safety and Justice: The Government's proposals on Domestic Violence* CM8547



The legacy of domestic violence on women's financial situation

We found that domestic violence was continuing to impact on women's financial situations for some time after they had ended the relationship. The most obvious way in which this happened was in the form of debts incurred as a result of financial abuse within the relationship. Domestic violence also meant that claiming child maintenance, one of the main forms of income for separated parents, was often more complicated, and few were receiving any child support payments. This left women living on extremely low incomes, and many described the negative impact of this on them and their children. Domestic violence had also severely dented the confidence of many of the women we spoke to. For some this meant real concerns about handling their finances independently. The experience of violence also meant that while most of the women expressed an aspiration to be participating in paid work this was envisaged as difficult by many of them. Women emphasised the time needed to recover and rebuild their lives.

Recommendations for policy

- Government should develop and implement an integrated violence against women strategy.
- Government needs to implement a single framework on the collection and reporting of domestic violence data, which is applied across all relevant Government agencies.
- Local authorities and central Government need to consider introducing some form of specific financial support for those who have experienced domestic violence – ideally a small grant, which would be available to those both in and outside employment – to help tide families over and assist with their resettlement.
- The Department for Work and Pensions (DWP) and Her Majesty's Revenue and Customs (HMRC) should ensure that staff administering benefits and tax credit claims are sufficiently trained to respond appropriately when dealing with women who have experienced domestic violence. The women we spoke to underlined the importance of being able to access face to face advisers when making claims for financial support.
- At local level domestic violence partnerships should include agencies, such as Jobcentre Plus, with responsibility for benefits issues.
- There should be a specific requirement for both financial service providers and Government departments and agencies to publish and make available their policies for dealing with clients who have experienced domestic violence.
- We recommend the development of economic empowerment programmes, as pioneered in the United States, for women who have experienced domestic violence.
- We support the campaign by Amnesty and Southall Black Sisters to guarantee the right of women with uncertain immigration status fleeing violence or its threat in the UK, access to crisis, temporary and permanent accommodation, specialist support services and essential financial support.
- Funders must commit to safeguarding the future of refuge providers and consider the continuation of grants programmes to the domestic violence sector.
- Government must ensure that it promotes the statutory scheme for collecting child maintenance, and does not rely solely on parents making voluntary arrangements.
- Government should introduce a full disregard of child maintenance payments within means tested benefits.

- Government needs to exempt women who have experienced domestic violence from the requirement to be available for work that will apply to lone parents from November 2008.



Acknowledgments

First and foremost we would like to like to thank the women who agreed to share their stories with such openness and honesty. Their insights were invaluable and their testimonies extremely powerful.

We are also grateful to those members of FWA's domestic abuse service development group who took part in the professionals' focus group. Particular thanks are due to FWA project staff – Samia Awad El Karim, Pamela Shepherd, Karen Stevens and Clare Walker – who helped recruit women to take part in the project.

Sarah Lewis at the National Network to End Domestic Violence (NNEDV) in the United States provided helpful insights into NNEDV's economic justice programme and we are grateful for her support.

We are also grateful to the publishing team at One Parent Families|Gingerbread, who turned around production of the report in record time.

Thanks are also due to Sarah Campbell at the Fawcett Society, Hilary Fisher at End Child Poverty, Nicola Sharp at Refuge, and Janet Veitch of the End Violence Against Women campaign for their comments on earlier drafts of the report. Needless to say, any errors or shortcomings in the report remain entirely the responsibility of the authors.

This report was written by Kate Bell, Head of Policy and Research, One Parent Families|Gingerbread and Claire Kober, Head of Policy and Campaigns, Family Welfare Association.

Glossary of terms

The report makes use of a number of shorthand terms which can be defined as follows:

Child support: Financial support paid by a parent for a child or children who do not live with them.

Domestic violence/abuse: A pattern of physical, sexual, emotional and/or financial violence to maintain power over another person.

Freedom Programme: A twelve week rolling group programme for women which explores the tactics abusers use, the beliefs held by abusers and the effects domestic violence can have on women and children.²

No recourse to public funds: women who are not eligible to make claim on the 'public purse' for welfare and other state benefits including access to public services, such as temporary accommodation. This usually, although not always, refers to women with insecure immigration status.

Perpetrator: Somebody who uses domestic violence against a current or former partner.

Survivor: Someone who has experienced physical, sexual, emotional or financial violence from their current or former partner within an intimate relationship. **Women:** Refers to women experiencing domestic violence.

² For more information see <http://www.freedomprogramme.co.uk>



About the research

The research reported here was a small scale qualitative research project, conducted between January and May 2008. The first part of the research involved a focus group with Family Welfare Association's (FWA) domestic abuse service development group. This group brings together FWA staff who provide services to those who have experienced domestic violence. Questions were asked about the financial impact of this violence on those who accessed FWA services, and the discussion recorded and transcribed.

The main part of the research comprised in-depth interviews with 18 women, all of whom had experienced domestic violence and accessed services provided by FWA. Participants were recruited by FWA workers. The report also draws on published data gathered through a literature review and analysis of FWA grants service applications and calls to the One Parent Families|Gingerbread advice line.

About the participants

Interviews were conducted in different locations around England. To protect the identities of participants it was agreed that locations would not be revealed but they included two major cities, a county town and a small, semi-rural town. All participants were female. This was not a deliberate choice but, despite working with fathers, none of the FWA services involved in the project were working with male survivors of domestic abuse. While we recognise that men may be victims of domestic violence successive research studies, in the UK and internationally, suggest the overwhelming predominance of female victims and male perpetrators.

Of the interview participants, ten were White British/White European, five were Black Caribbean/Black African/Black British and three were Asian/Asian British. All participants were receiving a service from FWA; eight were attending the Freedom Programme, a twelve week group programme to support women to understand abusive behaviours, while ten were receiving some form of family support.

The interviews were conducted between February and May 2008 and all took place in private rooms in FWA centres that participants were familiar with. The interviews were semi-structured; questions had been prepared to aid discussion but there was sufficient flexibility to explore other issues and engage in a two-way dialogue. The duration of interviews varied and was largely determined by the participants; most interviews lasted between 45 minutes and one hour.

Participants received a £20 gift voucher as a thank you for their time. They also received travel expenses and childcare costs where necessary.

All women signed a consent form agreeing that the interview would be recorded and transcribed and their contributions used in this report. It was stressed that there were no right or wrong answers and interview recordings would be destroyed once the project was complete.

Owing to the sensitive subject matter, as well as the safety issues involved, all names and identifying details have been changed.

Part 1: Introduction

The Home Office defines domestic violence as ‘any violence between current and former partners in an intimate relationship, wherever and whenever the violence occurs. The violence may include physical, sexual, emotional and financial abuse.’³ Domestic violence does not only happen to women, but the gendered nature of it is clear, with nine out of ten of those who have suffered four or more attacks being women.⁴ Many forms of domestic violence can be described in terms of power and control and, at root, the result of an imbalance of power between women and men.

Government estimates that around one in four women will be a victim of domestic violence in their lifetime,⁵ and between 6 and 10 per cent in any one year.⁶ It is clear that it has a significant impact on the experiences of the clients of both One Parent Families|Gingerbread and FWA.

The British Crime Survey found that lone mothers are over three times more likely to have experienced domestic violence than women in other types of household – with 14.9 per cent of lone mothers having experienced violence by a former partner.⁷ Between 4 and 5 per cent of callers to One Parent Families|Gingerbread’s advice line each month specifically mention domestic violence – this is likely to be a significant underestimate as many women are reluctant to disclose domestic violence and callers tend not to mention it if this is not the main subject of the call.

FWA’s grants service, which provides small grants to individuals and families in need, estimates that domestic violence is a contributory factor in approximately 35 per cent of all applications.⁸

The experience of both organisations suggested that domestic violence could have a significant impact on families’ financial situations. This research set out to examine these links in more detail. Central to the report is the recognition that women who have experienced domestic violence have an important contribution to make to public policy debates.

What do we already know about the financial impact of domestic violence?

