



UNEQUAL, TRAPPED & CONTROLLED

Women's experience of financial abuse and potential implications for Universal Credit

Exploratory research by Women's Aid for the TUC
By Marilyn Howard and Amy Skipp

FOREWORD

Financial abuse is often misunderstood but can have a devastating impact. This coercive and controlling behaviour can leave women with no money for basic essentials such as food and clothing. It can leave them without access to their own bank accounts, with no access to any independent income and with debts that have been built up by abusive partners set against their names.

Underreported and poorly recognised, financial abuse affects women across the income distribution and in a range of different ways. Even those who may have a full-time salary or who share joint accounts with their partners are not safe from financial abuse. It is also important to understand that it seldom happens in isolation: in most cases perpetrators use other abusive behaviours to threaten and reinforce the financial abuse they are conducting.

It is therefore vital that action is taken to improve understanding of the nature and impact of financial abuse among staff in all frontline services that may come into contact with domestic violence survivors. There is also a particular need for organisations such as banks to pay specific attention to customers who may be experiencing abuse and to support them to access money that is rightfully theirs and find safety.

Universal Credit poses a particular challenge. A benefit that is set to be paid on a household basis sits uneasily with the realities of financial abuse, where men in some households use money to abuse their partners. Under current plans they will be able to do so more easily once Universal Credit is rolled out. But there is a range of ways the system could be improved to ensure that it does not collude with or exacerbate financial abuse. These include automatically paying Universal Credit to the main carer and making the payments more frequent than monthly. These changes, alongside ensuring that women fleeing violence are fast tracked to new claims and that joint claim processes include opportunities for confidential reporting, could help ensure that women experiencing abuse can be supported.



We believe this research provides a vital contribution to knowledge about women's experience of domestic violence. It also sets out the wide ranging changes that must be urgently made to better take women's needs and safety into account. Providing an in-depth picture of women's experiences of financial abuse, this analysis demonstrates the number of ways perpetrators of domestic violence and abuse can control and coerce their partners and ex-partners. It is vital that both service providers and social policy commentators act on its findings.

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ACKNOWLEDGEMENTS

The authors wish to thank first the survivors who gave so generously of their time to help us with this research, and the staff in the specialist domestic violence services that enabled us to contact survivors. We are also grateful to staff at Women's Aid Federation of England who have helped at various stages of this research. Our gratitude also goes to those who have commented on drafts of this report such as Fran Bennett (University of Oxford), and Scarlet Harris, Nicola Smith and Richard Exell (Trades Union Congress). Women's Aid also wishes to thank the Trades Union Congress for their generous support, without which this study could not have been undertaken.

Women's Aid is the national charity for women and children working to end domestic abuse. We empower survivors by keeping their voices at the heart of our work, listening and responding to their needs. We are a federation of over 220 organisations who provide more than 300 local lifesaving services to women and children across the country. We provide expert training, qualifications and consultancy to a range of agencies and professionals working with survivors or commissioning domestic abuse services, and award a National Quality Mark for services which meet our quality standards. Our campaigns achieve change in policy, practice and awareness, encouraging healthy relationships and helping to build a future where domestic abuse is no longer tolerated. The 24-Hour National Domestic Violence Helpline on 0808 2000 247 (run in partnership with Refuge) and our range of online services, which include the Survivors' Forum, help hundreds of thousands of women and children every year.

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EXECUTIVE SUMMARY

1. BACKGROUND

Official statistics do not identify financial abuse as a distinct form of abuse¹. Yet survivors raise this as a significant issue with Women's Aid and US research shows that it is a discrete aspect of 'coercive control' – a pattern of controlling behaviour through threats or by restricting victims' freedom². Most survivors experience financial abuse at some point (including after separating from an abusive partner). Domestic violence is rooted in the historical status of women in society and in the family, and is recognised internationally as both a consequence and cause of gender inequality and discrimination. Women experience significantly more frequent and severe domestic violence than men³.

Women's Aid undertook interviews and focus groups with 27 women between October and December 2014 to explore experiences of financial abuse and its interaction with benefits and tax credits in the run-up to full Universal Credit roll-out. In December 2014 a further online survey of more women was undertaken. In this report we refer to the findings from 126 women respondents in total.

2. WHO EXPERIENCES ABUSE?

Most of the women in focus groups and interviews had children and had separated from their partner. The duration of abuse varied, in some cases this had lasted for over 20 years. Many had low household incomes, receiving benefits or tax credits. However, for some, their only source of income was an allowance given to them by their partner. In some cases benefits had all been in the abuser's name; in others,

abusers controlled survivors' bank accounts and in some cases abusers required women to pay their wages directly to their bank accounts. It is also important to recognise that it is not only low income women who experienced financial abuse – 18 per cent of survey respondents had household incomes of over £50,000 per year.

Financial abuse was experienced differently depending on circumstances. 'Professional' women spoke of not being believed because they did not fit the victim 'stereotype'. Survivors who had moved to another country (either to or from Britain) felt isolated and trapped. Disabled women experienced control by partners or other family members over access to essentials and disability benefits, increasing their isolation.

3. THE EXPERIENCE OF FINANCIAL ABUSE

Financial abuse comprises control of money, exploitation of survivors' income and time, and sabotage of their efforts to get resources such as through paid work. Of survey respondents⁴:

- 75 per cent were prevented from seeing family and friends
- 76 per cent agreed that their partner kept financial information from them
- 67 per cent of those in paid work at the time of the abuse agreed that their partner monitored their work activities
- 58 per cent agreed that their partners used them as a source of money.

Many had joint accounts but did not have access to the money within them; their partners were in control of money, irrespective of who theoretically owned it. Survivors reported bank cards being confiscated, having their bank accounts monitored and being required to ask their partner to pay for everything for them. A third of survey respondents said that their partner took their wages from them directly. Abusers would spend money on their own needs first, leaving survivors and children without basic essentials, or take out loans or buy items in the survivor's name, leaving survivors with substantial debts. Some women were kept locked in the home, and used as unpaid labour for their partner's work. Others found that bills and housing payments were put in their names so they were liable for costs without the ability to pay them. Over a fifth of survey respondents reported loans being taken out in their names and over 50 per cent said abusers had built up bad debts in the survivor's name.

4. THE RELATIONSHIP BETWEEN FINANCIAL ABUSE AND OTHER FORMS OF ABUSE

Financial abuse was accompanied by other controlling behaviours and types of abuse. Interviewees tended to believe that financial and emotional abuse happened first, though there was some blurring with what they initially regarded as the usual ways that couples handle finances. In hindsight some believed that financial control was the first type of abuse they experienced.



75%

The percentage of survey respondents who, in addition to experiencing financial abuse, were prevented from seeing family and friends.

5. THE CONSEQUENCES OF FINANCIAL ABUSE

Consequences of financial abuse included going without essentials, poor mental health and debt. Of survey respondents:

- 71 per cent agreed that they went without essentials because they didn't have enough money
- 41 per cent agreed they had to use the children's birthday money or savings to buy essentials
- 77 per cent said their mental health had been affected. Some ex-partners made allegations about the survivor's mental health and manipulated agencies into believing them.
- 61 per cent of survey respondents were in debt because of financial abuse and 37 per cent had a bad credit rating as a result. Almost half agreed they had lost confidence in budgeting.
- 52 per cent of survey respondents living with an abuser at the time of the survey agreed with the statement that they had no money so could not leave. Hence, financial abuse is a barrier to leaving the abuser. Some interviewees were threatened with losing their children or deportation if they left.

Financial abuse often escalated and continued after separation, often around child maintenance and legal proceedings.

6. FINANCIAL ABUSE AND THE CURRENT SYSTEM OF BENEFITS AND TAX CREDITS

Benefits and tax credits intended for the family as a whole or the survivor could become additional income for the perpetrator, who often used family benefit entitlements for their own means and denied survivors access to benefit income. Sometimes Child Benefit was paid to the abuser, either because the woman was ineligible due to her immigration status or as a result of manipulation. Over 40 per cent of survey respondents receiving benefits/tax credits at the time of the abuse said that their partners took their benefit income from them.

Women were also caught by rules restricting access to benefits if they were non-UK nationals leaving the abuser, or if they were returning British nationals fleeing an abusive partner abroad. Disabled women reported having no access to their disability benefits. Access to benefits during the transition to a place of safety and longer term resettlement is crucial. Yet women spoke of delays and lack of payments when leaving a partner, including for one-off items such as furniture for a new home.

7. UNIVERSAL CREDIT AND POTENTIAL IMPLICATIONS FOR FINANCIAL ABUSE

Universal Credit is a single integrated payment replacing out of work means-tested benefits, housing benefit and tax credits. Women expressed concern about the single payment per couple, which they felt was likely to go directly into their partner's account, giving the abuser more money to control. Given the evidence in this report of partners using the existing benefits system to control household income, and of them building up debt in survivor's names, the potential for a single, monthly household benefit to be misused by an abusive partner is significant. Monthly payments were felt to give the abuser access to a larger amount of money on pay day than was currently the case (73 per cent of respondents agreed or strongly agreed with this statement). Women also worried that a single monthly payment would give them less flexibility to juggle their finances, which was often necessary when an abuser was controlling most of the household income.



The opportunity for payments to be split between partners in cases of financial abuse was, however, not regarded as a solution; indeed many women said it would be dangerous; 85 per cent of survey respondents agreed or strongly agreed that if they requested this, the abuse would worsen when their partner found out. There were also significant concerns about the online claim process. Interviewees and focus group attendees thought that their partners would make an online claim without their involvement. The risk of survivors and their children finding themselves in rent arrears, as a result of the abuser misusing the rent payment within Universal Credit, was a significant concern. Most of the focus group and interview participants and 60 per cent of survey respondents agreed with the statement that housing costs should be paid direct to the lender or landlord; 59.5 per cent agreed that the entire Universal Credit award should be paid to the mother in families with children; 53.2 per cent agreed with more frequent payments.

8. HELP FROM AGENCIES

To get help, survivors need to be able to identify that financial abuse has occurred; to feel they can disclose to another person in a safe and confidential way; and that in response an individual or agency will believe them and support them in appropriate ways. Many survivors spoke of the poor response they had from social services, lawyers, banks and the lack of awareness of financial (or indeed other forms of) abuse. Over a third of survey respondents had asked no-one for help, either because they had nobody to turn to or were afraid to ask.

“59.5 per cent agreed that the entire Universal Credit award should be paid to the mother in families with children.”

9. CONCLUSIONS AND RECOMMENDATIONS

Research findings and survivors' views have informed the following recommendations. Addressing financial abuse requires a comprehensive coordinated plan, involving various agencies. Together this shows the need for a five-point plan which would see:

1. survivors and agencies identifying and responding to abuse
2. banks dealing with abuse more effectively
3. changes to the delivery of Universal Credit to reduce the risk of further opportunities for financial abuse
4. benefits and child maintenance systems supporting survivors
5. further data collection to identify more detail about this form of abuse, so that interventions can take place sooner and more effectively.

