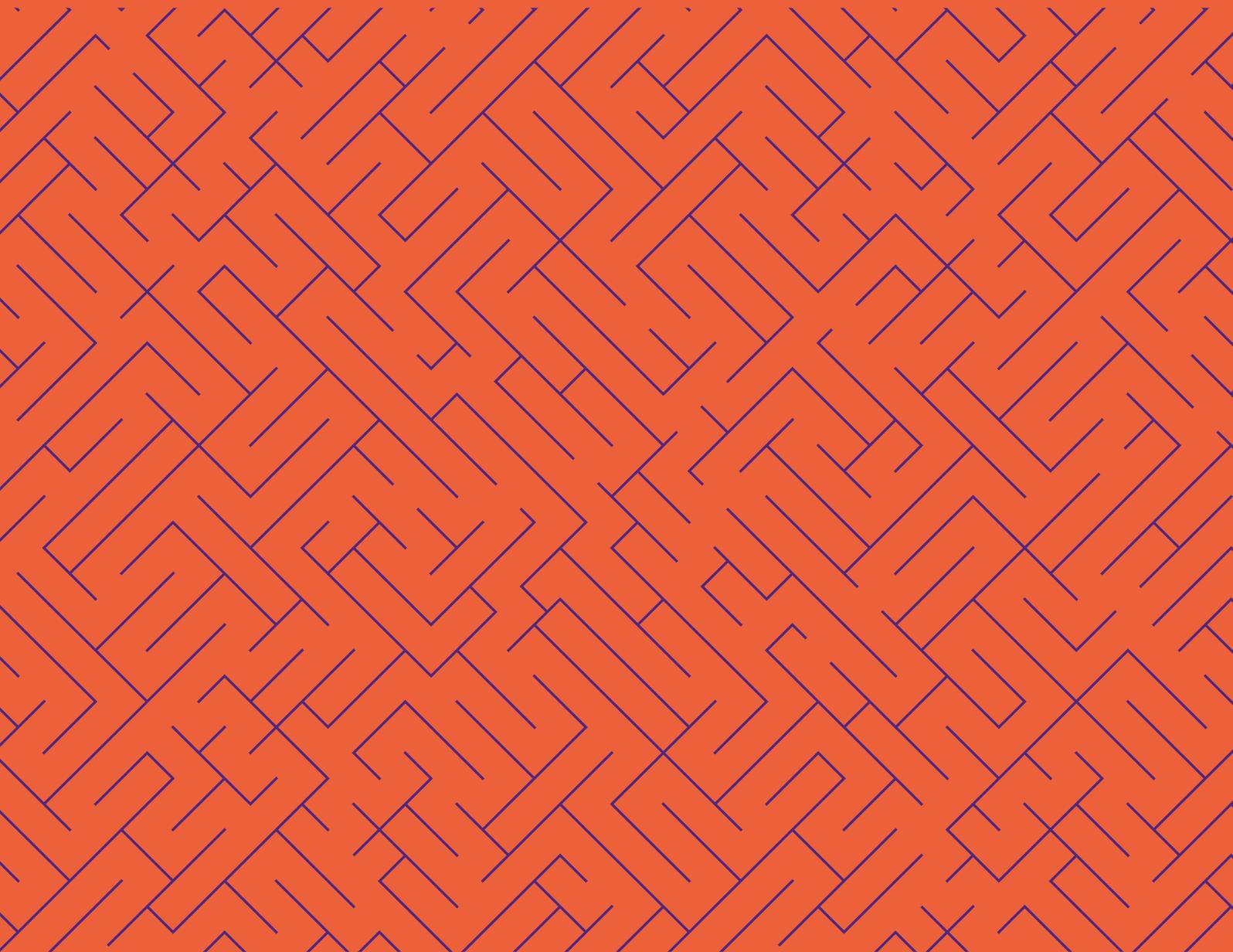


Economic abuse and supporting children

Building safety

TOOLS
TO
THRIVE



**SURVIVING
ECONOMIC
ABUSE**

In partnership with



**Building
stronger
families**

If you are experiencing economic abuse and have children, caring for them may be a lot more challenging. You may struggle to ensure they have everything they need, but support is available.