Domestic violence is likely to have negative effects on the physical, mental and financial health of those who experience it.⁹ Sylvia Walby’s influential 2004 report on the costs of domestic violence concluded that the annual cost was around £3.1 billion to the state, around £1.3 billion to employers, and that the cost of human and emotional suffering could be quantified at around £17 billion.¹⁰ Research has also shown that women who say they would find it impossible to find £100 at short notice are three and a half times more likely to be subject to domestic violence than if this was no problem.¹¹

The impact of financial abuse

The Home Office includes financial abuse within its definition of domestic violence. But in a recent report on women’s debts and financial assets, the Fawcett Society highlighted the lack of research into this aspect of domestic violence. They cite research, conducted by the national domestic violence charity Refuge, amongst women within their network of refuges about strategies of financial abuse, which included:

- stopping a woman working so that she is completely dependent on the perpetrator

3 Home Office (2003) *Safety and Justice: The Government’s proposals on Domestic Violence* CM8547

4 *Tackling Violence Against Women: A Cross Government Narrative* April 2008

5 *Tackling Violence Against Women: A Cross Government Narrative* April 2008

6 Lewis, Gwyneth, Drife, James et al. (2005) *Why mothers die: Report from the confidential enquiries into maternal deaths in the UK 2000-2002* (CEMACH)

7 Walby S and Allen J (2004) *Domestic violence, assault and stalking: findings from the British Crime Survey*, Home Office Research Study no. 276

8 *Family Welfare Association Grants Annual Review 2007-08* May 2008

9 Jarvinen J, Kail A and Miller I (2008) *Hard knock life: Violence against women, a guide for donors and funders* New Philanthropy Capital

10 Walby S (2004) *The cost of domestic violence* Women and Equality Unit.

11 *Home Office Research Study 276: Domestic violence, sexual assault and stalking: Findings from the British Crime Survey, 2004*, Sylvia Walby and Jonathan Allen, <http://www.homeoffice.gov.uk/rds/pdfs04/hors276.pdf>



- accompanying the woman when she is collecting benefits or when shopping to ensure that the money is used for a purpose decided by the perpetrator
- forcing women to put Child Benefit in their partner's name
- forcing women to hand over their wages
- using a woman's bank card to withdraw money from her account against her will
- putting all household liabilities in her name, therefore passing all responsibility for debts on to her
- taking out loans in the woman's name through coercion or without her knowledge.¹²

The quantitative research undertaken by the Fawcett Society was unable to pick up the impact of financial abuse within a domestic violence situation on women's debts, but they reported that women with whom they came into contact during the study had often been left with significant debt levels after leaving a violent partner.

Homelessness

Financial abuse can therefore have a direct impact on women's financial situation in the immediate aftermath of leaving a violent partner, but evidence suggests other ways in which domestic violence can lead to financial difficulties. Perhaps the best known of these is the impact on housing. Walby's report suggested that domestic violence might be a factor in 10 per cent of households undergoing re-possession and also cites the costs of setting up a new home as a significant burden.¹³ Research for the Department for Communities and Local Government found that 41 per cent of adults applying as homeless had experienced violence, and that 13 per cent said that domestic violence was the direct reason for their application.¹⁴ Despite the scale of the problem, evidence suggests that there is a lack of appropriate housing provision, particularly for older women and those who do not have children.¹⁵

Impact on employment

Walby's research also highlighted the impact of domestic violence on survivors' ability to participate in paid work:

Domestic violence reduces a person's capacities and capabilities in many ways, one of which is the ability to work. This may include: lost days of employment as a result of injuries, fear and anxiety, time spent seeking help and seeing doctors and lawyers, lost productivity and promotion as a result of working beneath potential as a result of injuries fear and anxiety, lost jobs as a result of poor work performance and of the need to move locality in order to escape a violent partner or former partner.¹⁶

Refuge also highlighted the negative impact of violence on participation in paid work in their response to the Government's Green Paper on welfare reform, and highlighted the fact that, whilst living in refuges, women are discouraged from employment for their own safety as well as that of other residents.¹⁷

Evidence from the US

Evidence on the financial impact of domestic violence in the UK seems relatively sparse. In the United States, however, this issue has gained much greater attention. A coalition developed in Iowa known as Building Comprehensive Solutions to Domestic Violence set out to make these links explicit, stating in a 'policy blueprint' that:

Domestic violence and poverty are interwoven. Significant numbers of low-income

¹² Westaway J and McKay S (2007) *Women's financial assets and debts* Fawcett Society

¹³ Walby S (2004) *The cost of domestic violence* Women and Equality Unit

¹⁴ Pleace et al (2008) *Statutory homelessness in England: The experience of families and 16-17 year olds* Department for Communities and Local Government

¹⁵ Eden I and Vacciana H (2005) *A woman's place: women and hostel provision in London* The Lilith Project, Eaves Housing for Women

¹⁶ Walby S (2004) *The cost of domestic violence* Women and Equality Unit

¹⁷ Refuge (2007) *Refuge's Response to 'In Work, Better off: Next Steps to Full Employment'*; see <http://www.refuge.org.uk/>

women are battered, and the violence they experience can make the climb out of poverty impossible.¹⁸

Poverty, in turn, makes it more difficult to end domestic violence and heal from its effects. For too long, some efforts to assist battered women and their children escape from violence have overlooked their basic human needs. ... Reducing the risk of physical violence will not make battered women and their children 'safe' without also providing opportunity for long-term financial stability.

Similarly, anti-poverty efforts have often focused on increasing economic resources and access to programs without addressing the impact of violence on a family's financial stability.¹⁹

The paper states a number of ways in which violence can impact on a woman's economic resources including the impact of physical health problems on employment, training, or complying with government benefit requirements; direct action by domestic violence perpetrators to prevent women from participating in these activities; the impact of leaving a relationship on a woman's housing, childcare and employment situation; and the possible legal costs of taking action against a violent partner.

The research undertaken here attempted to examine these issues in more depth in England.

¹⁸ This is not to imply that women on lower incomes are at a greater risk of domestic violence than other women [note in original]

¹⁹ Davies J (no date) *Policy blueprint on domestic violence and poverty*; see http://new.vawnet.org/Assoc_Files_VAWnet/BCS15_BP.pdf



Part 2: Women's finances within a violent relationship

The women we interviewed had all experienced domestic violence within the context of a relationship, and all but two had been living with their partner. In some cases the violence included financial abuse, which took a variety of forms, ranging from the denial of access to resources to pressure to incur debts in the abuser's name. Violence also had an impact on the women's prospects of securing their own income from employment. Finally, their financial situation in some cases formed a barrier to leaving the relationship itself.

Financial abuse within a relationship

Some women had integrated their finances completely with those of their partner. This often involved him exercising a tight control on her access to these resources:

... not enough money, he just give me money for food, and money for buy Pampers, food for the baby. I can't save nothing here, I don't have even nothing in my bank account ... really I don't have nothing from him, nothing. (Indira)

We'd have to go to my mum for the gas and electric because he wouldn't give me the money – even though he was there he wouldn't give me the money for gas and electric or food for the children – so I lived off credit cards. (Rachel)

For some women whose finances were integrated, they were also made jointly liable for debts incurred by their partner:

... we were seriously in debt because ... what he kept doing, well three times in the last ten years, he'd run up all his credit cards and then he'd get a loan to pay the whole lot off and then his credit cards were empty again ... (Pat)

I sort of finished that relationship because of debt, because I had no control over my finances. My ex was a professional and I'm obviously uneducated, have never been in control of any of my finances, ever. The consequences of that though was, he was addicted to gambling, so all of our finances were wrapped up in his, so I lost the house that I bought, and just struggled constantly, to provide nappies, just the essentials. (Gail)

Even those whose finances were not formally integrated in the form of a joint bank account could often end up effectively with their finances under the control of their partner. As Nadia put it:

[Interviewer] *And did you have a joint bank account at all?*

No, we didn't have joint, as in Mr and Mrs, but where they abuse and they manipulate you they have joint, does that make sense? ... Because they can pick up your bank card, and what are you going to say? That's my bank card? What are you going to get, black eye, broken leg, trip down the stairs? So, really and truly you are joint, but you're not.

She found that her wages were also effectively at the disposal of her partner:

I'd get paid on a Wednesday, and then we'd have to do something, you know he'd make something up where we have to go and get shopping, even though we didn't but we did, don't know why, we've got food, got the gas and electric, but we had to do more shopping. All my money went, and this went on for months ... Once I got paid

that's it, bang, all my money gone, and then he kept his own money, it come to the point where I needed something, like women's personal pieces, where I'd have to go and ask him.

Beth was in a similar situation:

What happened, when I used to live with him . . . I used to leave my credit card and then the pin number, and then and he used to withdraw whatever money he wanted to . . . I remember once, I wanted to do some shopping and I went to pay with my card and there was no money in my account, and I was surprised, and when I go home and explain he said yes I took the money and then he don't have to explain me, and the reason he don't have to explain me is I just, I don't want him to be violent to me.

