Grants, benefits and financial help

Building safety
If you have experienced economic abuse, you may be struggling to make ends meet and need some financial help.

There are charities and organisations that can support you with money and debt information and advice. There are also many organisations that support people in financial difficulty with grants to help with day-to-day expenses.

What grants are available?

"It's a life-altering situation with no way to rebuild, recover, heal. What to do when there is nowhere to turn to?"

You can search a full list of available funds on the Turn2Us website at grants-search.turn2us.org.uk. Some of the funds available to women who have experienced domestic abuse include:

Buttle UK

[Website](www.buttleuk.org/need-support)
Offers grants to support children and young people whose families have experienced domestic abuse. Grants can help with household needs, such as clothing or school uniforms, toys and baby equipment, furniture and moving costs. Grants can also fund activities to support emotional and social needs, including therapy and after school clubs, books, laptops, tutoring and travel costs.

Grocery Aid

[Website](www.groceryaid.org.uk/get-help/)
Provides one-off grants to people working or who previously worked in the grocery industry, including supermarkets. You will need to provide detailed financial information and not having more than £6,000 in savings. Grocery Aid also provides grants of £150 to help pay for school essentials for children.

Heinz, Anna and Carol Kroch Foundation

[Website](https://grants-search.turn2us.org.uk/grant/heinz-anna-and-carol-kroch-foundation-14687)
Provides financial support for people with ongoing medical problems who are in financial hardship who have recently experienced domestic violence or are homeless. Applications must be submitted by a recognised agency, such as a social worker, local authority or a charity such as Citizens Advice.

For You, By You

[Website](www.foryoubyyou.org.uk/our-services/financial-assistance)
Can provide financial assistance for current and former civil servants in financial difficulty. Help can be provided for household bills, equipment and travel costs. May also be able to help with clearing priority debts, such as rent or council tax arrears. You may need to show a bank statement, a recent payslip or pension letter, a breakdown of income and expenditure, and copies of household bills.

Rail to Refuge

[Website](www.womensaid.org.uk/new-rail-to-refuge-scheme-offers-free-train-travel-to-women-fleeing-domestic-abuse/)
Offers free train travel on Southeastern and Great Western Railway routes to people fleeing domestic abuse. You can use the Women’s Aid Live Chat service, where trained support workers can help you access this program.
Skinners’ Benevolent Trust

The Skinners’ Benevolent Trust provides grants of up to £250 for people living in parts of London and Kent who are on a low income or have experienced domestic violence. Grants are awarded to help with the cost of essential household items, such as white goods. Applications must be submitted by an agency, such as a charity that is supporting you, a social worker or a housing agency.

Smallwood Trust

Provides small grants to help women on a low income overcome financial difficulty and to improve their social and emotional wellbeing. To be eligible for help, you must have applied for all benefits that you are entitled to before making an application. The fund supports women who live alone or only with dependent children and have less than £5,000 in savings. You will be asked to provide evidence of your financial need. The Smallwood Trust cannot provide grants for people with more than £16,000 in debt, or people who are currently insolvent (through bankruptcy, a Debt Relief Order or an Individual Voluntary Arrangement). They cannot provide support for bankruptcy fees.

Smart Works

Smart Works provides unemployed women in need with high quality business clothes and interview training. You will need a referral from another organisation, such as a job centre, mental health charity, or refuge.

St Andrew’s Society for Ladies in Need

Provides grants to British women with a good standard of education who are retired or unable to work and live alone. Gives priority to women who are trying to maintain their own home. One-off, special grants can be provided to help with expenses including heating, the cost of moving and replacing household appliances.

Turn2us Elizabeth Finn Fund

Grants are available for people in financial difficulty who have or had a job in one of 120 different professions listed on their website. People whose partners worked in these fields may also be eligible. To be eligible for help from the Elizabeth Finn Fund, you must also:

- have less than £4,000 in savings
- be on a low income and in receipt of (or have applied for) the benefits you are entitled to
- have British or Irish nationality, or live in the UK or Ireland for at least half the year

You may need to provide evidence of your occupation with your application.

Turn2us Response Fund

Supports people in financial hardship due to a life-changing event, including domestic abuse. Grants are provided for specific needs to help maintain normal daily living if a life-changing event took place in the last 12 months. Other life-changing events include:

- beginning to live with a disability
- ill-health or injury
- a recent diagnosis of poor physical or mental wellbeing
- relationship breakdown
- a reduction in working hours due to ill-health or an accident
- unsafe, insecure or inappropriate housing arrangements.

Applications to the Response Fund can only be made through partner organisations listed on the website, including Family Fund, Shelter and Refuge.
Utilities

Some utilities companies and charitable trusts offer help paying debts you might owe to your energy supplier.

The British Gas Energy Trust offers grants and schemes that can help, even if you are not a customer.

Many energy companies offer grants and financial help specifically for their own customers:

- Bulb Energy Fund
- E.on Energy Fund
- EDF Energy Customer Support Fund
- npower Energy Fund
- Ovo Debt and energy assistance
- Scottish Power Hardship Fund

Energy suppliers may ask for detailed financial information if you apply for a grant. Some organisations can help you with these forms, including Citizens Advice.

Furniture

Some women leave an abusive situation with little to no money, even for essential furnishings. There are organisations that can help provide beds, tables, cookers, and other essential furnishings.

Local organisations and charities, including church groups and community centres, may also be able to provide you with furniture.

Reuse Network

www.reuse-network.org.uk/find-items/

Has centres across England, Wales and Scotland that provide affordable household items and IT equipment to those in financial hardship.

End Furniture Poverty

www.endfurniturepoverty.org/find-furniture

Lists several ways to get furniture, including with grants. Also offers information on how to approach your council or landlord for help with furnishings.

How to apply

The process for applying will vary for each fund. See the website listed for details of how to apply for each grant.

In some cases, applications need to be made through a support worker or charity.

Eligibility criteria varies, and may depend on your income, savings and housing situation, as well as whether you have dependent children.

Benefits

You do not need to be unemployed to receive certain government benefits, such as Universal Credit.

To find out about the financial support and benefits available for people who have experienced domestic abuse, see Guidance from the Department for Work and Pensions.

This includes information on special conditions for:

- Housing Benefit
- Jobseeker’s Allowance
- Employment and Support Allowance
- Universal Credit
- the benefit cap
- removal of the spare room subsidy
- Discretionary Housing Payments
- migrant partner support
- child maintenance

Turn2us has a benefits calculator that you may find useful at benefits-calculator.turn2us.org.uk.
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.

Financial Support Line for Victims of Domestic Abuse

W 01323 635 987 (Mon–Fri, 9am–1pm & 2pm–5pm)

The Financial Support Line for Victims of Domestic Abuse is run in partnership between Surviving Economic Abuse (SEA) and Money Advice Plus. It offers specialist advice to people experiencing domestic abuse who are in financial difficulty.

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

- Organisations that can help you
- Steps you can take towards economic safety
- How banks can help
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.

For more information
Visit www.survivingeconomicabuse.org

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