To achieve this Women's Aid and the TUC are calling on:

STATUTORY AGENCIES (SUCH AS SOCIAL SERVICES, JUDICIARY, AND HOUSING DEPARTMENTS) TO:

- routinely carry out safe inquiry with women and appropriate signposting to specialist services
- include domestic violence and financial abuse within policy and equality statements
- include reference to the 24-hour National Domestic Violence Helpline, run in partnership with Women's Aid and Refuge [0808 2000 247] on their literature
- work with local specialist domestic violence services to identify and tackle financial abuse more effectively for any survivor, including those separated from their partner

- provide information about financial abuse such as on the Domestic Abuse and Money Education toolkit on the Women's Aid website so that women are enabled to identify this and seek appropriate support
- be trained in understanding and identifying coercive controlling behaviour including financial abuse
- ensure mandatory training on coercive control and financial abuse for professionals coming into contact with domestic violence abusers and survivors (such as social workers, children's workers, and legal professionals).

BANKS TO:

- work in partnership with specialist domestic violence services to develop specialist expertise in handling situations of coercive control
- have a written policy for dealing with survivors which includes having a named individual contact for survivors
- place a flag on to any accounts of identified domestic abuse survivors with all bank staff trained to know they are dealing with a survivor and what action to take
- treat bank accounts separately where there is domestic abuse, ensuring that joint accounts can be frozen quickly and that no further abuse of those accounts can take place.

67%

of those in paid work at the time of the abuse agreed that their partner monitored their work activities.

**DEPARTMENT FOR WORK
AND PENSIONS TO:**

- review recommendations from survivors that the Universal Credit housing element is paid direct to the landlord/lender, or separate from the rest of Universal Credit⁵;
- consider ways in which direct payments could be established at the start of a claim where one partner indicates that financial abuse may be present, as well as how to develop such a process so as not to put the survivor at greater risk
- pay the elements of Universal Credit relating to children to the main carer, to signal that payment is intended to support the family
- establish procedures to facilitate disclosure at key points in the Universal Credit claim process (for example, separate interviews for each member of a joint claim couple when drawing up a claimant commitment with their work coach, and a question in the online claiming process to enable claimants to request a discussion about alternative payment arrangements and budgeting support)
- allow claimant choice of frequency of Universal Credit payments
- ensure that when fleeing violence, survivors have a fast track to a new claim and receive benefits quickly, not having to wait for more than a month for a Universal Credit award to be paid
- set up a central emergency fund for survivors to get grants for one-off items to set up a new home following domestic violence



- accept Universal Credit split payment applications without investigation and notify each claimant separately including a standard, generic reason for any decision (not referring to financial abuse), with women referred to specialist domestic violence services to support their application
- review the impact of Universal Credit on financial abuse
- provide training for all its agencies (such as Jobcentre Plus, Pensions Service) in understanding, identifying and combating coercive control and particularly financial abuse and consider safe routine inquiry and appropriate signposting to specialist services
- waive restrictions on benefit rules restricting entitlement to EEA nationals and returning British nationals for claims made by survivors fleeing domestic violence⁶
- ensure women and children have safe child maintenance arrangements in place by fast-tracking domestic violence survivors to the Child Maintenance Collection system (without having to meet other requirements⁷) and dropping all charges for use.

MINISTRY OF JUSTICE TO:

- review the legal aid regulations and to extend the evidence requirements for proving domestic violence to include information regarding financial abuse.

HMRC TO:

- implement safe routine enquiry about whether abuse may be taking place; especially triggered where fathers or other members of the family make a new claim for Child Benefit or request a transfer away from the mother.

OFFICE OF NATIONAL STATISTICS TO:

- identify financial and psychological abuse separately in the Crime Survey for England and Wales, and other relevant publications.

FUNDERS AND RESEARCHERS TO:

- support the investigation, in a population study, of the prevalence and sequencing of financial abuse with a view to indicating options for early identification and intervention
- explore the experiences of different groups of women experiencing financial abuse, such as disabled women or non-UK nationals, to ensure support is tailored to their needs.

58%

of survey respondents agreed that their partners used them as a source of money.

SECTION ONE

BACKGROUND

Almost a third of women in England and Wales have experienced domestic violence at some point since age 16, equivalent to an estimated 4.6 million victims⁸. There is no national estimate of the numbers experiencing financial abuse. Domestic violence is rooted in the historical status of women in society and in the family, and is recognised internationally as a violation of women's human rights and a form of discrimination against women, as both a consequence and cause of gender inequality⁹. Women experience more frequent and severe domestic violence¹⁰ and are more likely to be victims of financial abuse¹¹.

WHAT IS FINANCIAL ABUSE?

Financial abuse is one aspect of domestic violence, appearing in the cross-government definition as a type of abuse occurring within the context of coercive and controlling behaviour¹². Coercive control, now recognised by the government as the basis for a proposed new criminal offence, includes control over all aspects of life, including emotional, psychological and financial¹³. Coercive control can be regarded as a pattern of behaviour which seeks to take away the victim's liberty or freedom, to strip away their sense of self¹⁴.

As a form of control, financial abuse involves using or misusing money so as to limit and control the partner's current and future actions and freedom of choice. It can include using credit cards without permission, putting contractual obligations in the partner's name, and gambling with family assets¹⁵. It often results in debt and other financial problems, sometimes leaving the survivor and children without enough food. Even when a survivor has left the home, financial control can still be exerted by the abuser with regard to child maintenance, interference



in employment and/or damage to property¹⁶. Financial abuse also affects the ability to flee from violence, as lack of money can delay or prevent victims leaving their abusers.¹⁷ Financial abuse is not always recognised as a distinct aspect of domestic violence; it is sometimes regarded as part of emotional or psychological abuse¹⁸ (thus masking its extent). US research suggests that virtually all abused women experience financial abuse at some point¹⁹ and financial abuse is a distinct yet common form of abuse²⁰.

Women's Aid has long been collecting data on, and campaigning against, the experience of financial abuse of domestic violence survivors.²¹ Women's Aid's 2013 Annual Survey of service users identified that over half (57 per cent) of refuge residents and 49 per cent of non-refuge service users experienced financial abuse, often in conjunction with other forms of abuse. 40 per cent of refuge residents and 27 per cent of users of non-refuge services also experienced the abuser restricting their access to money or benefits. The National Centre for Social Research undertook further analysis for Women's Aid of the Adult Psychiatric Morbidity Survey for England (see Appendix 1). A survey of adult men and women, this found that almost half of those experiencing extensive violence, and one in 50 with relatively little experience of abuse, reported that their partner restricted their access to a fair share of household finances²². This reflects findings from other research that one partner can be poor even though the household as a whole may appear to have income above the poverty line²³. Such research has also highlighted the gender implications of different money management and budgeting patterns which tend to disadvantage women in the household²⁴.

Universal Credit is a new approach to benefits that forms a new context for financial abuse. In essence six means-tested benefits and tax credits will be rolled into one. Payment will usually be made monthly and to only one bank account.

The key questions explored in this research are:

- What is the experience and impact of financial abuse?
- What is the relationship between financial and other forms of abuse?
- What is the interaction between benefits and financial abuse?
- How might Universal Credit affect the experience of financial abuse?

THE IMPORTANCE OF THIS STUDY

Financial abuse is not always separately identified (often conflated with other forms of non-physical abuse) and does not appear as a category in its own right in official statistics. ONS data (for England and Wales) only breaks down partner abuse into 'non-physical' (emotional, financial), revealing that 23 per cent of women and 11 per cent of men experienced 'non-sexual partner abuse' since age 16²⁵. The lack of quantitative data to examine the connection between domestic violence and debt has also been noted²⁶.

In the light of coercive control being proposed as the basis for a criminal offence²⁷, Women's Aid wished to highlight women's experiences of financial abuse to facilitate greater understanding of the constituent parts of coercive control and how it may be evidenced, with a view to ensuring effective implementation of the new law.

The US literature on domestic abuse tends to emphasise quantitative 'scales' to measure different kinds of abuse. The US economic abuse scale provided a useful starting point. This study adds to this by considering the impacts of financial abuse in focus groups, interviews and survey data. The Economic Abuse Scale²⁸ comprises three 'subscales' –

1. economic control (e.g. monitoring the woman's ability to use her resources)
2. employment sabotage (e.g. stopping her working)
3. economic exploitation (i.e. using her money, generating debts).



METHODOLOGY

This research is primarily based on focus group and interview discussions in order to explore the experience of financial abuse, its impacts and interactions with other forms of abuse and with the benefits/tax credits systems.

This report also seeks to explore the potential impact of Universal Credit, while recognising that this will largely be hypothetical as new claims from couples and families were, at the time of the fieldwork, limited to a small number of Jobcentre Plus districts. The research is also exploratory in that it tests whether in-depth individual interviews or focus groups would work better for survivors and for Women's Aid's own developing understanding of this type of abuse. On the basis of this research process Women's Aid has concluded that individual interviews enabled a more in-depth exploration

of the experience of abuse, how it interacted with other forms of abuse and its impacts, whereas group sessions were more valuable in scoping the extent of abuse (as issues detailed by one participant triggered recollections in others) and in developing ideas about professional responses and recommendations.

In total Women's Aid spoke to 27 survivors of financial abuse; 20 in focus groups, and 12 in individual interviews (including five who had also taken part in focus groups). The focus groups were held in London, the North West and East of England. Face-to-face interviews were also undertaken in these localities and in the South West. Telephone interviews were carried out with survivors in the North East, South East and East of England. The sample of individual interviews and focus groups were selected from Women's Aid member services, where individual service users who had been

assessed as experiencing financial abuse were invited to participate through the local service staff. Three further individual interviews were achieved through advertising for case studies through the Women's Aid website.

Following on from the focus groups and interviews, Women's Aid sought to test the preliminary findings with a larger sample of survivors. An online survey was developed and circulated through Women's Aid and TUC networks. The survey was open for four weeks and received 161 responses in total. This was not specifically targeted at women though the majority of respondents were female. Data on some questions, including gender, were missing from 33 responses and two responses were from men. This report discusses the findings from the 126 responses from women. We have chosen this approach because as numbers are low it is not feasible to compare experiences of men and women, and the focus of the research is on the domestic violence experienced by women which is rooted in societal gender inequality.

The survey also allowed space for respondents to comment. Further personal accounts were received by email. In this report, quotations are from all of these sources. Case studies have been anonymised, and names changed, to protect the confidentiality of participants. As not all 126 survey respondents answered each question, this report refers to numbers responding to each question separately; hence the numbers will not always correspond to the total number of 126 responses.



71%

of survey respondents agreed that they went without essentials because they didn't have enough money.

SECTION TWO

WHO EXPERIENCES ABUSE?