Many of the women who had maintained a formal separation in their financial affairs were still taking on additional debts on their partner's behalf or to support the family:

Loans yeah, any loans that were ever taken out were always taken out in my name.
(Claire)

. . . then, when I moved into my house, what's it called? Is it Provident or something?... You know, them kind of people came to the house so I had to, under my name, I think it was £500 – I'd done it for him. He'd said, 'If you love me you'd do it for me . . .' So I took this loan out for him, we split up . . . oh, and I'd also done a washing machine for him; I'd bought him a washing machine under my name and then, when I pressed charges, he stopped paying everything. So, from the money I was getting, I couldn't afford to pay back anything. (Fatima)

. . . he wanted all the latest Reebok trainers, iPods, computers, crap things like that. There I was on my catalogue, because he made sure it was all in my name, we was doing it. He says to me I'll give you the money, I'll give you the money. I went why can't we put it in your name as well. He went well I can't at the moment, but I'm not going to do a runner. I went ok, cause you love em, you're blinded again, and I done it all, done the lot, I got loans out, credit cards out, catalogues out . . . Everything was all in my name . . . (Nadia)

The impact of violence on employment

Domestic violence had had a substantial impact on the employment prospects of the women we spoke to. Previous research has stated that preventing a woman from working can be a form of control exercised as part of a pattern of domestic violence,²⁰ and several of the women we spoke to said that their partner had not wanted them to work:

I finished work because I'd got the kids: he didn't want me to work because I'd got the kids. I had a well paid job . . . and I couldn't go any higher than I was and I think that was to all to do with it as well. (Ella)

I was working when I met him, and then in a period of 7 months, it snowballed fast . . . I lost my job, they do make sure that you don't work, they make you late for work, they say to you 'I'll have your child today, I'll have your daughter today while you go out to work . . .' and then not show up, and then you'd be pulled out of work, and then work says if your personal life if not up to standard, we have to let you go. (Nadia)

No he didn't really like me working because when we first met I was actually working in [place] and I used to travel from here up to there three days a week. Then he told me that the children needed me and I had to give it up. So I left there and went to work in [place] – and he wasn't happy with that because he said I was away every morning . . . (Rachel)

[Interviewer] *So when you were with your husband, were you working or not?*

²⁰ Davies J (no date) *Policy blueprint on domestic violence and poverty*; see http://new.vawnet.org/Assoc_Files_VAWnet/BCS15_BP.pdf



I am not working, I just sit in the house take care of the kids, finish, its only that I do. He don't want to go with me out anywhere, sit in the house, take care of the kids, cook the food, it's only that . . . (Indira)

For other women, there was a more direct link between the violence itself and having to give up a job:

So I lost my job just because I was in a situation where I don't know exactly how I was . . . so the next minute I'm fine, the next minute I'm crying, so the next minute I'm having all kinds of emotion one day, and I wasn't committed at all. (Beth)

I gave up my work because of embarrassment, and at the time because of what I was going through. I wasn't giving the workplace as much as I should have, you know, I was coming in late, and I was sort of milking it a bit because of what I was going through you know, and basically they would have in the end had to have sacked me because I'd had like verbal warnings, written, so it was on that road and I thought well the best thing is just to go. (Olivia)

Two of the women we spoke to had continued in employment throughout the period that they were experiencing domestic violence, and we were interested in whether they had received any support from their employer. One woman had not wanted to talk about what was happening at the time:

I'm a lot better now but in the beginning you'd be having lots of calls and there would be slamming the phone down. It moved on from that but, like last year, there was an incident where he was pinning me down to the ground and I did go to work a couple of days afterwards a bit shaken up but I got over it. . . . you know, you do withdraw into yourself.

[Interviewer] *Did you tell anyone at work about what was happening?*

I didn't . . . I mean I spoke to one person, a lady who'd gone through a similar thing, afterwards but I didn't go into any details with . . . You don't say it to anybody unless there's somebody you feel close to and if they say they've been through a similar thing . . . You don't know how it will be perceived. (Debbie)

The other woman who had continued to work was employed by a Government department. She had explained her situation to her employer, but had received an unsympathetic reaction, and was, in her view, also subject to harassment within her employment. She was clear that the policies in place to deal with domestic violence were not implemented in her case:

They've got like – [Department] got all these policies about domestic violence, that it shouldn't happen. You know, all these stupid policies but when you ask for help . . . it's like I was at Women's Aid at that point and I said to my team leader, who was bullying me, harassing me, I had to confide in her. I had to tell her that my ex was beating me up etcetera and, with Women's Aid, may I take two hours out on a Wednesday morning to go to a women's support meeting, which I then had to make my time up for, which – technically – I should have been given special leave . . . So they're all up for this domestic violence stuff but they don't follow their procedures . . . (Fatima)

Finance as a barrier to leaving the relationship

For some women we spoke to, their financial situation itself had prevented them from being able to leave a violent partner.

Kate had experienced extreme physical violence from her former partner throughout their eleven year relationship. After years of failed attempts, she had finally managed to leave her partner eight weeks before taking part in the research. In the end a relatively small

amount of money had prevented her from leaving sooner:

My gas and electric had been cut off because my daughter had taken the provider with her when she moved out, so they came out and cut my gas and electric off, which meant a reconnection fee. It was £115 and there was no way I was going to get the money for that, and apart from that I had no furniture so I just kept going back into the relationship. (Kate)

Unable to access the money she required, Kate found herself trapped in an impossible situation:

It was either an empty house with no gas and electric or a hostel, and I really didn't want a hostel. They told me that I could have been in the hostel for anything up to three years. I was very, very depressed and I just couldn't see how to function. It was a vicious circle; the longer I was staying there the more of a failure I felt. It was just a nightmare really.

Other women found that their insecure financial situation was compounded by the fact that their former partner had isolated them from their friends and family, leaving them without support networks.

When I came to this country I did save money in case something happened to me, but . . . he knew I had money somewhere, and then he took it. At the end of the day I ended with nothing, with zero . . . I didn't want him to be violent to me, because if I ask him about the money, then he might start to be violent to me, so I just leave it, that's it. (Beth)

They work it so you're isolated anyway, so you're pretty much on your own, where they isolate you over a period of time you ain't got no-one to fall back on anyway. By the time that you go to look around . . . there's no-one . . . they work it in such a way that you don't even know it's happening. (Nadia)

The next section examines what happens when women were able to leave.



Part 3: The financial impact of leaving a violent partner

For many of the women we spoke to, leaving a violent partner was a process, not an isolated act. Many of those interviewed had left and returned several times before they managed to permanently leave the relationship. Successive research studies have found that the point at which a woman leaves an abusive partner is one of the most dangerous.²¹ The pressure to return home, often exacerbated by 'well meaning' friends or family members who are unaware that violence is taking place, left some participants in a vicious cycle of manipulation, abuse and financial hardship.

Three years ago we split up and I hadn't seen him for a while and then he told me he had cancer – he told my mum that he had cancer – and so I thought he needed to be looked after and things. I moved all my furniture back up to his but then it worked out that he'd never had cancer, but I just couldn't get myself back into my house then. (Kate)

While the act of leaving the relationship meant that the women were no longer experiencing the financial abuse and violence described in Part 1, leaving their home or expelling their partner from it, re-establishing their family situation and furnishing a new home placed substantial strain on their often limited financial resources. Women had received support from a range of services after having ended a violent relationship, but seemed to have received less assistance with financial matters.

Accommodation and essentials

Not all of the women we spoke to had ended their relationship by leaving the family home, but for those who had done so, this had had a significant impact on their financial situation. The speed with which many women had to leave meant that they had little choice but to leave behind essential items, as well as valued possessions:

I was seven months pregnant so all I took with me was a suitcase on wheels... And they were great on the phone [the refuge], because I'd gone, and they knew I kept going and coming, so they were just like, get out. . . . I left everything for him, because I'd been given £500 you can get before they're born,²² so I left everything, cot . . . and when I went to the refuge they were great, they got me everything, cot, car seat . . . and the thing is, I left gold, I left books, really important things that I just left, all this baby stuff . . . (Olivia)

I didn't have a lot of time to get things, I just needed to go. I got my son's school uniform and that was it really – a couple of tops of my own, a carrier bag of stuff – but that was it. (Kate)

I literally had nothing when the police brought me down. (Nadia)

I left everything . . . all I could bring was a suitcase. (Hannah)

One participant, whose partner subsequently took their children and left the country, told us:

The day I move from the house I cannot take those things . . . I leave there all the pictures of my babies, I don't have any pictures of them. . . . Everything I leave there, my documents . . . my clothes . . . marriage certificate . . . my birth certificate, my two babies' British birth certificate and my driving licence. (Indira)

21 Lees S. (2000). Marital rape and marital murder, in Hanmer J and Itzin N (eds). *Home Truths about Domestic Violence: Feminist Influences on Policy and Practice: A Reader* Routledge: London

22 This refers to the Sure Start Maternity Grant available to pregnant women on low incomes

The need to leave things behind meant that many participants, in the short term at least, were without basic essentials that they and their children required. This was often compounded by the fact that they had little cash at their disposal and risked alerting their former partner of their whereabouts should they try to access a joint bank account.