This resource outlines some of the options to help you and your children reach safety, as well as some financial support that is available to assist you.

Economic abuse and children

Perpetrators of economic abuse use a number of tactics to gain power and control, which involve restricting how you acquire, use and maintain money and economic resources. If you have children, these tactics will impact them too.

An abuser may use or involve children in their behaviour in any of the following ways:

- taking the child benefit or other benefits provided for the children
- taking children's savings or birthday money
- stealing the children's belongings or destroying their property
- refusing to pay for essential items like nappies, milk and clothes
- withholding child maintenance payments
- not giving gifts for birthdays and other occasions, or sometimes buying lavish gifts that are over-the-top, while withholding money for essentials
- using threats related to children, for example, that he won't give any money to you and the children if you leave, or threatening to take you to court for custody of the children if you do not give him money
- convincing you that you won't be able to support the children if you leave.

Any of these actions may form part of the abuser's pattern of behaviour to control you and your children. They may prevent you from having the economic resources you need to end the relationship and build a future for you and your children. They may also be tactics that the abuser uses to continue to try to exert control long after the relationship has ended.

Even if the abuser does not use these particular tactics, domestic abuse usually has a negative economic impact and you and your children are likely to be affected by this.

Your economic wellbeing is likely to be central to your thinking around what steps you can take to reach safety.

“When we had a baby, he took it upon himself to go and register their births while I was in hospital so he could claim child benefit. He did the same each time, and the children didn't see any of that money.”

Immediate steps

Remember to only take any of the following actions if you are sure that doing so would not put you or your children at risk of further harm.

Call the police

If you or your children are in immediate danger, call the police. Economic abuse often occurs alongside other forms of abuse. It is commonly part of a pattern of behaviour through which abusers seek to control their victims. If you or your children are in immediate danger, call the police on **999**.

Call the Freephone National Domestic Abuse Helpline

If you are not in immediate danger, call the Freephone National Domestic Abuse Helpline on **0808 2000 247**. It's a 24-hour service run by Refuge, and you will be able to talk to someone about your experiences and your options. They will be able to refer you to specialist support services that can help you to reach safety and access local support. Women's Aid also has a [live chat service](#) if you would prefer to speak to someone confidentially online.

Contact your local domestic abuse service

You can search for your local service on the [Women's Aid website](#). Your local service can help you to think about what you want to do next, such as find somewhere safe for you and the children to live. They will be able to help you take steps to ensure the children are safe, and help you access specialist support services for your children, if needed.

Finding somewhere safe to live

“This is the reality – me and the kids sleeping in two beds at my friend's and he's in our old home, which I jointly owned.”

Finding somewhere to live may be your first priority if you are planning to leave the abuser, to ensure that you and your children are safe.

Although you may prefer to leave in a safe and planned way, if you are at significant risk you may need to leave immediately. Your options may include accommodation in a refuge or accommodation provided by the local council. You may prefer to take measures to ensure you can stay in your own home safely if the abuser has left.

Accommodation in a refuge

Refuges provide accommodation for people at risk of danger who need to leave their home immediately, often on a short-term basis.

Any woman over the age of 16 who is fleeing domestic abuse can go to a refuge with her children, however there can be some restrictions. For example, the upper age limit of male children allowed can vary.

Refuges are usually staffed during the day time and offer a range of emotional and practical support to women on a one-to-one and group basis. These sessions can provide a safe and positive environment to express your feelings openly.

They may offer:

- assistance and advice on benefits, legal issues, housing, etc
- emotional support
- workshops
- family activities.

Some refuges also provide specific services for children who have lived with domestic abuse. This might include peer support sessions, which help promote positive relationships and build resilience.

The [Freephone National Domestic Abuse Helpline](#) can provide you with information if you need to find emergency accommodation in a refuge for yourself and your children.

Local council accommodation

Depending on your circumstances, you may be eligible for immediate interim accommodation provided by the council. They will assess whether you meet the homelessness criteria and, if so, they will find accommodation for you and your children. You can apply to any local council if staying in your current area would put you at risk of further harm.