Participants represented a cross-section of women, highlighting that financial abuse affects those from all walks of life. Whilst their specific experiences of financial and other types of abuse reflected their individual context, there were common patterns and themes in how financial control was exercised over them.

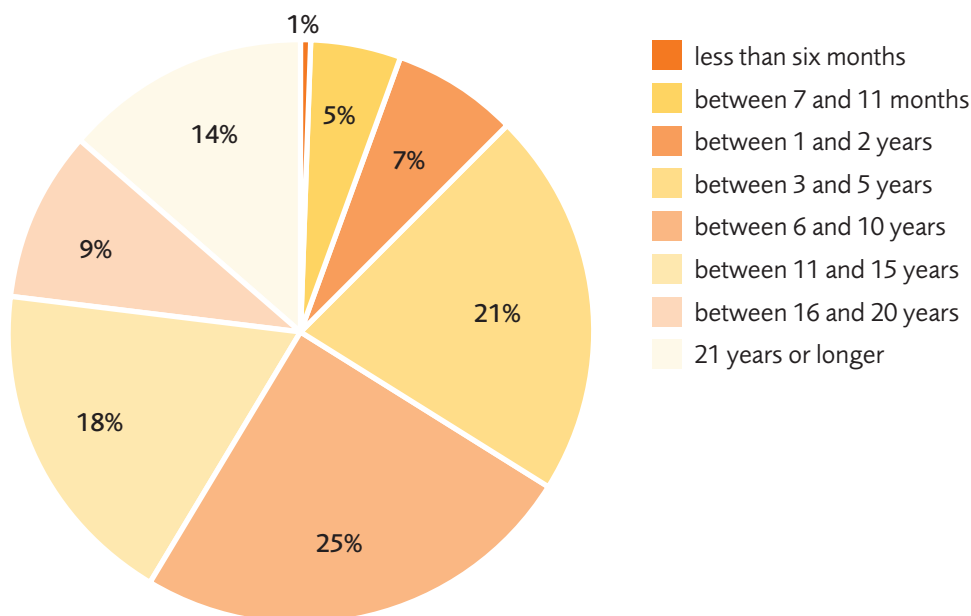
CHARACTERISTICS OF THE SURVEY RESPONDENTS (SAMPLES)

All of the focus group and interview sample were women who had self-identified as having experienced financial abuse; all had separated from their partners. Some email case studies and almost 47 per cent of the 126 women survey respondents were currently experiencing abuse, including living with an abusive partner.

- ▶ Individuals in focus groups and interviews were aged from 18 to 60 years old.
- ▶ Fifteen interviewees and focus group attendees had been married to their abusive partner, nine had lived with them and three had never lived with the abusive partner. Of women survey respondents, 63 per cent were living alone (including with children), 26 per cent were still living with an abusive partner, six per cent lived with family or friends and four per cent were with a non-abusive partner; two were in same-sex relationships.
- ▶ Interviewees and focus group attendees were recruited through services in four English regions, though many had moved from other areas of the UK. Survey respondents were from all English regions and countries of the UK.
- ▶ Four of the focus group and interview participants did not have children. The others had between one and five children, including one woman who was pregnant with her first child through to those with grown up children no longer living with them. Of survey respondents, 67 per cent had children living with them at the time of the survey.
- ▶ Four focus group and interview participants were disabled.
- ▶ Six of the women spoke about financial abuse that they experienced at the hands of other family members. In some cases this appeared to involve 'marriages made for money', where abusers were partners and the partners' family members. One disabled woman was abused by her own family member.
- ▶ Whilst over half (16) of the focus group and interview sample were White, Black or Asian British, others were from Russia, Pakistan, Africa and European Union countries.

- The duration of abuse varied; for some focus group and interview participants the abuse had continued for over twenty years. There were examples of the abuse starting when children were born or when partners moved in together, with several women feeling that these changes in circumstances were connected to the abuse. There were similar variations among survey respondents (Figure 1).
- Around six in ten (17) of the focus group and interview sample had not received any state benefits whilst in the relationship. Others had received Income Support, Jobseeker's Allowance or Employment and Support Allowance and Housing Benefit.
- Of 120 survey respondents answering the question about income sources when living with an abusive partner, 30.8 per cent received benefits and 35.8 per cent received tax credits. Household incomes when living with an abusive partner varied; of 125 survey respondents, 26.4 per cent received less than £20,000 per year, 20.8 per cent received between £20,000 and £30,000 per year and 18.4 per cent had over £50,000. The sources of this income were predominantly partner wages (71.7 per cent) and the survivor's wages (60 per cent).
- Half of the focus group and interview participants were, or had been in paid work (with jobs including waitresses, shop assistants, nurses, doctors, lecturers and lawyers). Some were in households where the sole income was their partner's. Women came from different socio-economic groups and had had different levels of household income when with their partner. The abusive partners had jobs including mechanics, couriers, tax drivers, business owners, accountants, self-employed, farmers, doctors, and academics. They were both employed and self-employed.

FIGURE 1: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS REPORTING DIFFERENT DURATIONS OF ABUSE



Note: total responses = 126.

DIVERSE CIRCUMSTANCES

MONEY MANAGEMENT

The interviews and focus groups found no clear patterns of money management, and details of financial abuse within these relationships differed between women. This variation was most noticeable between women from different socio-economic groups, largely due to the amounts of money involved and the type of restrictions resulting from financial control. One woman spoke of only having £10 per week to live on and being unable to buy clothes for herself, another spoke of having an allowance of only £250 per month to run a large household and not being able to go for a coffee with friends. However all felt that their access to money, the ways in which they could spend money and the amount of say they had over financial decisions were being controlled. Some women were given an allowance to cover household spending, and then often had to explain why they had spent what they did and why amounts were so much (this is further discussed under control tactics below). It did not seem to matter necessarily how much or how little they spent, their partner would still always say that it was wrong.

HIGH INCOME/PROFESSIONAL SURVIVORS

Survivors with high and low incomes were represented in the survey, interviews and focus groups, illustrating that financial abuse could affect survivors at all income levels.

"The financial abuse I experienced was very different. I had money but how I spent it was restricted. If we needed big expenditure I had to ask him. I inherited a large amount of money, but he made decisions as to how it would be spent. I know that I am not on the bread line. However the nature of financial abuse is different if you have money."

Some had extremely well-off partners. One survivor spoke of her self-employed partner 'lording it' over her

"I had to justify how I spent money or what I needed it for. After we split up, he refused to give me a penny. I struggled to pay bills. He was wealthy and rubbed my nose in it and lorded it over me. He refused to have a joint bank account."

Some survivors believed that their partners, who were individuals in well-respected positions in society, would not usually be considered by the public to be abusers (for example doctors or accountants). This may have enabled such partners to exercise control. Women's Aid has found that the more plausible the perpetrator, the more dangerous, as control and abuse may be more easily hidden from view. Survivors on higher incomes considered that because they did not fit the 'stereotype' they faced additional problems of being believed – especially if they were also professionals.

"I don't know if there's a perception that abuse doesn't occur to professionals, that it doesn't occur to women who are educated because they'd get out. Yet the level of psychological manipulation and abuse is so much higher in some ways because he had the skills. He knew that by not telling the truth he could manipulate things to such an extent that he could break me. I think that there's a perception that this occurs where women have to stay because they don't have the resources to get out and that middle class or educated women are just making false allegations."

Because of the 'stereotype', the financial and psychological abuse of 'professional' women may be missed by other agencies dealing with the survivor. The emphasis of intervention on so-called 'high-risk' survivors can easily miss this group. As one survivor said

"Women who are not viewed as high risk somehow are more at risk because they don't have MARACs."²⁹

"One woman spoke of only having £10 per week to live on and being unable to buy clothes for herself."



MOVING TO ANOTHER COUNTRY

Moving to another country can increase the scope for financial abuse and isolation. There were examples of this where survivors moved from the UK to live abroad with their partner, and where non-nationals entered the UK with a spouse or partner. When moving abroad, levels of control and isolation could increase, especially where the perpetrator was a national of that country and the survivor was not. Dependence on the partner for money could also increase, whilst access to any support services could be limited to nationals of the country the survivor and her partner had moved to.

If separating when abroad, there could also be issues of accessing services or legal support in another country, with different rules and problems of translation if the survivor did not speak the language. Legal and translation fees also brought additional costs and stress. One survivor spoke of being "trapped abroad" without any help.

There were several examples of women coming to the UK being financially exploited due to their status as non-nationals. This was either because they did not understand the UK system (the partner saying that the survivor could not open a bank account or not explaining eligibility) or it was thought that the British partner stood a better chance of making a successful benefit claim. Hence benefits were in the partner's name. This essentially cut off any access to money for these women and made them completely dependent on their partner for money and information. Some women also spoke of their partner keeping all of their documents, such as passports, birth certificates, bills and statements. This meant that the women could not use those documents to prove their identity (for example if they wanted to open a bank account). Their partner became a gatekeeper for access to these important documents and often restricted access to them or hid them.

Abuse does not respect country boundaries, highlighting the importance of international obligations such as those embodied in the Council of Europe Convention on Preventing and Combating Violence Against Women and Domestic Violence (the Istanbul Convention).³⁰ This international treaty recognises violence against women as a human rights issue, requiring states to change attitudes, ensure the needs and safety of victims, prosecute and punish violence; and co-ordinate policies so as to provide a holistic response.

“Some women also spoke of their partner keeping all of their documents, such as passports, birth certificates, bills and statements.”

SANA

Sana³¹ met her partner in Pakistan, although he lived in Britain. She moved to the UK with him two years ago when they married. In Pakistan she had been a university student. He seemed to be very affluent and he lavished her with gifts. They lived with his family. Soon after the wedding he tried to exchange their wedding gifts for cash. She arrived on a spouse's visa and her husband explained that this meant she could not open a bank account on her own in the UK or get a job. So any money she needed had to come from her husband. He refused to give her the money to complete her course in this country. “We got married and I had the perfect husband at first. I had money to spend how I liked, we went out to eat at weekends, he'd take me out shopping. I went to Pakistan and came back and it was a new person. Then I was left with nothing and I became a burden to him.” She could not leave the house as she was expected to stay with his family. But they did not like it if she asked where he was or why he was not spending much time with her, so she generally stayed in her bedroom. He stopped paying her mobile phone bill and she was disconnected, meaning that she had no contact with her family. Following a big argument she insisted that she needed money and had to get a job. She started working in a large department store but she had to give his bank details for her wages to be paid into his account and he spent all the money, still without giving her any. She started missing work as she could not afford to travel, and following physical abuse she often needed to stay off as she felt unwell or had visible injuries. She eventually confided in her manager and asked for her wages to be paid to her in cash. When the first wages did not go into his account her husband was furious and she ended up leaving the house that night and sleeping rough in a park.