One participant highlighted the support she had received from the police, who had escorted her back home to collect belongings which had been left behind:

I must say that the police were absolutely fantastic . . . to be honest they were absolutely excellent and I would never ever be scared to go to the police, personally, they couldn't have done more for me. . . . On the Monday I asked for an escort. . . . And he [police officer] stood with his arm over my shoulder and he was so positive, he was absolutely fantastic. Brilliant, all of them. (Rachel)

Despite having the support to return to the home, there was little to be retrieved as her partner had destroyed the family's possessions:

He'd ripped up all their [the children's] bedding, they hardly had any clothes left. He'd driven over the four year old's toys. Half my clothes were destroyed . . . and I didn't actually get my telly out either. I got the children's, I got their tellies out of their rooms, the two older ones, and [child's name], my middle one's DVD player but not the Playstation or all that. That was all I got out, salvaged. It was very hard, very hard. (Rachel)

Accommodation after leaving the family home

Almost half of the women interviewed had been housed in a refuge after leaving the relationship. For some this was very much a brief transitional period while others stayed for almost a year. A small number of participants moved in with family members in the immediate aftermath of leaving the relationship. This frequently meant living in overcrowded conditions. Rachel told us:

I moved in with my mum. . . . me, the kids and the dogs, so it was a bit hectic. There was like 10 of us because she lives with my sister, because my dad's got MS, so they live with their family so we all had to squeeze in as much as we could really. (Rachel)

Those women who lived in cities, where there was a greater demand on social housing, were more likely to have spent longer periods of time in temporary accommodation. This had a negative impact on both themselves and their children:

I ended up having to spend 18 months in homeless families, it was a nightmare. It was hostel accommodation and it was just horrendous there, for the children particularly, it was just really really tough. (Gail)

Another participant explained that, while she had been allocated a permanent home, it was unsuitable and overcrowded:

Housing is a big issue. I live in a one bedroom flat where I have to share with my mum and my daughter and then finding my own space is difficult. (Beth)

Once they had secured a new home, many women found the challenge of furnishing and equipping it a considerable challenge:

I moved into my house with black bags basically, and a bed. . . . I was living there with no cooker, no fridge. . . . The lady [from the refuge], her husband had a table and chairs so they gave me that, and they sort of asked around their family members if they've got any pots and pans. (Olivia)

It was unfurnished. The [housing association] paid for the paint and my mum and dad



put down carpets for us and I just literally lent stuff off people really, just to get us through. Like I got given a fridge and freezer and it's got a massive rust hole in it but it works so we just have to live with it. (Rachel)

The housing people they gave me £250 in vouchers and £150 cash but the cash had to go in your rent account and you had to claim it back in six weeks. . . . For me, getting rent arrears meant I lost it. (Ella)

The house is OK it's just that there's nothing in the house but FWA helped me a lot, they helped get me a bed, a cooker. (Leila)

Staying in the family home

Some participants, particularly those whose former partner was imprisoned as a result of the violence, remained in their home. The biggest challenge for this group was keeping on top of their mortgage repayments, as well as other financial commitments, having lost their partner's income.

Pat and Rachel described losing their homes through being unable to meet their mortgage repayments:

I've kept up with the bills it's just the mortgage but [building society] have been really good, they've let me have over a year with not paying any mortgage. . . . I'm having to sell the house now and I've been accepted to get a two bedroom house. (Pat)

The mortgage company, they didn't care, they were like, 'You know we need our mortgage paid,' but when you're a single mum and he's done £80,000 worth of damage in the house, and he hadn't paid the mortgage for two months previous to that, so before I started it was three months in arrears. . . . I couldn't do anything . . . and so I lost everything because there was no help.' (Rachel)

Fatima described how she was only managing to cope financially because of support from her family. She estimated that she owed several thousand pounds to one of her sisters and felt this compromised her relationship with family members:

I had to beg my family for money . . . they never asked for it back but I feel like I have to keep going, I have to keep doing things for them. (Fatima)

Establishing financial independence

Women who had separated from a violent partner needed to establish their independent status with financial institutions, and often to make new claims to Government agencies for financial support. For those who had had to leave essential documents behind, this could be particularly difficult.

Opening a bank account

A bank account acts as the gateway to other financial services and products. However, women who have escaped a violent partner are advised against using joint current bank accounts for fear of being traced through bank statements. Many participants were aware of this danger but encountered significant difficulties trying to open a new account owing to insufficient proof of their identity or address.

A particular difficulty was faced by those women living in refuges who found that some financial service providers, as well as other creditors, were reluctant to accept the P.O. Box address of the refuge as a legitimate billing address. This is despite the fact that revealing the address compromises the security of both the women and the workers at the refuge.

I had to open a new one up, and there was trouble there because of the P.O. Box. I think the refuge in the end, I think they had to give the address. (Olivia)

They accepted [the P.O. Box] . . . my bills didn't but my bank did. None of my bills would accept that P.O. Box because it's not a fixed address is it really. It's not a permanent address for them to latch on to. (Nadia)

It took me two years to get a bank account because I'd got no ID – I had to get a new birth certificate. (Ella)

The bank was asking me for a gas, electric or something [bill] but I didn't have one, and I couldn't use the one in my husband's name . . . they say no, it should be in my name . . . and I have no documents. (Indira)

Similar difficulties were encountered by those women who wanted to close a joint bank account which they felt unable to use owing to safety concerns. Many were understandably reticent to explain the circumstances surrounding their desire to close the account:

I went into [bank] and in the end I had to explain the circumstances and they said they could freeze it but couldn't close it, not without both our signatures. (Rachel)

Making a claim for benefits

Similar issues were experienced by some women when they tried to make a claim for financial support via either social security benefits from the jobcentre or tax credits and some experienced difficulties or delays at what was already an extremely stressful time:

I remember I was in a refuge in [town] and I had [child] and he was newborn, you know, and I had to be there the whole day because you've got to wait there, and because I had no money I had to wait and have a ticket issue, like to get Income Support for that day. Yeah, it was horrible, and plus I was breastfeeding. . . . At the time you just think, 'I've got to get this sorted out, I've got to get the money'. I wanted one of the [refuge] workers to come with me but they can't, they've got to give you the leads. (Olivia)

For others it was only after they left the relationship that they became aware that their partner was receiving benefits or tax credits without their knowledge.

He was getting the tax credits before, I didn't even know he was getting them. It was only when I went to the council and the lady said, 'you should be getting tax credits' that I found out. (Pat)

Those who had to claim Housing Benefit to enable them to move to new accommodation had similarly mixed experiences. Benefit regulations enable local authorities to pay Housing Benefit on two homes for a maximum of 52 weeks if an individual's absence from home is through fear of violence and they intend to return to that home. Participants like Nadia stressed the value of this:

[LA] pay the rent on my flat, plus [LA] council can pay the rent on my refuge, so they come together, and that runs for a period of weeks, and then they redo your circumstances and see if you're eligible for it again . . . thank god they did it because otherwise I'd have lost everything. (Nadia)

Some women recounted positive experiences in getting their housing benefit claim processed:

It was very good claiming housing benefit, they were very good. (Rachel)

But for others the process was not so smooth:



At first it's always stressful because it takes weeks and months so you're in arrears before it gets paid off, so that was worrying. (Olivia)

In addition to income related support via benefits and tax credits, all participants were asked whether they had applied to the Social Fund, either for a Crisis Loan or a Community Care Grant. Many women expressed their reluctance to borrow money, either from the Social Fund or another source, because they were unsure of how difficult their financial situation would be in the wake of leaving their partner.

Given that many participants were setting up home again, had spent time in a refuge, and were receiving Income Support, a number had applied for Community Care Grants. Speaking to participants it became apparent, as numerous research studies have suggested,²³ that grant awards were not made on a consistent basis, and while some women received significant sums, others were met with refusal.

Brilliant, I got it . . . I think I actually got about £900, I'm sure I got about £900. (Olivia)

While Leila's experience was far less positive:

The house is OK, it's just there's nothing in the house, but [FWA support worker] helped me a lot. She helped me get a bed, a cooker and small things. I applied for a grant but those people refused it so [support worker] got me things and we supposed to go to court, I think we go tomorrow, to appeal.

[Interviewer] *Was the grant with the Jobcentre?*

'The Community Care Grant, yeah.'

FWA's grants service is often approached by agencies working with domestic violence survivors to step in where the Social Fund has failed by providing a small emergency grant to tide them over the crisis period. Last year the service provided grants to many hundreds of families escaping domestic violence. Most grants support families to purchase basic household items such as beds, cookers and fridges as well as to replace items, such as children's school uniforms, which have been left behind. The range and depth of need is ever greater and the service is seeing a year on year increase in applications resulting from domestic violence.

Kate was turned down for a Community Care Grant and subsequently applied for a £300 Budgeting Loan. She told us:

I asked for £300 to see if I could get a cooker but because of the money I already owe, they offered me £109.20. They said I could get a cooker with that, when I phoned them up. (Kate)

Despite being in need of essential items, and eligible to make a Community Care Grant or Budgeting Loan application, some participants felt unable to go through the application process on top of the stress of leaving their partner. Hannah explained:

I was told about it but I haven't actually gone ahead with it because I just don't have the energy to start again with more forms...I'm pushing myself even to get up in the morning. . . . When I saw what I had to fill in, you know, I just felt nauseous. (Hannah)

The small number of participants who had remained in paid employment throughout, who were not in receipt of Income Support or Jobseeker's Allowance, were particularly disadvantaged, as those who are not claiming means tested benefits are not eligible to apply for either a Community Care Grant or Budgeting Loan from the Social Fund. Many of the women in this group were earning very modest salaries but had little option but to struggle on financially without support.