They may be able to support you to find longer-term accommodation, perhaps in a council-owned or housing association property, or you may prefer to find private rented accommodation.

If you and your children need to leave your home due to domestic abuse, you may be able to get Housing Benefit for temporary accommodation as well as for your permanent home. See more information below on benefits that may be available to support you with accommodation costs following abuse.

Staying in your own home

You may wish to take measures to ensure that your current home is a safe place for you and your children to live. This might include applying for a court order that could instruct the abuser to leave the home, known as an occupation order. This order decides who can live in the family home and the surrounding area.

Some areas provide a sanctuary scheme, which can support you to stay in your own home safely if the abuser has left. The scheme provides security measures, such as reinforced doors, heavy duty locks, alarms and CCTV. Contact your local domestic abuse service for more information.

Our resource '[Finding a safe place to live](#)' includes more detail on these and other options.

“At Christmas, my ex would post pictures of extravagant holidays on social media to taunt me and the children as we had no home and no spare money for gifts. It was all about power and control. Even though we were divorced, he controlled our lives financially.”

Financial support

“I am a single parent and I always do the best I can for my son. We live hand to mouth and I struggle. On top of this, my ex uses the child maintenance service to continue the abuse.”

Economic abuse can leave you struggling to make ends meet, especially if you have children to care for. The abuser may have led you to believe that you would not cope financially without him, but some support is available for you and your children.

Grants

There are organisations that support people in financial difficulty with grants to help look after children and provide emotional support following abuse.

- [Family Action welfare grant](#): Provides grants to families in crisis, including those who have recently experienced domestic abuse. The programme provides grants for essential personal and household needs to help families on low incomes. Applications must be made through a referring agency, including a health or social care worker, or a domestic abuse support charity.
- [Buttle UK Chances for Children grant](#): Grants for children experiencing lasting emotional, social or educational difficulties due to domestic abuse. Can help fund: after-school clubs and activities; therapies, such as art therapy; household needs, such as clothing, toys and furniture for children's bedrooms; educational supplies, such as laptops and books; tutoring lessons.

Search for more grants that you might be entitled to receive, including grants in your local area, using the [Turn2us grants search](#).

Many local councils have a welfare assistance scheme, which can provide grants and practical support, such as school uniforms, to people in crisis. Check the [Turn2us website](#) to see if your local council has a scheme and to find out how you can apply. Your local domestic abuse service may also have details of welfare assistance schemes and other local programmes that may be able to provide practical support, as well as other local domestic abuse organisations that may be able to support you.

Benefits

Depending on your circumstances, you may be eligible for government benefits that can help you support your children. The [Department for Work and Pensions has produced information on the financial support available for victims of domestic abuse](#). Turn2us has a [benefits calculator](#) that you may also find useful a useful source of information on the benefits you may be entitled to, to help support your children.

Reporting a change in circumstances

If you are already claiming any of the following benefits and have been claiming jointly with the abuser, it is important to report a change in your circumstances following domestic abuse, to begin receiving the benefits you are entitled to independently.

Reporting a change in circumstances can in some cases affect the benefits that the abuser receives. If you are reporting a change in circumstance to benefit agencies, remember to consider carefully whether doing so could lead to further harm from the abuser and to seek support from your local domestic abuse service.

Child Benefit

Child Benefit is payable for each child you have under the age of 16 (or under the age of 20 if they remain in education or training). It is paid every 4 weeks at a rate of £20.70 for your eldest or only child and £13.70 per week for each additional child.

One of the abuser's tactics may be to claim that children are living with him after separation so that he can claim Child Benefit. If this is a concern for you, you may wish to seek the support of your local domestic abuse service to report any changes in relation to Child Benefit.

If you have already been claiming Child Benefit and need to report a change in your circumstances, you can do this using the [Child Benefit online service](#) or by calling **0300 200 3100** (Mon–Fri, 8am–8pm; Sat, 8am–4pm). Note that Child Benefit is not part of Universal Credit, so changes will need to be reported separately even if you are claiming Universal Credit.