DISABLED WOMEN

Disabled women are likely to experience twice as much abuse compared to non-disabled women³². Their impairments may be used by their abusers in order to increase abusers' power and control. Perpetrators may be intimate partners, carers or other family members. Being disabled can make the abuse worse, and limit the scope to leave the abusive situation. Financial abuse can be common, for example involving carers taking the disabled women's benefits and allowances. This was confirmed in the survey, focus groups and interviews.

"I have only very recently escaped; I was terrified I wouldn't have enough to buy food, to live. He had full control of my disability benefits and my car. He wouldn't even allow me to have my own mobile phone."

"I'm disabled. He takes my mobility equipment so I can't go out to my friend's house for a cup of tea."

One survivor spoke of being in bed because of her medical condition and being dependent on her partner for food.

"He would not get me the food I was meant to have, and when I said I'm not meant to have this he would start swearing at me saying 'eat it'. There were a couple of occasions where the food was all over the tray and I'd say I can't eat it off the tray and he'd say 'You're so difficult. You're such a bitch, I'm cooking for you'. He was warming up a ready meal."

Others were refused money for essentials such as sanitary protection.

"He refused me money for sanitary supplies, so I couldn't buy any."

Another survivor spoke of her husband controlling her access to money, and making her ask for money but then refusing it. Disability benefits were based on her entitlement but he would not share what was intended for both of them. He also isolated her from her family. When they married, he had put his name on her tenancy to make it a joint tenancy. She had to leave her (adapted) property to go into a refuge service because he refused to leave.

Control could also be exercised over disabled women by other family members: one interviewee spoke of abuse by her daughter, who kept her isolated. She gave her daughter money 'to keep the peace'.

52%

of survey respondents living with an abuser at the time of the survey agreed with the statement that they had no money so could not leave. Some interviewees were threatened with losing their children or deportation if they left.

SECTION THREE

THE EXPERIENCE OF FINANCIAL ABUSE

During interviews and focus groups, women expressed the view that 'control' was the most common reason for financial abuse. Partners used financial control as a way to monitor what women were doing, prevent them doing something, and/or show that they were in charge of household decisions and behaviours – and/or to belittle or take advantage of women.

Survivors gave many, varied examples of financial abuse. As noted above, these tactics can be categorised as either financial control, employment sabotage or economic exploitation. Survey respondents were asked to tick statements that applied to them across these three; 'control' was experienced by 97 per cent; 'sabotage' by 89 per cent; and 'exploitation' by 87 per cent. Interviewees reflected that the distinction between these three types of abuse was blurred, and often more than one tactic was being used simultaneously. Although recognising that there are overlaps between these three categories this report discusses the experience of abuse under these headings.



CONTROL

CUTTING OFF ACCESS TO MONEY TO MAKE THE PARTNER DEPENDENT AND ISOLATED

The most frequent form of abuse was not allowing the survivor access to money. This often meant that survivors had no bank account or income of their own. However, it also occurred frequently with survivors who had joint bank accounts or their own income. Survey data indicated that, of 126 women respondents answering questions about bank accounts, a majority (70.6 per cent) had an account in their own name, 27.8 per cent had a joint account

and 1.6 per cent had no bank account. However even those with an account in joint names (as opposed to the money all being in their partner's name) did not always have access to money in that account. A partner could be in control of money, regardless of who 'owned' that money. Indeed, opening a joint account could be one control tactic. In essence the partner controlled the money, regardless of 'whose' money it was.

Focus group and interview participants highlighted that partners decided what money should and should not be spent on, how much to spend and when. Partners were in charge of how much money survivors and their children had to live on, resulting in partner control.

"It's the basis of all control. They make you dependent on them. They cut off your routes of what you can do. Finance is the basics. I was given such a little amount then expected to buy things and do things."

In many cases women reported that anything that came into the house went to the partner, or where this was not the case he would still decide how to spend all the money. This included taking control of bank accounts, holding the survivor's bank card, opening her bank statements, demanding she hand over her pay or monitoring what income was coming in.

"I had a weekend job and got money paid into my account each week. He took my bank card off me. I was given a daily £10 allowance for everything I needed during my pregnancy, including all our food shopping."

Restricting access to money made survivors dependent on their partner, having to ask for money or permission to make decisions and spend. This was demeaning or frightening.

"You are dependent and ashamed like a little child to always have to ask for money and justify it. Someone else decides whether they allow you to spend anything."

"I was so scared to ask him for anything, my self-respect was so wounded. But that meant I had nothing."

There were two kinds of control over money. First, having no access to money at all, which meant survivors were completely dependent on the partner paying for everything. Second, being given an 'allowance'³³ to spend; this was often insufficient, and withheld by the abuser at whim.

Survivors described the effects as being the same in both cases. Anything they did spend was often wrong, with arguments or other abusive behaviour arising as a consequence. They spoke of being scared of the repercussions of any financial decisions (even if it was just how much they spent on weekly food shopping) and this meant they were always terrified to, and generally therefore did not, spend anything on themselves.

Survivors described being made to feel guilty for any spending, even on essentials. Money was a common trigger for arguments so to

ANNA

Anna³⁴ was married to her husband for over 20 years. "The first time I met him I remember him saying he didn't want us to ever talk about money because it always causes issues. He told me to use the credit card for anything I needed. I used to fear the beginning of the month. From the first onwards I'd be physically sick. When the bill came in on the fourth he'd make me itemise it into categories he'd made up and I'd have to justify every item. The reasons were never good enough. He always thought I was overspending. But if I asked for a budget he'd say 'just spend what you need.' He'd shout and swear at me every time a bill came in. He'd pin me against the wall and grab my hair, then look at me upset and shout 'what's wrong now? Why are you looking so miserable? I lived in terror. He controlled me by telling me what to buy but then with the fear of the ramifications."

TABLE 1: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS EXPERIENCING DIFFERENT CONTROL TACTICS

Did your partner ...	Number	Per cent
Keep financial information from you	93	76.2%
Make important decisions about money without you	83	68.0%
Demand to know how you spent money	79	64.8%
Make you ask him/her for money	66	54.1%
Control your access to money	65	53.3%
Make you get money from friends and family	44	36.1%
Blackmail you into giving him/her money	38	31.1%
Take your wages	37	30.3%
Demand you give him/her receipts or change	36	29.5%
Total response	122	

Note: Options included misuse of benefits income: this is reported in Table 2 for benefit/tax credit recipients only. Respondents could select more than one option.

prevent disharmony women spent as frugally as possible, often with the repeated threat that the family had no money or she was selfish.

"We'd go shopping together but I wouldn't dare put anything into the trolley. I'd tell the children they couldn't put anything in either as we had no money."

Survey respondents were asked to tick if they agreed with any of a list of statements relating to control (Table 1); 76 per cent agreed that the abuser kept financial information from them.

Of women survey respondents claiming benefits or tax credits, 42.9 per cent had their benefits taken, leaving them without money (see Table 2).

MARY

Mary³⁵ married an older, high-income man. She had a job but he pressurised her to give up work. He then deposited money into her account for household bills. This account was almost empty at the end of the month and she had to keep asking for extra cash. He said the allowance was enough, so she was bad at managing money. On several occasions the allowance was withheld. "I realised that I was trapped and controlled. His income was high and we had savings, but I never felt I was his partner, I was more like his slave."

TABLE 2: PERCENTAGE OF THOSE CLAIMING BENEFITS OR TAX CREDITS HAVING THEIR BENEFITS MISUSED

Did your partner ...	Number	Per cent
Take your benefits and leave you without money	24	42.9%
Take your disability benefits or other funds for disability	5	8.9%
Make you put Child Benefit in their name	3	8.9%
Claim Carer's Allowance when not looking after you	3	5.4%
Total response	56	

Note: 56 respondents in total answered this question; only their responses to the benefits related questions are included here (for other options see Table 1). Respondents could select more than one option.

EXPLOITATION

PRIORITISING OWN SPENDING BEFORE PARTNER'S AND CHILD'S BASIC NEEDS.

A common theme in interviews was that perpetrators of financial abuse would put their own spending and needs before those of their partner and/or children.

"His money went on drugs, gambling. There was never anything left for me and my baby."

Commonly women had to manage their own and their children's needs within a limited or non-existent budget, cutting back on (especially new) clothing, going out and in some cases food. This included when children were very young and needed items such as milk and nappies. Women who had experienced abuse at this time were concerned for their children.

"They don't think about how the baby needs to be safe or money needs to be safe for the baby."

As children got older, they went without non-essential items, and missed out on experiences and activities that others enjoyed.

"He paid hundreds each month to keep his work equipment safe but he couldn't afford a tenth of that for my children to go to Saturday school."

Perpetrators frequently used the household income in a selfish way, rather than considering family needs. They often spent large sums of money in one go, leaving the rest of the family without essentials until more money arrived (either until wages or benefits were paid or when money was borrowed). Some women saw this as a choice their partners were making or a lack of consideration for them and their children, or a complete disregard for how much money a family needs. Others felt that it was a way of suppressing them and restricting their ability to do things. Many higher-income survivors described how their partners would never want other people to see how restrictive they were with their spending, complaining if the children's clothes looked tatty (although they were not providing money for new ones), or they would spend extravagantly on the children in front of others.

"He once spent £200 on the kids because it was in front of another couple. It was to show off. He'd never spent anything like that on them before or since."

Abusers spent the household income on themselves, restricting the lives of their partners and often their children too. Abusers did not share resources between all household members, failing to ensure that their family were well-fed, clothed or could enjoy life.

NOT PROVIDING FOR CHILDREN

As Child Benefit is paid by the state for families with children this was often given as a reason by abusers for not providing financially towards their children. The current rate of £20.50 per week for the first child and £13.55 for any additional children was seen as enough to cover the costs of children and so women required no more. However not all of the women had access even to this income.

"He'd say 'You get child benefit. It's enough for your baby. The government look after her. I don't need to pay'. But often he'd spend that money or I'd have to give him some so he could go out."

Similarly Child Tax Credit was seen as money to cover the costs of children, with the children often seen as the mother's responsibility; with her having to provide for them. This was the case even where the woman had no access to funds.

"When you have a child you're always thinking what you need to pay for them. I want to always have at least £10 for medicine, or a bus, or food."

In some cases fathers did contribute to the costs of children but this tended to be in sporadic or 'grand' ways, rather than for their everyday needs. Women described the guilt of being unable to get their children what they needed or wanted, leading to emotional stress. They spent considerable time planning ways to do this through creative budgeting, borrowing money, trying to save, or running into debt themselves. They also made sure that their partners had everything they wanted, and were kept happy.

"I never buy myself anything. I begrudge buying anything for myself. But say he wanted an expensive item. I'd go and get it for him. I shop only for him and the children, even at a food shop."