23 Legge K et al (2006) *The Social Fund; Current role and future direction* Joseph Rowntree Foundation; see <http://www.jrf.org.uk/knowledge/findings/socialpolicy/0316.asp>

Issues for those with uncertain asylum status

Two of the women we spoke to had experienced particular problems because their asylum status had depended on that of their former partner. This left them in a limbo where they were not entitled to any financial support, including Housing Benefit. Women who are unable to claim Housing Benefit often have difficulty being accepted by refuges who require payments to cover their costs and, as a consequence, those in this situation risk destitution should they leave the family home. The translator explained how this had happened to Jane:

When we took her and we decided to apply for something. . . . We found out that her husband didn't apply to renew her visa, because his mother didn't want him to. . . . So, she came to this country in 1999 with two years visa, and after that he should apply for indefinite stay for her, he didn't do so he left it till maybe 2004, and then he applied to the Home Office, and the Home Office refused the visa. So she said she face a lot of problems, she didn't have any money she didn't have money to pay the rent, and she didn't have any money for her children. . . . When we call the social services for her, they said that they are not responsible for her, they are going to accommodate [only] the children. And at last her husband decide to give her £50 a week, so all that time she was living on only £50 a week, with three children, and couldn't pay the rent. (Jane)

Jane had been assisted by FWA to make a claim for asylum, and was then eligible to receive support from the National Asylum Support Service (NASS). When we spoke to her she had received indefinite leave to remain, but had not yet been able to receive any benefits because her passport appeared to have been lost by her former partner.

Leila had also experienced problems with her asylum status after her husband was imprisoned following his abuse of her:

He went to court, to trial, and he was found guilty and sentenced to prison. I'm a student dependent – I had to live with him – and so now, my visa, I have no right to remain in this country. [The project worker], [another project], the Haven project, the school of my daughter, they all called a meeting with the police to see how best they could help me. They said that the only thing I could do was go to the Home Office and seek asylum because I can't go back now. So, they accepted my asylum, they granted me to stay. (Leila).

This had taken a year, during which time she had been surviving on NASS payments of less than £50 a week – significantly below what she would have been entitled to had she been able to access benefits and tax credits.

Support with financial matters after leaving a relationship

We were interested in what support women had received when they left a violent partner. All of the women we spoke to were accessing the services provided by FWA, and eight were taking part in the Freedom Programme. Women had found out about FWA services from a range of sources including a school, a doctor's surgery, a health visitor, a social worker and the mosque.

The women we spoke to had also accessed support from a range of other services including refuges, Women's Aid, the Samaritans, Relate, a rape crisis centre, Victim Support and the police. Experiences of the police were mixed, with women in one area reporting very positively on the support and help they had received. However one woman felt that the police had taken the side of her former partner and ignored her situation, and a complaint she had made had not been followed up. Another woman reported receiving letters she perceived as threatening from the police and social services about the implications of her



situation for her children.²⁴

We were particularly interested in the support that women had received with financial matters. Those women who had stayed in a refuge generally reported that they had received support with claiming benefits and re-establishing their financial situation.²⁵

You're offered the lot at the refuge, whatever your circumstances was like they'd offer it, whether you'd been working in the relationship and you'd had to come out and had to claim sickness benefits for a period of time when you had to be sick. . . . The keyworker would say you go and get this form, and see this doctor. . . . You know they advise you of everything ... (Nadia)

[in the refuge]... they had the office where you could go there and she could, she basically had an overlook of it all to see what forms you could be using, you know, where to go . . . (Olivia)

However, the women we spoke to were aware that there was pressure on refuge workers' time which meant that occasionally they did not receive as much support as they perhaps would have liked:²⁶

Yeah, someone actually came out to one of the refuges from benefits . . . someone did come out and take details, but I still then had to go up and, you know, to have someone there, but the workers can't can they? Because they're busy and you're up there for hours, for someone actually to come and do it, that would have been a great help yeah, because it is scary and stressful. (Olivia)

. . . at the refuge, they are very busy, and each of the residents have their problem like you, so you have to be a little bit, you have to understand also you're not the only person who has problems. So if you like I had a question where I don't know nothing about it, I would go to them, but, um, some kind of question where I have to learn it by myself, you see, like what I'm going to put in my flat. They might have said to me, ok, you can find something in secondhand shop, give me some address about it and then find out, I think its my own decision, and then again to know how I'm going to spend the money. (Beth)

Beth (quoted above), had however received help for a month after she had left the refuge from a resettlement worker who had helped her with her child's school and finding services such as the public library. However she again felt that she would have benefited from further assistance, particularly as she had to deal with many Government agencies by telephone:

Let's just say I'm on a level of I don't know nothing, so I have to rely on agencies like FWA or go back to Women's Aid, or if they're available, to tell me exactly, or even if I go to the library, ok, I'm going to ask someone in the library, and they maybe say, ok you can get that leaflet and just call them, and they will give you the right information, well, it's a nightmare. (Beth)

Few of the women who hadn't accessed a refuge mentioned having received advice about their financial situation. One woman was receiving debt advice from Citizens Advice, and another had received advice from Women's Aid about problems she was experiencing with her claim for Housing and Council Tax Benefit. The exception to this was in one area where many of the women we spoke to had problems with their immigration status due to this having been linked to that of their former partner. In these cases the FWA worker had supported them extensively with not only clarifying their immigration situation, but also dealing with the National Asylum Support Service, and subsequently making claims for benefits and tax credits.

24 Responses to a Home Affairs Committee e-consultation suggest this is a fairly common occurrence; see <http://forums.parliament.uk/dvec/>

25 Refuges receive their funding from the Supporting People Regime. As such they have to address five outcomes, one of which is economic well-being. Every refuge (unless privately funded) therefore must address financial issues, e.g. maximising benefits as part of their casework.

26 Refuge report that they are now producing a financial guide for those who have experienced domestic violence to help assist with this issue

Part 4: The legacy of domestic violence on women's financial situation

We found that domestic violence was continuing to impact on women's financial situations for some time after they had ended the relationship. The most obvious way in which this happened was in the form of debts incurred as a result of financial abuse within the relationship. Domestic violence also meant that claiming child maintenance, one of the main forms of income for separated parents, was often more complicated. This left women living on extremely low incomes, and women described the negative impact of this on them and their children. Domestic violence had also severely dented the confidence of many of the women we spoke to and in turn affected their ability to both handle a new financial situation and to participate in paid employment.

The long term impacts of financial abuse

Part 2 of this report described how financial abuse could lead to significant levels of debt being taken on either jointly or in the woman's own name. Both women who had incurred debts in their own name and those whose partners had incurred them were left with significant liabilities after the relationship ended, and were struggling to deal with these, or in one instance had gone bankrupt. In one case the debts included a debt to the tax credit office, which the woman was being asked to pay back, in line with legislation which states that all tax credit claims made as a couple have joint liability for any overpayments.

Yeah, because it was all in my name, I had to take control of that, because otherwise I'd end up with bailiffs at my door, and they could have even got the police and broke into my flat and retrieved everything from my flat so I had to take care of that. . . . Today, I'm still trying to grab hold of it all, today, for example I've made a payment scheme with one credit card which is four and a half grand, so that gives you an idea of the amount. . . . And I've got a Littlewoods catalogue with three thousand on it.(Nadia)

Some creditors had been relatively understanding when the situation was explained to them:

I've kept up with the bills, it's just the mortgage but Nationwide have been really really good, they've let me have over a year with not paying any mortgage. (Pat)

[Interviewer] *And what happened with the catalogues – could you cut him out of buying anything on catalogues at all?*

Yeah yeah, obviously you have to explain your circumstances in detail to them. . . . All my bills have been really good. because he was joint with one of the credit cards, and they took him off which was good.

[Interviewer] *But you're the person who has to pay the debt?*

Yeah yeah. (Nadia)

However, some women had not wanted to explain their situation to their creditors, as they felt that it would not be viewed sympathetically.

. . . the bank stopped it, [the credit card] and then they start sending me some letter



from the debt collector.'

[Interviewer] *OK, and were you able to talk to the debt collector about what had happened?*

Well even if I talk to them, at the end of the day, what they going to say to me, well I gave him my pin number and the card is not in his name, it's in my name, so I can't argue, I can't tell them everything happened to me, but they always said to me, its in my name, that's foolishness you know, so there's no policies about that, so there is no point to argue about it, so I have to pay for it. (Beth)

[Interviewer] *Did you try to explain the situation to Provident? Did you talk to them about it at all?*

Don't be silly – I was too embarrassed. I was too embarrassed and my family bailed me out for that. I just said that I needed the money but I think, deep inside, I think that they knew. I know they knew it was because of him but they asked me what I'd done with it and I just said, 'I don't know'. (Fatima)

Financial confidence after financial abuse

In addition to the debts they were left with, some women talked about the difficulty and fear provoked by the prospect of managing money having emerged from a situation in which they had no effective control over their own finances.

