

# Submission to the UN Special Rapporteur on extreme poverty and human rights

## National Working Group on Economic Abuse

September 2018

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The National Working Group on Economic Abuse is convened by the charity Surviving Economic Abuse (SEA). It seeks to:

1. Identify how economic abuse can be better addressed through policy and legislation; and
2. Close-down the ways in which perpetrators use statutory and legal systems to facilitate economic abuse.

Group members include: Advance, Agenda, Beck Fitzgerald, Citizen's Advice, Domestic Abuse Housing Alliance (DAHA), End Violence Against Women (EVAW), Family Action, GEMAP Scotland Ltd., Imkaan, Nia, Refuge, Rights of Women (ROW), Standing Together Against Domestic Violence (STADV), Solace Women's Aid, Surviving Economic Abuse (SEA), Suzy Lamplugh Trust, Women's Aid Federation of England (WAFE) and Woman's Budget Group. Individual members include: Jennifer Glinksy, Amanda Morgan and Cassandra Wiener.

### Introduction

Our contribution focuses on poverty arising from economic abuse as a form of power and control within intimate partner relationships.

Analysis of the Adult Psychiatric Morbidity Survey (APMS) shows that 51 per cent of women with extensive experience of abuse are in poverty compared to a quarter (27 per cent) of women who have experienced little or no abuse in their lives.<sup>1</sup> Women who can't find £100 at short notice are 3.5 times more likely to experience economic abuse.<sup>2</sup>

Without access to the economic resources required to leave and live independently, victims stay with abusive partners for longer than they want to and experience more harm

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<sup>1</sup> [https://weareagenda.org/wp-content/uploads/2015/11/Joining-The-Dots-Report\\_Final\\_b\\_Exec-Summary.pdf](https://weareagenda.org/wp-content/uploads/2015/11/Joining-The-Dots-Report_Final_b_Exec-Summary.pdf)

<sup>2</sup> Walby and Allen (2004)

as a result.<sup>3</sup> Women who experience economic abuse are five times more likely to experience physical abuse than those who do not.<sup>4</sup> Moreover, when women experience economic abuse in the context of coercive control then they are at increased risk of homicide.<sup>5</sup>

This is not to suggest that poverty is a cause of abuse. Many women may also experience poverty as a consequence of fleeing abuse, leading to disrupted employment and having to set up a new household as a lone parent without their ex-partner's income.<sup>6</sup>

However, abusers may exploit existing economic instability and/or create economic instability through behaviours that negatively impact women's ability to acquire, use and maintain economic resources.

### Definition of poverty and measurement

There is a widespread assumption that an household income will be shared equitably.<sup>7</sup> This means that the use of money as a source of power is rarely recognised and responded to by political, economic and social institutions. Women who experience economic abuse are often living in 'hidden poverty' within households where incomes are above the poverty line. This is also often the case for their children. Published income data at the individual level is crucial to improve estimates of poverty.

### Austerity

Access to an independent income is a major factor in preventing women from leaving an abusive partner and rebuilding their lives. Many women turn to the welfare system to provide financial assistance. Yet cuts to social security (due to austerity measures) are having a disproportionate impact on women.

Against a backdrop of women being twice as likely to be dependent on social security than men, 86 per cent of net savings through government cuts have come from women's incomes.<sup>8</sup> This is compounded for women who are located within intersecting inequalities such as race, class and immigration status.<sup>9</sup>

### Universal Credit

Recent reforms to the welfare system also have the potential to exacerbate economic abuse. The single payment made to joint claimants under Universal Credit makes it easier for abusers to control income.

Although it is possible to apply for a split payment in cases of domestic abuse, victims may not be able to do so. Claimants who are experiencing coercive control may be excluded from the online application process or may be monitored whilst using it, meaning that they do not have an opportunity to highlight their situation and access help.

In addition it is dangerous for victims of domestic violence to request a split payment in the current system. Doing so would challenge the control of the abuser and could lead to

<sup>3</sup> Earlywhite and Stohl (2005)

<sup>4</sup> Outlaw, M. (2009)

<sup>5</sup> Websdale (1999)

<sup>6</sup> Walby, S. and Allen, J. (2004)

<sup>7</sup> Branigan (2004); Westaway & McKay (2007)

<sup>8</sup> Women's Budget Group. (2016). The Impact on Women of the 2016 Budget: Women Paying for the Chancellor's Tax Cut

<sup>9</sup> Hall, S. M., McIntosh, K., Neitzert, E., Pottinger, L., Sandhu, K., Stephenson, M. A., Reed, H. and Taylor, L. (2017) Intersecting inequalities: The impact of austerity on Black and Minority Ethnic women in the UK

an escalation of risk. In these situations, women's right to social security (Article 11 CEDAW) is being compromised by non-separation of social security benefits.

The NWG has welcomed the Government's decision to reduce waiting times for Universal Credit, to ensure entitlement starts on the day of the claim and to provide greater support with advances. Yet, despite this, waiting times increase the risk of hardship, particularly women who have had to flee with nothing. In addition, the advances must be paid back over a 12-month period, impacting already limited resources. Survivors used to be able to access crisis loans and community care grants, but access to these is variable now that welfare provision within Local Authority Revenue Support Grants is not ring-fenced.

### Welfare conditionality

Women are more likely than men to have caring responsibilities and be lone parents.<sup>10</sup> They are also more likely to experience domestic abuse. An independent inquiry into women and Job Seekers Allowance (JSA) recognised that both factors affect their ability to work and engage with Jobcentre Plus in some of the ways that they are expected to and are, therefore, at increased risk of receiving a sanction.<sup>11</sup>

Finally, it is vital to note that the safety net that welfare benefits provide to victims of domestic abuse is not available to everyone. The 'No Recourse to Public Funds' (NRPF) Rule prevents women without indefinite leave to remain in the UK from accessing the resources they need to flee and access safety. Whilst the Destitute Domestic Violence (DDV) Concession provides support for women who are in the UK on a spousal visa it excludes women who are in the UK on other types of visa (for example, student and work visas) as well as women from the European Economic Area. Denying women access to financial support is a form of state economic abuse. In addition, doing so is discriminatory - a position which is clearly set out within Articles 4(3) and 20(1) of the Istanbul Convention.

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<sup>10</sup> Ninety per cent of single parents are women: <https://www.gingerbread.org.uk/policy-campaigns/publications-index/statistics/>

<sup>11</sup> Ariss, A., Firmin, C., Meacher, M., Starmer, K. and Urwin, R. (2015) Where's the Benefit? An Independent Inquiry into Women and Jobseeker's Allowance

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