MAKING SURVIVORS FINANCIALLY LIABLE

Although women described having no access to money or no involvement in financial decisions, in many cases bills and outgoings were in their name. They were therefore being made to look financially responsible for those liabilities even when in reality they were not. In all cases the buck stopped with them if bills that were in their name were not paid.

"The income was in his name, the outgoings were in my name."

This led to more financial pressure, particularly if having to find money for specific items.

"Everything was in my name. Bills in my name. Rent in my name. When the landlord rings I have to speak to him. And when the Council Tax bill comes he says 'You see, it's in your name. You have to pay'."

Women with their own income, or with a good credit rating, were also vulnerable to money being borrowed in their name, using their bank card to get a loan or items online.

"He used my name to open an account and twice tried to take out a loan. I called the bank and got it stopped and he got very violent."

This led to large debts accruing in their name – either because they did not know that the money had been borrowed or because they could not afford the repayments.

61%

of survey respondents were in debt because of financial abuse and 37 per cent had a bad credit rating as a result. Almost half agreed they had lost confidence in budgeting.



USING SURVIVORS AS A FREE SOURCE OF LABOUR

Several women in focus groups and interviews were used by their partners as unpaid workers. Partners were self-employed or running their own businesses, using the women as farm-workers, personal assistants or shop-keepers, working long hours without any recompense and no earnings for their labour.

"I worked for his business full-time seven days a week, but I wasn't paid. I was given £30 a week to run the house. He said I was doing it for the family."

In some cases women not only had no access to money but were also being used as workers in the home and were not free to leave the house. They spoke of being kept locked in the house or in a bedroom, not being allowed to go anywhere without their partner or a family member. In many of these cases the women were being made to claim benefits, but these were not paid directly to them. Whenever they had to speak to someone about their claim (such as fortnightly signing on for Jobseeker's Allowance) they were accompanied and answers given for them.

USING SURVIVORS AS A SOURCE OF MONEY

In some cases where the woman was the main source of household income, she was being exploited for that reason. Her income funded the partner's lifestyle. However, it often went beyond that. Women who had been financially independent before the relationship were often encouraged to set up a joint account with their partner, giving him access to her income.

"When I met him I had my own account but closed that so we could have a joint account, under his suggestion. It would be easier he said."

There were several examples of women selling property or assets and putting the proceeds into a joint 'pot'. Or abusers sold the survivor's belongings and kept the money. Not only were these women now financially controlled by their partners but the partners were also living off them. If this money reduced or ran out, or more was needed, women often took out loans or borrowed money from family or friends to cover the shortfall.

"All that I earned went into my account. I had to regularly get money out and hand it to him. If not, I'd suffer incredible mental abuse, shouting and violence. When I didn't have enough I had to go to my mum and dad for money, which was so wrong."

TABLE 3: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS EXPERIENCING EXPLOITATION TACTICS

Did your partner ...	Number	Per cent
Pay bills late or not pay bills	67	61.5%
Use you as a source of money eg take your benefits / income	63	57.8%
Spend the money you needed for rent or other bills	61	56.0%
Destroy your belongings	56	51.4%
Build up debt in your name	55	50.5%
Bills are in his/her name but he/she doesn't pay them	42	38.5%
Use your credit or debit card without asking	33	30.3%
Steal from your purse or bank account	32	29.4%
Take out a loan in your name	25	22.9%
Destroy or steal your credit/debit card	19	17.4%
Total response	109	

Note: Respondents were asked to tick if they agreed with any of the list of statements and could select more than one option.

It was not just by asking the survivor's family and friends for money that the abuser affected her relationships with them, abusers also frequently isolated women from their support networks (further discussed in section 8).

STEALING MONEY

When women had money coming to them at regular intervals, through either benefits or wages or both, perpetrators often came to rely on this income. They knew when to expect money to arrive, and how much it was likely to be. They used this as a source of income for themselves and made sure that they had access to it, either with or without permission.

"He stole my bank card, knew my PIN and stole money from my account. One day I found a bank statement and saw my account details had been given online. I paid off those debts and then changed my bank card."

Some abusers used the women's assets to bail themselves out when in financial difficulty – often spending or promising money that they did not have, knowing that the woman would pay.

Survey respondents were asked to tick if they agreed with any of a list of statements about exploitation (Table 3). This echoed interviewees' concerns; 62 per cent agreed that their partner paid bills late or not at all, and 58 per cent agreed that the abuser used them as a source of money.

In one case the perpetrator had completely exhausted his partner's assets.

"[He] stopped paying any bills in my name and would not let me get a job so I had to file for bankruptcy."

SABOTAGE

PREVENTING WORK AND/OR REDUCING CAPACITY TO EARN

Paid work was one way for survivors to have their own income and in some cases their wages could be paid into their own bank accounts. This should have offered them some degree of financial independence. However, this income was often controlled by their partner. Abusers frequently dictated whether or not their partners worked, made them feel guilty for going to work, or limited their capacity to work. Some were prevented from work:

"I wasn't allowed to apply for work when we were both not earning and a baby was on the way. On interview dates and times he would kick me and have massive rows to prevent me from going in a positive state to get the job. I was crying, limping, and unconfident at interviews. He wouldn't mind the children when I had work."

Sabotage did not just affect work; some survey respondents stated that this was part of 'belittling' their work as unimportant and damaging their professional standing:

"He would belittle my professional achievements and act as timekeeper to demand I did not work late to further my career. He would speak and act as if my time were his possession that I was stealing by going the extra mile at work."

This was echoed by one interview participant who said that she felt that financial abuse included her partner attempting to undermine her financial stability by damaging her professional standing. She was self-employed and her ex-partner had contacted her clients to tell them that she had had a nervous breakdown and had made false allegations against him (see also section 5). She re-started her career but never got back to the level of her previous work:

"He conducted a sustained defamation campaign and nobody was in a position to defend me against that defamation, but the impact it has had on me psychologically, financially, is tremendous. Also the frustration of not being able to do the sort of work that I used to love. He knew how much I loved my work so I know it's a type of revenge. It's sort of a punishment."

DEBORAH

Deborah³⁶ worked as a healthcare professional in a large city hospital. She had been with her partner for almost 20 years and he had been abusive towards her from early on. She was forced to borrow money from close family as he emptied her account as soon as her wages went in every month. Her partner was incredibly jealous whenever she left the house, even to go to work. He would insist on driving her to the front door of her workplace and picking her up from exactly the same place. "He'd sexually abused me from early on in our relationship. I think I'd just really become numb to it. He was always angry and rude with me, he'd often hit or kick me and several times burned me and tried to strangle me. He thought I was seeing other people at work. Because of my job I had to take time off if he'd beaten me up really bad. I didn't want anyone to know. But sometimes I would use the old lines that I'd accidentally fallen down the stairs or walked into a door. Silly things. Maybe they all knew. But no one ever said." Because she was dependent on her partner to get to work this often meant he refused to take her or she was late and, coupled with the time off she had when she'd been physically assaulted, caused problems with her employer. Eventually they said that she had to leave as she was too unreliable to be part of the team. "This was my life, what I'd always wanted to do. And a break from everything back home. I was completely floored when I lost it all. Plus it meant we couldn't pay for the house or anything. My ex completely lost it when he realised what this meant." Following a further attack where Deborah was stabbed with a kitchen knife and feared for her life she called the police. They persuaded her to move to a refuge far away. While this provided respite from immediate abuse it introduced new challenges. "My parents have been my absolute rock, I'm so lonely now I can't see them."

TABLE 4: PERCENTAGE OF WOMEN SURVEY RESPONDENTS IN PAID WORK EXPERIENCING DIFFERENT SABOTAGE TACTICS

Did your partner ...	Number	Per cent
Stop you meeting up with friends or family*	49	77.8%
Monitor your work activities/check up on you at work e.g. frequent phone calls, text messages, asking colleagues about you	42	66.7%
Stop you going out*	37	58.7%
Taking you to work/meeting you from work, stopping you going to social activities with work colleagues	30	47.6%
Do things to keep you from going to your job	29	46.0%
Stop you from taking up study or training	18	28.6%
Demand you leave your job	17	27.0%
Threaten you to make you leave work	12	19.0%
Make you work for him/her without any pay	12	19.0%
Stop you from being self-employed	10	15.9%
Require you not to work	5	7.9%
Beat you up if you said you needed to go to work	3	4.8%
Total response	63	

* Can be seen as aspects of psychological abuse.

Note: Paid work = receiving wages at the time of the abuse. Respondents could select more than one option.

Survey respondents were asked to tick if they agreed with any of a list of statements relating to sabotage. For the purposes of this report, the concept of sabotage was broadened to include study and training; visiting family/friends (closely linked to psychological abuse); and 'monitoring work'. Of all women survey respondents, three-quarters agreed that their partner had stopped them meeting family or friends and 65 per cent were stopped from going out. Of those who had been working when living with the abuser³⁷, 78 per cent were stopped from meeting up with friends or family. Two-thirds had their work activities monitored by their partner (Table 4).

“When women did engage in paid work their partners were often jealous and suspicious about the time they spent away from home.”



Abusers either forbade the women from working or suggested that they stop working, sometimes due to being pregnant or having young children. This was commonly seen as a way for partners to exercise control over survivors. Many of the women wanted to work, as a break from home, to have an income, to be valued and to contribute to the household.

"He pushed me to stop working. I think so that then I'm dependent on him and then he's got control over me."

When women did engage in paid work their partners were often jealous and suspicious about the time they spent away from home. They demanded to know what the women had been doing and often would withhold money so that the women could not travel to and from work independently or afford to spend time socially with colleagues.

"If you have no money you're dependent on them and have to ask them, "can I do this or that", but when you're working you're independent and they have less control which they don't like."

Some men sabotaged their partner's work by constantly phoning them or turning up at their workplaces. There were cases where women had been physically abused and felt unable to attend work as the evidence of what had happened to them was visible or they feared the consequences of returning home after work. Most of the women wanted to keep what was happening to them at home secret from their work colleagues and employers.

The relationship between these tactics of financial control and other types of abuse is considered in the next section.

SECTION FOUR

THE RELATIONSHIP BETWEEN FINANCIAL ABUSE AND OTHER FORMS OF ABUSE

Domestic violence literature tends to focus on physical violence to the exclusion of other forms of abuse³⁸. Recent US studies have examined financial abuse as a distinct type of abuse, finding that it is often accompanied by psychological abuse³⁹. There is little research exploring the relationship between financial abuse and other forms of abuse. One early study suggested that financial abuse may start before other types of abuse, finding that 'the majority of the disputes that preceded the violence focused on the husband's jealousy of his wife, differing expectations regarding the wife's domestic duties, and the allocation of money'⁴⁰. Some US research has also found that the risk of physical violence was over four times greater where money was controlled by the abuser⁴¹.

EXPERIENCE OF DIFFERENT TYPES OF ABUSE

The focus groups and interviews sought to explore the relationship of financial abuse to other forms of abuse. Every woman interviewed said that she had also been subjected to emotional or psychological abuse. Financial abuse was seen as a particular way to control, manipulate, isolate and demean and interlinked with emotional and psychological abuse.