So I had all that, all the bills and then I think the shock of just suddenly being on my own, I never ever wanted to be a single parent. (Pat)

Where you've had no money, and you've not been able to control your money, when I got money, I was going out and buying batteries, why do I need batteries? I was buying 16 toilet rolls. . . . Because you've got that money, your little bit of freedom's back . . . you don't know what to do. You're like, mm I've got to pay this, and got to pay that, well I didn't before, because he had all the money. . . . I mean I'm scared to wits end, I count every little penny. . . . You're so fixated on the money issue, because you've never had it, he's controlled your world for the past. Some people I know have been in it for 32 years, so what do you do when someone gives you a 20 pound note, I just sit there looking at it sometimes. (Nadia)

. . . that was really difficult because then it was all . . . I had to be in control over everything, didn't cope very well with it. . . . I had never, I don't know, its being brought up in care, no-one tells you you need to be able to cope with, management of your finances, you know just having a 'someone to say you need to do it like this, or you need to do it like that.' (Gail)

. . . if you don't have the right person to tell you, to guide you, a person will abuse you – it's what happened with my ex-partner because he was controlling me, all the information I have to get is from his point of view, so I have to always rely on what he said, instead of going and finding out. . . . My level of English, or level of reading, it wasn't a level where I could understand so I was confused about it, and then we just left things, and things go piling up, and then one day we might sort it out. (Beth)

I'd got all this money coming in and I was stashing it here and stashing it there because I didn't know. . . . I know in my mind what I wanted to do but I was too bloody scared to do it. . . . to go out and buy stuff that you've never done, it's hard, very hard. (Ella)

Child support

Of the women we spoke to who were eligible to apply for child maintenance from their former partner, the majority were not receiving any. For some women this was because they did not want their previous partner contacted by the Child Support Agency (CSA) in case it put them at risk. Until July 2008 an application to the CSA was compulsory for lone parents who made a claim for Income Support, unless they gave 'good cause' for not doing so, so these women had had to explain to the Jobcentre their reasons for not making an application.

'I didn't want to get child support from him, so they [the refuge] did actually write me a letter saying that he was violent and that, and then they allowed it that they wouldn't ask him for maintenance.' (Olivia)

[Interviewer] *I'm assuming you're not claiming child maintenance?*

They tried that one. They really did try that one and I had to say no. I had to go to appeal and say, 'look I don't want anything off him. I've got everything I want off him, I've got my two boys. I don't want anything; I can manage. Sorry...' They told me 'You've got to put in for it. . . .' and I told them 'No, I've fled domestic violence, I'm in hiding; I've changed my name. . . .' Why do I want anything off him really?

[Interviewer] *And did they accept it once you went to appeal?*

'They accepted it, yeah but I had to go to appeal. You're fighting all the time... when you go in hiding you're literally fight, fight, fight.' (Ella)

Other women were sceptical about the ability of the CSA to deliver, even if they had applied:

[Interviewer] *And are you going to be applying from child support for him?*

He doesn't work so I'm not going to get anything. I've given the father's name to the CSA but because he doesn't work I'm not going to get anything. (Kate)

Yeah yeah, I've applied for it but there's no hope and the CSA say that if he doesn't pay there's nothing they can do. That's what I get told on the phone so . . . he's self-employed as well so they can't even do deductions from earnings. We just go without really. (Rachel).

This scepticism was to some extent borne out by the experiences of other women. Beth had been waiting for more than two years to receive child maintenance and had been told, firstly that the system was broken, and subsequently that they had never received her application form. We asked whether she had made a complaint, but she explained that she would find this difficult to do without being able to go to an office:

With everything happening in my life, you don't have time to complain. . . . Just every day is never easy and every single day something happened to me – who's got the time to listen to me, and again you have to call them, and when you are on the phone you're going to spend almost an hour, or ok . . . and you have to be patient, I don't have that patience. What I wanted to, I wanted to go to the office like what I said here, I said to them like, if there is just one day, if there is a child support, I want to go there instead of calling them you see. But, I think they're based outside London... so I never complain about it. (Beth)

Pat thought that the CSA would now process her claim, but had no possibility of recovering the arrears that were owed to her:

. . . they [the CSA] assessed him that he had to pay £104 a week but he appealed,



because he's self-employed, and I imagine he did a bit of fiddling . . . but, yeah, that's all in the process of getting that sorted out.

[Interviewer] *Are they going to try to cover the arrears as well?*

No the arrears, the CSA have lost all my files. . . . They phoned me one night, about 8 o'clock, I remember my dad was there and this girl just said, 'It's bad news I'm afraid, we can't access any of your records'. Then she said, 'Is there any way you can sort this out amicably?' I told her I would try and he's alright but it's the arrears, I really don't think he should be allowed to get away with the arrears.' (Pat)

Two women who were receiving child maintenance payments mentioned the 'disregard' in Income Support, which offsets all child support received above £10 against the benefit payment. This disregard is set to rise to £20 and then £40 but at the time of interviews was clearly resented by these women:

[Interviewer] *So you went to the child support agency then?*

I did, but with being on Income Support you'll never get any of that money back anyway, and the government are really good at getting that money back for themselves, but since working it's been, I've had nothing, no support from them. (Gail)

I know I'm on benefits but it makes no sense to me; if I was in a situation where I was earning £700 a week I'd still be getting his maintenance on top of that but, because I'm not in a situation where I'm earning any money, I'm only entitled to £10 a week. It makes no sense whatsoever. (Claire)

Living on a low income

The legacy of debt, non-receipt of child support, and the experience of living on benefits meant that many women were struggling financially. When asked about their financial situation, almost all participants said that money worries were an everyday concern.

That's the hardest part, the finances and the money, it's unreal. Some weeks I just sit there and think, how the hell am I going to manage this week – but you always do. (Ella)

The money we've got coming in is not enough, we're a very poor family. . . . Every week it's a choice between do you want shoes to go to school in or is it a new jacket for your brother? (Claire)

Some participants had received help from charities and it was clear that many went without in order to provide their children with things:

The Salvation Army gave you presents for the kids for Christmas, you know bits and pieces. (Olivia)

I have to put my daughter first so all my spending goes to my daughter. . . . even buying clothes myself no I don't, all the money goes to my daughter. (Beth)

I was thrown into bankruptcy . . . because of the house, and what he's done to me. I just couldn't afford it and declared myself bankrupt. . . . My mum and dad actually employed an insolvency agency to take me through it, I couldn't have done it myself because I wasn't strong enough. . . . It actually worked out nearly £3,000 to get me bankrupt. (Rachel)

The legacy of domestic violence on employment prospects

As well as the immediate impact of domestic violence on employment, many of the women spoke about how the experience of domestic violence had significantly dented their confidence and sense of their own ability to participate in paid employment:

Well my confidence is really low, believe it or not, it really is – honestly! . . . For the future I feel like I've got no hope. I've been applying for jobs but I've been turned down for about nine jobs and that makes me feel like I'm not good enough for anything. . . .
(Fatima)

It was only because I did the Freedom Programme and then volunteering that it was like a real eye opener that I wasn't as stupid or wasn't as incapable as I thought I was.
(Gail)

I'm terrified of being employed and not being able to do the job . . . and making a fool of myself. Every time I go out of my environment and I start talking to people, I start crying. Or even if I'm going round the shops. (Hannah)

Scary, very scary. . . . I'm trying to go back to work now, I'd love to go back to work but scary, because then you've got to get back into the swing of going back to work, and the confidence, where you've been mashed down for so long you need to find yourself again. . . . you know I'm not rushing into anything too heavy. (Nadia)

The other thing is about going back to work. When you're in that situation you have no confidence left at all, everything's completely sapped away from you. (Claire)

Despite these experiences, the women we spoke to who were not working were keen to return to employment, with the exception of one who wanted to continue volunteering work. When asked about plans for the future, most of these women talked about paid work:

After this course I want to get a job and I want to get into higher education, I definitely want to do that to improve myself. (Leila)

[translator] She said that she would continue studying in college, and then she would like to be an assistant teacher in school, because she really really wants to work in a school. (Melanie)

Well I'm not going back to that relationship so, hopefully, I can get a job which I can afford to pay my rent with. That's what I want to do. (Kate)

I'd love to get back into a career but, to be honest, if I was looking for a career I'd like to do something to do with domestic violence because I think a lot of people need a lot of people's help. (Rachel)

While many of the women talked about employment as an aspiration, it was one that they thought would be difficult to achieve. Ayse, whose teenage son had behavioural problems, said that she thought it would be difficult for her to work as she would be unable to leave him alone in the house. Melanie's children both had health problems which she thought would make it difficult for her to fulfil her aspirations for employment. Beth, who had a younger daughter, also thought that finding a job to combine with childcare would be difficult:

Yes, I would love to have a job but when I'm going to get the job where, at the middle of the day, the school going to call me up and oh, your daughter doesn't feel very well so come and pick her up, or what job. . . . actually now, I cannot go anywhere to look. . . . 'Actually I want a job at 10 o'clock and I will finish at 3 o'clock, it doesn't work that way, and get all the benefit when my daughter is on holiday and I have to be on holiday. . . . No. I would love to work, but when I think about, I'm a single mum it's kind



of, I'm desperate, I'm desperate, it's a dream today, it's a kind of a dream to get a job, and to fit my daughter around my timetable . . . (Beth)

Other women's employment prospects were limited because of concerns about either their own or their children's safety, following the violence they had experienced:

[Interviewer] *Are there any issues about your former partner knowing where you are?*

That's an issue from day to day. That's an issue from the minute I walk out of here, to the minute I go to bed. . . . They say to you when you leave your relationship it gets better, it doesn't, it gets harder, because you're still looking behind your back you're still wondering, oh, that stranger, you know, why's he looking at me, could he be somebody, could he be that person? . . . And that's what it is from day to day, and that's what it is when it comes to going out to work. How can you be at work when you're still looking over your back? . . . (Nadia)

Yeah, yeah I wouldn't work near [child] and I really wouldn't want him to know where I was working and he doesn't even know where [child] goes to school. I actually changed [child]'s school literally because he's the sort of person who would come and take her. (Rachel)

I don't trust strangers so I find it hard. That's what else is holding me back that I don't want to just give him [child] to a stranger [in terms of childcare] and then things happen, because you know, me and [child], we're the perfect target for child abusers and things like that because it's a single parent, no family, you know vulnerable sort of thing, so I'm scared of just leaving him. (Olivia)

Given the current policy focus on lone parents returning to work, and the difficulties that many of these women had explained, we were interested in their interactions with Jobcentre Plus. Lone parents who are claiming Income Support are required to attend Work Focused Interviews every six months, so the majority of these women are likely to have come into contact with the Jobcentre. While one woman was very positive about the support she had been offered to go back to work from Jobcentre Plus, none of the women had mentioned the domestic violence they had experienced to a Jobcentre Plus worker.