Universal Credit

If you are eligible for Universal Credit, you should get an additional amount to support your children. If your children were born after 6 April 2017, the child element of Universal Credit is paid for a maximum of two children.

The amount that you will receive will vary depending on whether your children were born before or after 6 April 2017 and how many children you have. Check how much you may receive for your children depending on your situation at www.gov.uk/universal-credit/what-youll-get.

Normally, you will be expected to meet certain work-related requirements if you are claiming Universal Credit, such as looking for work or preparing for work. However, if you are the main carer of a child up to 16 years of age who is in considerable distress due to domestic abuse, you can

have a temporary break from work-related requirements to provide additional care and support to your children.

The break from work-related requirements when caring for distressed child will be for a maximum of one month every six months for a period of two years following the abuse.

If you need to report changes to your existing Universal Credit claim, you can do this using your [Universal Credit online account](#) (if you have one) or by contacting the [Universal Credit helpline](#) on **0800 328 5644**. Your Universal Credit online account may have a journal facility. It can be useful to use this to note the fact that you have experienced domestic (including economic) abuse and are separated, so this can be taken into account when future decisions are made about your situation.

Housing Benefit or Universal Credit (housing element)

If you and your children need to leave your home due to domestic abuse, you may be able to get Housing Benefit for temporary accommodation as well as for your permanent home. This additional Housing Benefit payment is usually provided on a temporary basis, up to a maximum of one year. If you receive Universal Credit, the same provision is available for a dual payment of the housing element of Universal Credit. If you are a homeowner, you may still be able to access Housing Benefit or Universal Credit to help you to pay for safe accommodation, such as a refuge or other rented property. When assessing your eligibility for these benefits, the value of your home can be ignored. This is known as a 'capital disregard'.

Support with childcare costs

If you are working, you may be eligible for financial support with your childcare costs.

Through the government's tax-free childcare scheme, you could receive up to £500 every three months for each of your children to help with the cost of childcare for children up to the age of 11. Through this scheme, the government pays £2 for every £8 you pay to a childcare provider, and this is paid via an online childcare account that you will need to set up.

If your child is aged between 3 and 4, you may also be eligible for 30 hours free childcare.

Whether you are eligible for these schemes will depend on how many hours you are working and how much you earn, but generally you will need to work an average of 16 hours a week to be eligible.

These schemes can be used to help pay for childcare in approved settings, including childminders, nurseries, nannies, after school clubs, play schemes and home care agencies. You cannot get tax-free childcare at the same time as claiming Working Tax Credit, Child Tax Credit, Universal Credit or childcare vouchers. Which scheme you're better off with depends on your situation. The government website has a childcare calculator to help you work out what support is available for you and which type of support is best for your situation.

You can get 30 hours free childcare at the same time as claiming Universal Credit, tax credits, childcare vouchers or tax-free childcare.

You can find out more about your options for support with childcare costs at <https://www.gov.uk/help-with-childcare-costs>.

Child maintenance

“After separation, he did not pay any maintenance for the child. He made himself jobless so he didn't have to pay, but at the same time he was off on exotic holidays.”

Payment of child maintenance can keep you tied to the abuser long after the relationship has ended. Many abusers withhold child maintenance payments to continue the abuse post-separation, and this can be extremely distressing and upsetting. Abusers may refuse to pay child maintenance if they do not see the child, or they may specify how the money should be spent if they are paying.

It is important to remember that both parents are responsible for contributing financially to supporting the children, regardless of access arrangements, and that the abuser has no right to dictate or ask for evidence of how the money is spent.

Some survivors wish to sever all ties with the abuser and do not wish to pursue child maintenance for this reason. If you do want to pursue this option, the Child Maintenance Service can help you to enforce child maintenance payments by contacting the abuser on your behalf.

The service can:

- calculate how much should be paid
- arrange for the other parent to pay child maintenance and take action if payments are not made
- help find the other parent if needed
- sort out disagreements about parentage
- look at the payments if changes in parents' circumstances are reported.