"At one point we were struggling for money and I said to him I'll go and get a job and he laughed at me saying 'who's going to employ you?' Everything he said was to belittle me and make me feel worthless."

There was a strong sense that finances were often at the heart of problems within couples.

"Money is the underlying issue for all the blow ups but you don't realise. It'll be over something else, like what to watch on TV."

"Money is the main concern and the stress. It's all he used to go on about. Money is his mood. If he didn't have money then he'd give me attitude or make me feel guilty."

Some survivors also encountered long-term physical and/or sexual abuse. A minority in both survey and interview responses also said that their children were abused by their partner.

Survey respondents were asked to indicate which types of abuse they had experienced. The survey defined abuse in the following ways:

Emotional (e.g. threats, attacking someone's personality, shouting or name calling).

Psychological (e.g. making someone feel scared or intimidated, or telling them they are worthless, may involve degradation and humiliation).

Financial (e.g. controlling the other person by using or misusing money).

Physical (e.g. beatings, being pushed, leading to broken bones or life threatening injuries, attempted stranglings, being set on fire, being repeatedly kicked and punched, being stabbed or cut with knives).

Sexual (e.g. using force, threats or intimidation to coerce the victim into having sex or into unwanted sexual acts, including rape)

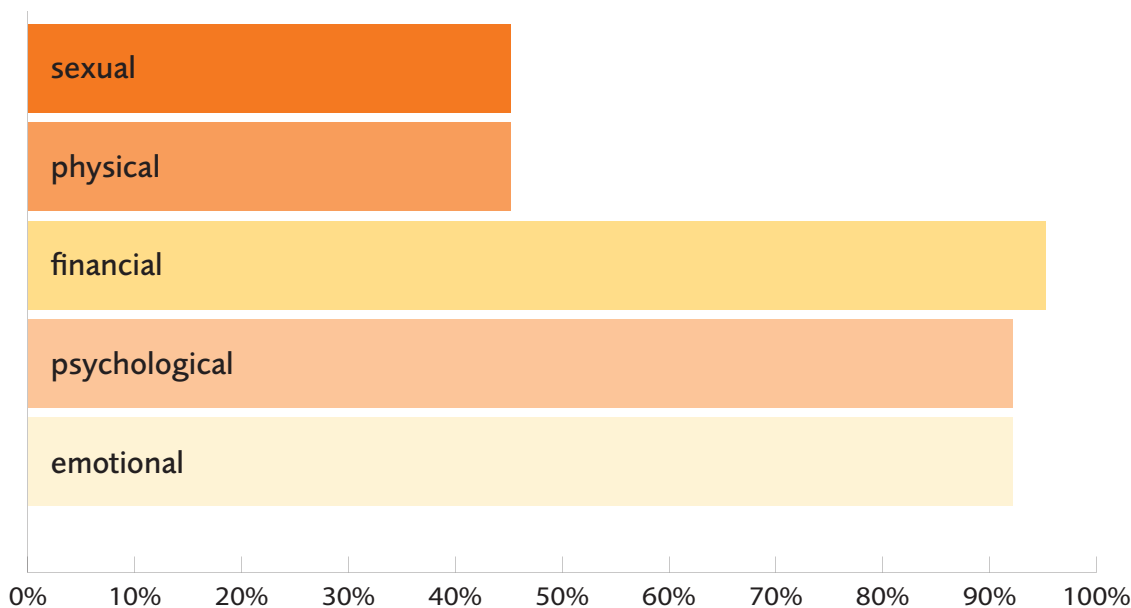
Financial abuse often co-existed with emotional and psychological abuse: over 90 per cent of respondents experienced all three kinds of abuse. Fewer respondents also experienced physical or sexual abuse (45 per cent) or both (Figure 2), but those that did had also experienced emotional, psychological and financial abuse.

SEQUENCING OF ABUSE

An area of interest to Women's Aid is whether there is any clear sequencing of abuse, for example whether financial abuse might precede other types of abuse or whether there is a pattern of progression from one type of abuse to another. If so this could help survivors and agencies to identify if different types of abuse have happened and take action earlier. Many participants in interviews or focus groups, looking back on their experiences, thought that financial or emotional abuse tended to occur first. Several spoke of how initially they had been lavished with gifts and spending but that, normally quite early in the relationship or when the relationship became more serious, this stopped and the abuse began.

"At first they always have money to spend on you; flowers, nice dates. Like a honeymoon. So it's money first. They know we like it and need it. Later they want that money back somehow. Always saying 'remember when I bought you this?'"

FIGURE 2 - PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS REPORTING DIFFERENT TYPES OF ABUSE



Note: total number of responses = 126. Respondents could select more than one option.

Women saw sharing finances as a normal part of a good relationship, so if their partner needed money they would find a way to give it to him.

"When you're with them as a partner and the father of your child you don't see it as a problem to give them the money."

Financial abuse tended to increase over time and it was less easy to spot when it started.

"You don't actually realise because it's the person that you want to be with or love. What's mine is yours and yours is mine. But then you realise 'no, what's theirs is theirs and what's yours is theirs'. Then it escalates into something big and you look back and realise."

"It was control first – what I did, what I wore and he hated me disagreeing with him. I wasn't allowed my own opinion, I had to toe the line. Then he became more possessive over money."

Others felt that financial control came before other forms of abuse.

"The first feature of control was financial. As soon as I had less economic independence I thought that's when the changes started, but looking back I realised it happened before that, he never considered me as a financial equal, he always made sure that I spent more money than him."

For some women, the escalation of the abuse to physical or sexual was the trigger for them to attempt to leave. For others a range of abuse had happened over several years. There was a strong feeling that if women could identify that they were being financially abused, or if others were aware of it and some action was taken, the escalation could be reduced.

"If you could stop the financial abuse you could stop more coming after."

Sometimes financial abuse was only recognised by survivors afterwards.

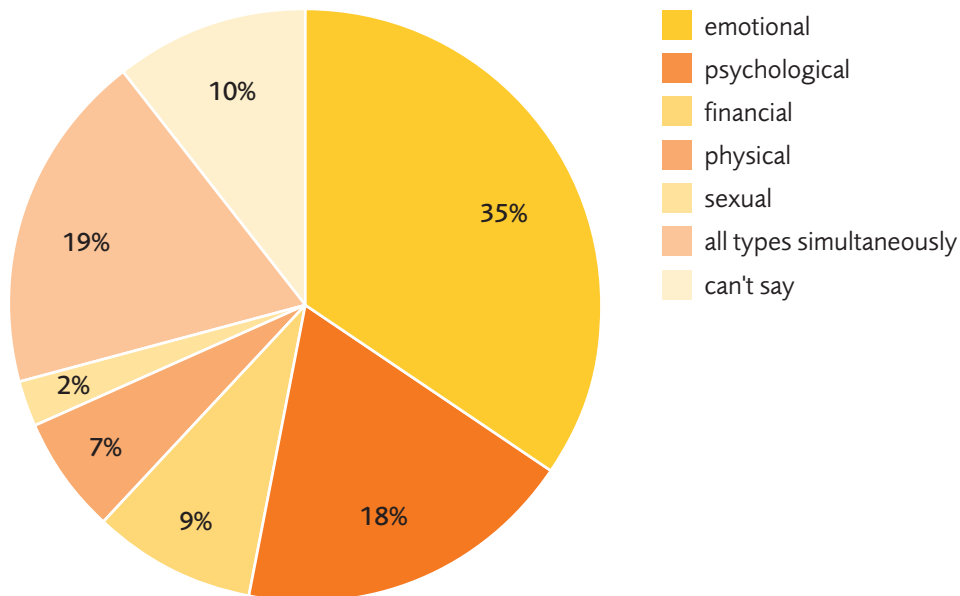
"When you're in the thick of it you don't analyse these things but increasingly not just paying half but more than my fair share of things was incredible. I didn't realise at the time he was manipulating by starving us of savings."



41%

agreed they had to use the children's birthday money or savings to buy essentials.

FIGURE 3: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS REPORTING DIFFERENT TYPES OF ABUSE AS STARTING FIRST



Note: total number of responses = 124. Percentages have been rounded up.

In the experience of survivors, professionals tended to focus on other forms of abuse (or child abuse where this occurred), downplaying or ignoring the financial aspects.

“Financial abuse was so hidden and accepted – superficially it looked as though ‘this woman has a job so she’s fine’ – they don’t look at that side at all.”

Some respondents commented that, compared to emotional or psychological abuse, financial abuse can be more tangible, or there may be evidence to be found if someone took the time to look for it (such as bank statements).

“In court financial hearings there is proof, numbers, bank statements. I am told by judges that he is an abuser whereas when it comes to childcare it’s my word against his.”

With regard to the sequencing of abuse, the survey found that, of 124 responses to the question, over a third indicated that the abuse started with emotional abuse, and fewer than one in five said psychological abuse (see Figure 3). Different kinds of abuse were experienced simultaneously by 18 per cent and 10 per cent could not say which came first. Nine per cent said that the abuse started

with financial abuse. Survey respondents still living with an abusive partner were more likely than all women respondents to agree that it started with emotional abuse (49 per cent). Those currently experiencing abuse were more likely to agree that all forms of abuse were experienced simultaneously (22 per cent). These survey results differ from the focus group and interviews in which more women reported the abuse starting with financial control.

Survivors' views as to which type of abuse started first may be regarded differently over time; interviewees spoke of recognising financial abuse with hindsight. Some control tactics may have started fairly innocuously, appearing consistent with usual couple financial arrangements. Further research is needed to explore potential sequencing of different types of abuse and whether financial abuse is more likely to be identified in hindsight, or only as part of a wider context of coercive control.

SECTION FIVE

THE CONSEQUENCES OF FINANCIAL ABUSE

Financial abuse can involve a range of behaviours which seek to control the survivor, often interlaced with aspects of emotional and psychological abuse. This can result in survivors being left without money for essentials, being in debt and in poor mental health. Importantly, financial abuse can stop or delay survivors fleeing the home, and even when

they do leave the home, the abuse often continues. Survey respondents were asked to indicate if they agreed with statements about aspects of financial abuse. Many went without basics (72 per cent), and their partner withheld money from them (64 per cent: Table 5).

TABLE 5: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS HIGHLIGHTING DIFFERENT ASPECTS OF FINANCIAL ABUSE

Answer options	Number	Per cent
I went without money, clothes or basics because I didn't have enough money	83	71.6%
My partner withheld money from me and/or my children	74	63.8%
My partner used money meant for basic essentials to spend on drink, drugs or gambling	62	53.4%
My partner used money meant for basic essentials to buy consumer items for their own personal use eg motor bike, TV games	54	46.6%
I had to use the children's birthday money or savings for essentials	48	41.4%
The children were distressed by our arguments about money	47	40.5%
The children went without food, clothes or basics because I didn't have enough money to spend on them	26	22.4%
My partner got access to more money because we were claiming benefits or tax credits as a couple	15	12.9%
My partner got me pregnant to stop me working	11	9.5%
My partner got me pregnant so that benefit income would be higher / get a bigger house / higher priority for council (social) housing	6	5.2%
Total response	116	

Note: respondents could select more than one option.