[Interviewer] *And have the Jobcentre been asking you in for interviews?*

Yeah, well I had one for today to be honest but I haven't gone so I'll have to phone them up and get another appointment. They just basically offer courses and stuff which I will go on but when I was living with him I really wasn't in a position to; I constantly had black eyes and I was feeling depressed. (Kate)

[Interviewer] *Did you ever talk about those issues at the Jobcentre?*

No. (Kate)

[Interviewer] *And have you said anything about that to the jobcentre, about the confidence issues? What kind of stuff have they said to you about this?*

I dunno, the only thing they seem interested in is getting you out of work. Obviously they don't know my background, I just go to the interviews and I'm like 'I like this job, I like that job', but obviously deep inside me I'm like shit, holy crap.

[Interviewer] *Do you think there's something in terms of the way the Jobcentre works in that you wouldn't feel comfortable in saying to them, one of the barriers I face is getting my own confidence back or . . .*

I don't see what they can do, I don't know what they would say. I don't know . . . because obviously I've not told them, I don't know what they could say, because obviously they're not professionally in that area. . . . Only thing I could imagine is

'go and see your GP' . . . or go and seek some confidence building. . . . Some people might be able to but I don't think I could sit there and go about my personal details to somebody that is not even relevant to my situation, I'll go there, find a job, come out.
(Nadia)



Part 5: What needs to change?

This section discusses what needs to change in order to help those who have experienced domestic violence to gain financial independence. As the previous sections show, the experience of domestic violence impacted on women's economic situation in a number of ways; we suggest here ways in which policies and services might begin to address this. The section starts by reporting women's own suggestions for change, before briefly reviewing government activity in this area, and making final recommendations.

What support did women want?

We asked the women we spoke to if they thought that there were things that could be done differently to help other people who went through the situation that they had experienced. Not all of the women had suggestions beyond the immediacies of their own situation, but some themes emerged from those who did.

More accessible Government agencies

Several of the women mentioned that the help, in particular financial help received from Government in the form of benefit and tax credits, needed to be clearer and more accessible:

Help would be ok and more money also. The money I'm receiving is just some peanuts, but I'm trying to do with it. Its not just about the money, also provide, some agencies where the person can go face to face you know, and then talk to that person and then explain your situation, and then the person will guide you. . . . It's like nowadays we live in a country where everything is on the email, so what if you don't know how to use the email? Somehow, I'm very slow with internet, ok, get it from the internet you know. . . . If you say I don't have computer, oh, you go to the library and then. . . . (Beth)

The thing that really bothered me was that there wasn't enough information out there and people don't know what they're entitled to and where you go for stuff. There's a lot of poverty out there that could be taken away if people knew of these places and knew what they were entitled to.' (Ella)

I think it used to be communications between the agencies, and now it's just this department deals with this, and this department deals with that, and it's just bringing it back together so there's no misunderstanding. (Gail)

There was also a particular comment about the need for reform of the Child Support Agency:

I think the CSA, as hard as they've tried, I think they need a good shake up. You read about it, passports and driving licenses, I think they should really do it, I think they should take them away and say you either pay or you aren't driving anymore. (Rachel)

More sympathetic treatment from creditors

Two women spoke about how they felt that more sympathetic treatment was required from creditors.

. . . I suppose the bills could be a little more sympathetic with you . . . (Nadia)

Rachel had had a particular problem with her mortgage company after her ex-partner had damaged the property:

I think they need to talk to mortgage companies. I think they need to sort of set it out. You know it's not always both parties faults. I think if they damage the property the way he did, I think the mortgage companies should be able to strike them off the mortgage straight away. I don't think there should be an issue about, 'well we've got to have his signature. (Rachel)

The importance of confidence

Several women talked about the importance of recognising the damage done to self-confidence by domestic violence, and the need for Government agencies to recognise and address this.

It is finance and it's confidence and it's self esteem. Women's groups, where women can come together, are needed as well – that would help, if they could do more of those sorts of things. It's just a journey that you've got to find your way through. (Debbie)

Claire mentioned the specific importance of not being pressured into paid employment when confidence has been damaged:

The other thing is about going back to work. When you're in that situation you have no confidence left at all, everything's completely sapped away from you. So for them to start pushing somebody into a situation where you've got to take responsibility – you've got to take your own life back first. For me, I've had some really good counselling here, which lasted for six months, and I'm now in the position to do that. I feel on top of things for the first time in ten years. I don't think you can think about putting someone who's been through that back to work until they're 100 per cent back on their feet. (Claire)

Finally Nadia talked about the need for a specific programme to rebuild confidence in handling finances:

... I suppose they could bring out a finance building course, because I found that hard. Where you've had no money, and you've not been able to control your money, ... you're like, mm I've got to pay this, and got to pay that, well I didn't before, because he had all the money. Well, maybe they need to bring out something like that. (Nadia)



What has Government already done?

This Government has paid substantial attention to the issue of domestic violence. The box below shows what Government itself views as its key achievements in tackling violence against women.

Government achievements in tackling violence against women

- All pregnant women in the UK are now routinely asked about domestic violence, helping to identify potential victims as early as possible.²⁷
- Domestic violence is now included in all routine assessments of children in education.
- The corporate alliance against domestic violence has been launched.
- The joint Foreign and Commonwealth and Home Office Forced Marriage Unit has been established.
- The Department for Communities and Local Government support a range of accommodation options for victims of domestic violence ranging from refuges to sanctuary schemes which enable victims to stay safely in their own homes.
- By end of 2008, all police and Crown Prosecution Service prosecutors will have received training about domestic violence.
- Every police force and Crown Prosecution Service area in the UK now has a domestic violence co-ordinator. Every police force also now has a domestic violence champion.
- The Specialist Domestic Violence Court (SDVC) programme is continuing to expand, with around 100 SDVCs now up and running.
- All probation areas now have accredited domestic abuse perpetrator programmes.

Source: *Tackling Violence Against Women: A Cross Government Narrative* April 2008

However, the issue of the financial impact of domestic violence, and its links to poverty, has been notably absent from this narrative. The outcomes sought by the National Domestic Violence Delivery plan are:

- 1 To reduce the number of domestic violence related homicides.
- 2 To reduce the prevalence of domestic violence.
- 3 To increase the rate of reporting for domestic violence.
- 4 To increase the rate of reported domestic violence offences that are brought to justice.
- 5 To ensure that victims of domestic violence are adequately protected and supported nationwide.²⁸

Under outcome 5, we believe that much more attention must be paid to offering support with their finances to those who have experienced domestic violence. This research has demonstrated that domestic violence can have serious impacts across a wide range of areas. Below we suggest what government could do to improve the situation in each of the areas identified in this research.

²⁷ Campaigners on domestic violence point out that while Government has made a commitment to this, this only applies to those who access healthcare. Women with uncertain migration status or whose first language is not English, for example, are less likely to do so.

²⁸ *Tackling Violence Against Women: A Cross Government Narrative* April 2008

Further recommendations for policy

Domestic violence is a complex and multi faceted problem which is closely associated with social and financial exclusion. To provide a holistic response to many of the issues raised in this report the Government should develop and implement an integrated violence against women strategy. Such a strategy would help to co-ordinate action across different government departments and ensure that policies to tackle domestic violence have the greatest possible impact.

We also need to better understand the true scale of domestic violence; differences in data collection between different agencies, as well as the problem of under-reporting, make it almost impossible to assess how widespread it is. Government needs to implement a single framework on the collection and reporting of domestic violence data, which is applied across all relevant Government agencies.

The point at which women leave an abusive partner is clearly a significant financial pressure point. The costs associated with leaving home, often having left essentials behind, sometimes saddled with debts accrued by an abusive partner, and compounded by the financial abuse which took place within the relationship, means that many women are in need of immediate financial assistance and advice. In the longer term, issues around financial planning and economic empowerment for those who have experienced financial abuse also need to be addressed.