There is normally a charge to use this service, but this charge does not apply to people who have experienced domestic abuse.

If the abuser refuses to pay child maintenance, in some cases the Child Maintenance Service may be able to:

- find out why they have not paid
- arrange for them to pay what they owe
- warn them about action that may be taken if they do not pay, including taking money directly from their earnings or benefits, taking money from a bank or building society account, or taking court action.

If you wish to use the Child Maintenance Service, you will first need to call Child Maintenance Options on **0800 083 4375** (Mon–Fri, 8am–8pm; Sat, 9am–4pm). It will be helpful to explain straight away that you have experienced domestic abuse so you are not encouraged to make your own arrangement with the abuser and so that you are not charged the fee. Child Maintenance Options will give you a reference number to call the Child Maintenance Service so that you can make an application. There is more information on making a child maintenance arrangement at www.gov.uk/making-child-maintenance-arrangement/using-child-maintenance-service.

If the abuser lives abroad, this can make it harder to enforce payment of child maintenance. A reciprocal enforcement maintenance order (REMO) is an international agreement between different countries to help enforce child maintenance payments if one parent lives abroad. A REMO can also help a parent living abroad claim maintenance from the parent living in the UK. You can find more information about the countries that have this arrangement and what to do at www.gov.uk/child-maintenance-if-one-parent-lives-abroad.

Emotional support

You may wonder how you can support your children emotionally as well as practically following abuse.

Women's Aid has a website called [The Hide Out](#) especially to help children and young people understand domestic abuse and to support them to cope with the effects.

Older children might find the information on the website [Love is Respect](#) helps them to understand what's going on.

These websites might be a helpful starting point to support you to talk about abuse with your children. Your child's school or your doctor's surgery may be able to refer them for counselling if this would be helpful for them.

“He said that if I didn't do his washing and cooking, he wouldn't pay any child maintenance. He dropped off some tablecloths for me to clean after a dinner party he'd had and told me, ‘This is what you are paid for’.”

Organisations that can help

Child Benefit enquiries

W www.gov.uk/child-benefit

T **0300 200 3100** (Mon–Fri, 8am–8pm; Sat, 8am–4pm)

Call HMRC for information about eligibility, claiming and stopping Child Benefit, changing your details and making a complaint.

Child Maintenance Service

W www.gov.uk/child-maintenance

T **0808 0835 130** (Mon–Fri, 8am–8pm; Sat, 9am–4pm)

Can help resolve disagreements about child maintenance. Can work out how much should be paid, arrange payments between parties, and take action if payments are not made. Victims of domestic violence are exempt from paying the £20 application fee.

Family Action

W www.family-action.org.uk

T **0808 802 6666** (Mon–Fri, 10am–2pm & 6pm–10pm; Sat & Sun, 10am–1pm)

Provides practical, emotional and financial support to families experiencing financial hardship or domestic abuse. Support services include grants, mental health and wellbeing services, and a phone support service.

Gingerbread

W www.gingerbread.org.uk

T **0808 802 0925** (Mon, 10am–6pm; Tues, Thurs & Fri, 10am–4pm; Weds, 10am–1pm & 5pm–7pm)

Provides information to help single parents, including on managing money, debt, and child maintenance. Also runs programmes to help build skills and opportunities for employment, and a helpline providing support and advice.

The Family Fund

W www.familyfund.org.uk

T **01904 550 055** (Mon–Fri, 9am–5pm)

Provides grants for low-income families raising disabled or seriously ill children and young people, including for household equipment, sensory toys and family breaks.

Further support

If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances.

Visit www.survivingeconomicabuse.org/resources for information including:

- Steps you can take towards economic safety
- Grants, benefits and financial help
- Finding a safe place to live

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported to survive and thrive.

Family Action transforms lives by providing practical, emotional and financial support to those experiencing poverty, disadvantage and social isolation. Building stronger families since 1869, Family Action now supports more than 45,000 families through community-based services and thousands more through its small grants programme.

For more information

Visit www.survivingeconomicabuse.org

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