TABLE 6: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS EXPERIENCING PARTICULAR IMPACTS OF FINANCIAL ABUSE

Answer options	Number	Per cent
My mental health has been affected by financial abuse	96	77.4%
I don't trust relationships any more because of the financial abuse	81	65.3%
I am in debt because of financial abuse	76	61.3%
I've lost confidence in budgeting or managing money	61	49.2%
I am spending time and money on legal matters such as housing, child custody, child maintenance	53	42.7%
I have a bad credit rating because of debts he/she put in my name so I can't borrow money	47	37.9%
I am spending time and money to sort out my entitlements eg pensions, benefits	42	33.9%
I can't afford to live in decent housing since I left	29	23.4%
I don't have any money of my own so I can't leave	27	21.8%
I don't know how to budget or manage money	26	21.0%
Total response	124	

Note: respondents could select more than one option.

Some partners stole from the children's birthday money or their piggy bank.

"My partner will buy food but nothing else for me. I have been made redundant. I cannot get help in my own right because we are considered a cohabiting couple. He will not share resources although he has money and assets."

IMPACTS OF FINANCIAL ABUSE

Many survey respondents agreed with statements about the impact of financial abuse, reporting impacts including poor mental health, debt, poor credit rating and going without essentials (Table 6 above).

Over 49 per cent of survey respondents agreed that they had lost confidence in budgeting and money management. This is perhaps not surprising given that many had no money of their own because of the abuser's control. One survivor commented that:

"I am worse off than if I had lived all my life as a single parent as I would have been able to make my own decisions."

Others reported problems arising from addictions such as gambling, which led to debts and sometimes salaries being withdrawn from the bank account for gambling. This meant that, for one respondent:

"I have not been able to be the mother I wanted to be and I feel that this has affected my child's development."

DEBTS AND POOR CREDIT RATING

Survivors were often in debt because of financial abuse, and had a bad credit rating. As a result of loans being taken out but not repaid by the abuser and/or items being bought by the abuser, many survivors were in debt

"He ran up massive debts. We had court orders, IVA⁴², almost bankrupt three times, no money for food, my parents kept helping so I could buy food."

Many of the survivors in the focus groups and interviews were also left in debt when the relationship ended. They had bad credit ratings. They had bills in their name that they were responsible for but which they could not pay. They had little experience of sorting out financial arrangements, or the confidence to explain their situation or agree a resolution.

"It's a type of abuse that means you can end up without a job and without a house. You can lose your kids because you don't have a house. It can have a real bad effect."

Having joint financial arrangements, or the partner still having access to joint funds, meant that the end of the relationship could trigger abuse of those joint funds.

"He emptied the mortgage of every penny. He emptied all of my life savings. He'd never put a penny into his pension. He left me with nothing."

ONGOING FINANCIAL ABUSE AFTER SEPARATION

Financial abuse could continue and in some cases worsen after separation or divorce, as the abuser could retain control from a distance⁴³ over child maintenance, and / or interfere in employment and / or damage property⁴⁴. In focus groups and interviews, many participants reported ongoing financial abuse over joint finances, child maintenance and legal disputes.

Joint finances

Interviewees highlighted difficulties of getting banks to freeze or stop joint accounts, an issue already raised by Citizen's Advice⁴⁵. Many banks require both parties to consent to closing a joint account, which may be through cancelling the joint account mandate, which results in the account being frozen. Unless this is done the other joint account holder can still access the account⁴⁶. In some instances the abusers had taken out an overdraft or loan on the joint bank account without telling their partner, which could amount to thousands of pounds.

"I left him whilst he was away with work and when he came back he removed all the money from the accounts and refused to pay child maintenance unless I did what he wanted. He refused to shut down the joint accounts whilst racking up debts and demanding I pay half of it. Throughout the divorce he has demanded that I pay bills including his legal bill."

One interviewee told us that, despite having a non-molestation order, the bank cancelled direct debits from her own bank account having been told to do so by her ex-partner, despite her paying off a joint loan through her own account. The bank also failed to inform her that the joint account could be suspended, instead telling her to pay off the joint account overdraft. Her ex-partner then withdrew funds from that account, increasing the overdraft over the limit. Following requests from the abuser, the bank closed her account (which was in her sole name) without informing her. Despite having a non-molestation order, the bank made her whereabouts known to him:

"I was trying to protect payments through my own account but he was able to cancel it. It's been horrendous and the bank has basically done his abuse for him."

Child maintenance

Survivors often do not pursue child maintenance because of the risk this poses to their safety and the risk that it may open up disputes about child custody and contact.⁴⁷ This was illustrated by one survey respondent:

"He told me if I said I wanted money he would hurt me. I had to fight the CSA to not contact him for money. I was faced with taking a cut in my benefits if I said I didn't want his money. He would have hunted me down and killed me if they had contacted him. The financial abuse I suffered and the lack of help I sought out have affected my life since. The financial abuse had a knock on effect. As a result I still do not have a secure financial future and feel unable to trust anyone to have a normal relationship. I still can't go to my home town and am still in hiding."

Child maintenance remains a big issue for separated women. It was evident from interviews and focus groups that very few survivors had successful child maintenance arrangements in place. Most were not paid regularly, in full or at an acceptable amount, or had decided against trying to make an arrangement as they knew it would be problematic and the abuser would continue to exert financial control. Many did not want to have ongoing contact with him. Those who had made arrangements, or had tried to put them in place, explained it was a form of ongoing financial abuse. They remained dependent on their ex-partners financially, who could decide how much and when to pay. Survey respondents concurred:

"He kept his income low so that he didn't have to pay much maintenance but was still able to buy flashy cars and go for holidays. He was able to manipulate the children using his money."



Court responses and costs

A further issue particularly affected women with high-income ex-partners, who were being repeatedly taken to court around arrangements including children or the household finances post-divorce. Women believed that this was a tactic of the abuser, who knew they could not afford a court case or good legal representation. Reasons given for summonses often appeared spurious – claiming child neglect, breach of contact orders or harassment. Going to court costs money and yet women were concerned about what would happen to them and their children if they did not. Higher-income women were often ineligible for legal aid⁴⁸. Some survivors had to choose not to defend themselves or suffered more financial hardship if they did.

"I am a litigant in person. I have felt intimidated by the tactics employed by his legal team and this includes refusing maintenance, gas-lighting⁴⁹. I feel that the judge has largely facilitated the coercive control. He put a lot of pressure on me to comply with the orders in court. I also feel his judgement was biased, and excludes my side of the story."

Court rules could also act to prevent women from addressing financial abuse.

"The family court rules are that I can't disclose any details, I have respected those rules but I don't think they're fair because it has left me with no resolution on the financial side, so my assets have been stolen, and no means of defending myself professionally and rehabilitating my reputation."

Impacts on children

There were also reported effects on children. In the main, survivors felt that they had protected their children from the worst effects of reduced income. However some said that their children were being bullied because they did not have the latest clothes or gadgets, and that they were being left out of social activities which the women could not afford, including school trips.

Survivors felt that generally the children had not been psychologically scarred by the financial abuse. However, due to the co-occurrence of other abuse, children had suffered emotionally, witnessing the abuse of their mothers. Some women reported on the negative impacts of abuse on their children

"After I finally left my husband I noticed that my son was talking to me in the same way, putting me down and threatening me. I've had real problems with him since. The only role-model he's had is a bully. And so that's made him one."

MENTAL HEALTH AND MANIPULATION

Of 124 survey respondents answering the impacts question, 77 per cent agreed with the statement that their mental health had been affected by abuse, rising to 82 per cent of those living with the abuser at the time of the survey. Focus group attendees and interviewees also highlighted the effects of abuse: being demeaned, belittled and manipulated and having no control. Women lost self-respect and feelings of self-worth. All spoke of the psychological effect of the abuse; they did not sleep, were constantly anxious and depressed.

"Depression and stress are the main effects and they don't go away. It's from everything to do with the money and all the problems. My brain's frazzled and I still can't stop worrying about what we can afford."

Some survivors reported their partner creating mental health problems for them. One woman described being manipulated by her partner, who gave her information to make her react in a particular way and then gave professionals a different interpretation of her behaviour:

"My ex spun everything so that he wasn't the problem, had done nothing, made out that I was mad and making it all up, by telling me things and going back on them."

This compounded the trauma of having lived with abuse for years.

"I didn't start off being the person that he painted me to be but I became that person."

Such psychological abuse can be missed by agencies. Abusers may have set the scene by their allegations, with subsequent interaction between the survivor and professionals based on an assumption that the survivor has mental health problems.

"My partner's allegation put a view in professionals' heads then I fell apart – which rubber stamped what he said about me. Then (subconsciously) they fit the evidence to what they believe rather than looking at it independently. Professionals think they know everything and that's that and you can't argue back with them – if you counter calmly you're seen as difficult – so you end up almost being further abused, really."

As financial and psychological abuse continued, manipulation by the perpetrator could affect the perception of such agencies about the welfare of the child, as agencies could fail to recognise abuse and instead present it as a disagreement between parents.

"Children's services talk about 'parental acrimony', they're not prepared to accept the word abuse – they complain I can't get on with him but he's a bully, a control freak and an abuser."

FINANCIAL ABUSE AS A BARRIER TO LEAVING

Of 124 women survey respondents answering the question about impacts, over one in five agreed with the statement 'I don't have any money of my own so I can't leave' (Table 6, page 36). This number rose to over half (52 per cent) of respondents living with an abusive partner at the time of the survey.

Discussion in focus groups and interviews highlighted the difficulties women faced when wanting to leave the abuser. Even if the survivor has money, she may remain with an abusive partner because she has been so isolated that she has no-one to turn to and nowhere else to go. Predominantly having no access to funds meant that women were unable to leave.

"It's hard to do anything without money. You can't even get on the bus without cash. So I had no chance to leave or even get help."

Women could not afford anywhere to live and would not have been able to buy food or care for themselves or their children if they left. Concerns about children increased the reluctance to leave.

"Where could I go? I had no money and no income. No-one would rent to me. How would I pay the bills? How would I look after my daughter?"

Some interviewees who had left their partner spoke of saving money in anticipation of leaving; trying not to spend so as to build up funds over a period or of having secret accounts.

"At the start you don't save as there's no reason. When you know you need to leave you plan to save."

"I saved money from each benefit to save it up as I felt that something was wrong."