Improved financial support

Faced with the insecurity of having left a violent partner, many women require a financial safety net to alleviate immediate pressures. However, the Government's Social Fund, which should fulfil this role, is failing many women in this situation. Many of those in dire need who apply for Community Care Grants are refused help purely because of priority criteria which can vary depending on the amount remaining in local budgets. This leads to situations where two applicants in similar circumstances, living in different areas, are met with different responses - one successful in their application and the other refused. The provision of immediate, short term financial assistance which provides the security to leave the relationship, and eases the pressure to return, needs to be a priority for Government. Local authorities and central Government need to consider introducing some form of specific financial support for those who have experienced domestic violence – ideally a small grant, which would be available to those both in and outside employment – to help tide families over and assist with their resettlement.²⁹

Tailored money advice services

The loss of housing, income, benefits and economic security that often results from leaving an abusive partner can feel overwhelming. Women who have experienced domestic violence face specific circumstances and need access to advice services which understand and can respond to their requirements. This will mean training advisers to ensure they understand the issues faced by those who have experienced violence and the challenges associated with tackling them. Similarly the Department for Work and Pensions and HMRC should ensure that staff administering benefits and tax credit claims are sufficiently trained to respond appropriately when dealing with women who have experienced domestic violence. The women we spoke to underlined the importance of being able to access face to face advisers when making claims for financial support.

²⁹ The Home Affairs Committee recently made a similar recommendation that the Government and local authorities introduce some form of financial support for women who escape domestic violence; see Home Affairs Committee (2008) *Domestic Violence, Forced Marriage and "Honour"-based violence: Sixth report of the session 2007-08* The Stationery Office



More effective cross sectoral working

There needs to be greater collaboration between domestic violence services, the money advice sector and financial services providers to understand the specific circumstances faced by women who have left abusive relationships and develop policies and procedures to address them. For example, Refuge makes service users aware of schemes where debts accrued as a direct result of domestic violence can be waived or treated more sensitively by creditors, and has also established relationships with local banks to overcome the problems associated with P.O. Box numbers and identification. Good practice such as this should be implemented more widely. At local level domestic violence partnerships should include agencies, such as Jobcentre Plus, with responsibility for benefits issues.

We also think that there should be a specific requirement for both financial service providers and Government departments and agencies to publish their policies for dealing with clients who have experienced domestic violence. We hope that this will encourage both types of agency to make clear that they will accept P.O. Box addresses for refuges, and their strategy for dealing with debts accrued by an abusive partner. At present, tax credit overpayments, for example, are incurred jointly, and both partners remain liable for these even following a separation.³⁰

Programmes to build women's financial capability

As well responding to immediate financial needs, many women require support to rebuild their financial confidence and to plan for the future. In the United States, where financial abuse is more readily recognised as an aspect of domestic violence, there are some excellent examples of economic empowerment programmes which equip women with financial literacy skills as well as longer term financial planning.³¹ Programmes are funded by financial service providers, designed by domestic violence agencies and delivered by representatives of both organisations, working as co-trainers. There is a real need for similar programmes to be developed in the UK, potentially through partnership working between the voluntary and private sectors.

Women with no recourse to public funds

Amnesty International UK and Southall Black Sisters have launched a joint campaign calling for women escaping domestic violence to be exempted from the 'no recourse to public funds' rule.³² We endorse their campaign to guarantee the right of women with uncertain immigration status fleeing violence or its threat in the UK, access to crisis, temporary and permanent accommodation, specialist support services and essential financial support.

Domestic violence services

Across the country domestic violence services are facing significant funding problems which can compromise their ability to provide the most effective response to women who approach them. During 2006/07, in London alone, refuge providers turned away over 2,300 requests for support from women, overwhelmingly because the refuge was full.³³ Funding for refuges is increasingly patchy and short term as it is provided through procurement or commissioning services rather than grant making or long-term investment in services. This means that the sustainability and capacity of the women's voluntary sector is increasingly threatened.

Funders must commit to safeguarding the future of refuge providers and consider the continuation of grants programmes to the domestic violence sector.

30 Albeit that HMRC have recently announced plans to improve their service to separating claimants to assist them with handling any outstanding debts

31 See, for example, National Network to End Domestic Violence and Allstate Foundation economic empowerment programme <http://www.econempowerment.org/> and National Coalition Against Domestic Violence financial education project http://www.ncadv.org/programs/FinancialEducation_120.html

32 Amnesty International and Southall Black Sisters (2008) *'No recourse, no safety: the Government's failure to protect women from violence'* Amnesty International UK

33 Women's Resource Centre (2007) *Funding to London women's refuges* Women's Resource Centre: London

The Child Support Agency

The Child Support Agency (CSA) is currently undergoing major reform, and will be replaced with the Child Maintenance and Enforcement Commission at some point in 2008. Under the child maintenance legislation recently enacted, parents who are claiming income related benefits will no longer be compelled to make an application to the CSA. All parents will be encouraged, where possible, to make voluntary arrangements for child maintenance, although a state system operated by the Commission will remain in place. The amount of their child support payment that can be retained by parents on means tested benefits is set to rise to £20 in this year, and £40 in 2010.

The abolition of the requirement to co-operate with the CSA is clearly to be welcomed. Two of the participants in this research had experienced problems with this. More worrying is the emphasis on making voluntary arrangements. As this research demonstrates, this would clearly be inappropriate for women who have experienced domestic violence. While some may face safety issues, for others, the experience of financial abuse within a relationship may mean that they are unable to negotiate a fair settlement with a former partner, and may either avoid seeking maintenance or settle for less.

This does not mean that women who have experienced domestic violence should be denied financial support from their former partner. It is vital that there is an accessible and well functioning Government system in place which allows them to seek maintenance via a neutral intermediary. Government must ensure that it promotes the statutory scheme for collecting child maintenance, and does not rely solely on parents making voluntary arrangements. While experience to date does not inspire confidence in the ability of Government to collect money, we hope that the new Child Maintenance and Enforcement Commission's focus on enforcement will enable it to deliver substantially more maintenance payments for children.

The increase in the child maintenance disregard will be welcomed by those who clearly resented the fact that, while struggling on a low income, they were unable to keep money that was owed to them. More welcome still would be a full disregard for child support, allowing them to maximise the resources available.

Employment and Jobcentre Plus

The vast majority of the women we spoke to were keen to participate in paid employment. However, the experience of domestic violence had in some cases severely dented their confidence, as well as presenting them with real issues around their own safety, and that of their children. These women needed time and support to deal with these issues, but did not feel that Jobcentre Plus would be able to provide them with this. While dealing with the aftermath of domestic violence, income related benefits were an essential source of financial support.

At present, Income Support is available to lone parents with children up to age 16. While parents who claim this must attend work focused interviews at the Jobcentre, no penalties are imposed on those who do not take up paid employment. However, Government is currently changing the regulations so that lone parents whose youngest child is aged 12 and over will, from November 2008, be asked to claim Jobseeker's Allowance and actively seek work. From 2009 this will apply to those with a youngest child aged 10 and over, and, from 2010, to those whose youngest child is aged 7.

These changes are likely to cause significant problems for those who have experienced domestic violence. Draft regulations around the changes suggest that a Jobcentre Plus adviser will be able to waive the requirement to be available for work for up to 8 weeks



in the case of domestic emergencies.³⁴ As the experience of the women reported here demonstrates, many women may find it difficult to think about returning to employment for a much longer period of time than two months after having left the relationship. These women will have experienced significant emotional and psychological distress, as well as dealing with a range of practical issues making it more difficult for them to work, for example, placing distressed children in a new school, organising new housing, or accessing counselling for their children. They may feel that their presence at home is necessary for a while to stabilise the situation and being placed under pressure to return to work may exacerbate the considerable stress already experienced.

Jobcentre Plus staff will also be placed in an extremely difficult position. Those women we spoke to about their experience of Jobcentre Plus did not feel that they were necessarily able to discuss their situation with a Jobcentre Plus adviser. Advisers who suspect that a woman may have experienced violence will be placed in a position where they have to sanction those who do not comply with the requirement to be available for work.

Domestic violence can be experienced by women with children of any age (as well as those without children). Determining whether Income Support claimants should be asked to seek employment on the basis of the age of their youngest child, rather than on their work readiness, is likely to significantly disadvantage women who have experienced violence, who will either be forced into jobs they do not feel capable of, or face sanctions which further reduce their income. We think that Government needs to seriously reconsider this policy in the light of these women's experience.

The 1996 welfare reform legislation enacted in the United States included the Family Violence Option (FVO) as a vehicle for states to use to structure their response to domestic violence. This allowed individual states 'to create provisions in their welfare plans to respond to the needs of victims of domestic violence with special programs and alternative services and to excuse them from the standard work or other requirements, as necessary.'³⁵ Given the difficulty for Jobcentre Plus of identifying those who have experienced violence, we think that Government needs to reconsider the programme for all lone parents. However, in the absence of this, creating wider exclusions for those who have experienced violence from the requirement to seek and take up jobs could help to avoid the potentially very negative implications for this group.

³⁴The Social Security (Lone Parents and Miscellaneous Amendments) Regulations 2008 as presented to the Social Security Advisory Committee; see www.ssac.org.uk

³⁵Davies J (no date) *Policy blueprint on domestic violence and poverty*; see http://new.vawnet.org/Assoc_Files_VAWnet/BCS15_BP.pdf

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One Parent Families|Gingerbread is the leading national charity working to help the UK's 1.9 million lone parents and their children. We believe in a fairer society for all families, in which people bringing up children on their own are recognised for their positive contributions, and where they and their families can thrive and enjoy equal opportunities financially and socially.

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