Also, perpetrators would often use threats to stop their partners leaving. When benefits, especially those related to children, were in the man's name, women were told that if they left they would lose custody of their children. Women who were non-nationals could be threatened with deportation, their partners saying that they would report them to the Home Office as being here illegally. They were told by their partners that if they left they would have no money and nowhere to live because they were not eligible for any state support (though this may not be true in all cases: see section 6).



SECTION SIX

FINANCIAL ABUSE AND THE CURRENT SYSTEM OF BENEFITS AND TAX CREDITS

When living as a member of a couple there may be entitlement to out of work benefits or tax credits depending on family circumstances; out of work benefits include Income Support (IS), Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA). Those in work but on low pay could claim Working Tax Credit. Couples with children may be eligible for Child Benefit and Child Tax Credits.

For women survey respondents, the most commonly received benefit was Child Benefit (79 per cent of 91 responses to that question). Child Tax Credit was received by 59 per cent and Working Tax Credit by 36 per cent. Out of work benefits (JSA, ESA and IS) were received in the household by 49 per cent of respondents. Twenty-three per cent claimed Housing Benefit (HB).

Seventy eight per cent of survey respondents in households receiving Child Tax Credit were the payee, whereas only 52 per cent of Working Tax Credit recipients had this in their own name. One survivor commented:

"[the perpetrator] has the working tax credits in his name and keeps it all plus his wages leaving me with next to nothing"

As noted above, benefits could be used by an abusive partner to increase the amount of money they received and controlled, so as to limit the survivor's access to money; over 40 per cent of survey respondents receiving benefits or tax credits at the time of the abuse had their benefits taken from them by the abuser. Almost 13 per cent of 116 women survey respondents

said that their partner had access to more money because they were claiming benefits or tax credits as a couple. Abusers could either make the survivor claim benefit or stop them making a claim. In some cases fraud may be involved. One survey respondent stated that:

"He fraudulently claimed tax credits before I realised how much he truly earned which had to be repaid from future payments and half by me when I left."

BENEFITS PAID TO THE ABUSER

A common issue was that benefit claims (Child Benefit, HB, IS, JSA and ESA) were in the abuser's name. This meant that the abuser had control of Child Benefit income, and could decide how much (if any) of this would be spent on the children. Usually Child Benefit is paid to the mother, in part based on research that benefits for children are more likely to be spent on them if paid to the mother⁵⁰. In couples living together, the mother can delegate Child Benefit to her partner. Where the couple has separated, the decision about who receives Child Benefit is usually based on whether the child lives with the claimant or whether the claimant is contributing at least the amount of Child Benefit to the cost of supporting the child⁵¹. Where two or more people could be entitled to Child Benefit there is an order of priority for who receives it; if there are competing claims when parents separate, HM Revenue and Customs (HMRC) decides on who has the greater responsibility for care. Instances described

in focus groups and interviews appeared to concern manipulation when living together, rather than disputes about the amount of care provided after separation. Child Benefit could also be placed in an abuser's name if the survivor was not eligible; people who come to Britain from abroad may be excluded from benefits and tax credits because of their immigration status.

Some women fleeing domestic violence may be permitted to live in Britain on condition that they have no recourse to public funds (such as benefits and tax credits). Their partner is expected to support them. Women on a temporary visa as a partner, if experiencing domestic violence, can apply to claim benefit for up to three months while their application to settle in the UK is considered. There are also new rules affecting the benefit entitlement of European Economic Area (EEA) migrants to Britain⁵². Many EEA nationals who leave their partners now have no entitlement to benefits such as Housing Benefit, and there is no exemption for domestic violence. Some of the EEA nationals interviewed were married to British nationals and described difficulties finding out which benefits if any they were entitled to and how to proceed with an application. As discussed earlier, in some cases partners had held all of the woman's documentation (such as passports, child birth certificates or bank account details) and had also put benefits (such as Child Benefit) in their own name. Women described the process of applying and having their status checked taking around three months, during which time they had no access to money which often meant nowhere to live and no money to spend on their children or themselves. Such women are in particularly vulnerable situations because they cannot gain access to benefits and housing support to enable them to leave their abusers.

Returning British citizens may also encounter difficulties claiming benefit as they have to satisfy an 'habitual residence test' and so need to be resident here for an appreciable period of time before being entitled to any means-tested benefit such as ESA or JSA. This affected some survivors returning to the UK after leaving their partner who were faced with weeks and months of having no money. In some cases this could be compounded by knowing that they had assets in the country they had just left but that they could not access them because of the abuser.

ALINA

Alina⁵³ is from Russia and married a British man. "I trusted him and that he knew what he was doing. He knew all the information and all the rules. He always said we had to be careful with money and how much we were spending as he'd spent so much money on me already - getting a visa and my flights and then he was going to be looking after my children. From the beginning I felt he was working, but I wasn't. He was spending money, but I definitely shouldn't. I came in on a spouse dependent visa. The Home Office says that the man can sponsor the spouse and the clue is in the name, they know you are dependent on him and that you can't make claims for benefits. He claimed the Child Benefit for my children. They should have a rule that for two or three years he must have to give the dependant an allowance and that should be checked. Otherwise we're being kept like free servants or slaves. We can't go back, we can't do anything. They could stop financial abuse by making it compulsory that he gives us money."

DISABLED WOMEN AND DISABILITY BENEFITS

As discussed in section 2, disabled women could be particularly at risk of financial abuse because of their impairments and access to disability benefits. Survivors spoke of how their partners exploited their benefit arrangements:

"He knew when I had two weeks of disability benefits money coming in. He'd plan how to spend it. They always know if it's a double week or big money week."



As noted above, a minority of survey respondents indicated that their partner claimed Carer's Allowance for caring for them when they did not in fact provide care. One disabled interviewee said that her partner received the £61.35 per week Carer's Allowance but did not do anything to provide care for her.

of this provision but also felt, on learning about it, that this would only have antagonised their ex-partners further. Their abusers would have 'gone mad' if discovering that they had told someone what was going on at home and had tried to do something about it. Abusers would not have liked this control being taken away.

CURRENT EXPERIENCE OF SPLIT PAYMENTS

Currently benefits like IS, JSA and ESA can in some circumstances be paid to someone other than the claimant; the Department for Work and Pensions (DWP) can decide who should receive payment to protect the interests of the claimant or family⁵⁴. With a joint claim for JSA, DWP may also have a role in choosing between partners if they cannot decide which of them is to receive it. Income-related ESA is usually claimed and paid to the disabled person who fulfils the conditions (though the claim can be switched to the partner at a later stage). None of the focus group and interview participants had experience of split payments in the current system (and only 3.7 per cent of the 109 survey respondents answering that question). Many were unaware

BENEFITS WHEN LEAVING

Having no money can stop someone leaving a violent relationship, and can also generate a need for benefit when they do leave (as an alternative to money from the abuser)⁵⁵. After leaving, survivors need benefits quickly; and in the longer-term they need support for resettlement in a new home. However women in the focus groups and interviews who had left abusive relationships had difficulties getting this support. Some women had no knowledge of benefits or how to claim them. This meant that women were left with little income or nowhere to live, finding it a struggle to understand how they could get help. Many only found out about financial support through a domestic violence service or a Citizens Advice Bureau.

Being more familiar with the benefits system – either because they had previously claimed, or were joint recipients – provided no guarantee of a smoother transition from an abusive partner and having some income. Many reported how long it took to change or make a new claim, especially, as noted above, if women were not British nationals. Generally though the change of circumstances from receiving benefits with a partner to making a new claim seemed to take a considerable time to process. This 'gap' was of extreme concern to all those who had experienced financial abuse.

Women fleeing domestic violence often arrive at refuge services with no money, food or belongings, and with little or no access to money⁵⁶. They may often be unable to use bank accounts or cards without alerting the perpetrator to their whereabouts⁵⁷. Even high-income women leave everything behind when feeling violence. This means there is often a need for one-off payments for basic items or crisis payments (such as those formerly met by the DWP's discretionary Social Fund, but now decentralised to local authorities via local welfare assistance, tending to result in fewer awards⁵⁸. At the time of writing the government was consulting on cuts to the amount given for local welfare assistance payments, which will also be less visible within local government budgets.⁵⁹

In some cases when leaving, women had no money because of benefit delays or lack of one-off payments for items such as furniture. One survivor who left the home had to sleep on the floor; only her daughter had a bed. There was no help offered to her during this time, even from social workers who were visiting because of childcare concerns.



UNIVERSAL CREDIT AND POTENTIAL IMPLICATIONS FOR FINANCIAL ABUSE

Universal Credit is a single integrated payment replacing many of the out of work means-tested benefits as well as Working Tax Credit and Child Tax Credit. Most claims are expected to be made online, and benefit will be assessed and paid monthly. The couple will nominate a bank account to receive the payment; this will be one payment per couple, even though claims are made and maintained jointly. This differs from the current situation in which payments of Child Tax Credit and the childcare element of Working Tax Credit can be paid to the main carer. As Universal Credit will include means-tested payments that are currently paid separately, and as payments will be made monthly, the amount that one member of a couple receives in one lump sum each month is likely to be quite high.

Features such as monthly payments are intended to 'mimic' work and receipt of a salary, to smooth the transition to work, and encourage claimants to take personal responsibility for finances⁶⁰. In response, researchers, MPs and government advisory bodies have been concerned that these standard rules could create difficulties for claimants⁶¹.

At the time of this study, most survivors did not have any direct experience of Universal Credit, because roll-out was only just beginning to be extended to couples and families with children. Hence the research is based on asking respondents hypothetical questions, asking respondents to answer on the basis of their current and previous experience and their views.

OVERALL RESPONSE TO UNIVERSAL CREDIT

In focus groups and interviews the overall response to Universal Credit was one of concern. When the details of Universal Credit were explained to focus group participants, the majority were incredulous. They felt that the changes showed a lack of understanding of financial abuse and were likely to have a profound effect on those in abusive situations. Both those with experience of claiming benefits and those without expressed the same concerns. Some women were concerned that their income could be altered by their partner's behaviour. If he was sanctioned, for example, it would reduce the overall household income. They felt that the changes in general would increase the stress and pressure on them and make already difficult situations unbearable.

"I'm not going to cope when they bring that in."

"They felt that the [UC] changes showed a lack of understanding of financial abuse and were likely to have a profound effect on those in abusive situations."

ONE PAYMENT PER COUPLE

Universal Credit will only be paid to one account when claimed by a joint claim couple. The couple choose which account is to be paid into but where they cannot decide DWP nominates a payee. The Government has claimed that the one payment per couple arrangement mirrors the realities of working life, quoting evidence that only seven per cent of cohabiting couples and only two per cent of married couples keep their finances completely separate⁶². However there has been concern that this creates a further imbalance of power, posing a risk of financial abuse⁶³. This research also highlights that the one payment approach fails to take account of the range of control tactics that abusers can deploy.

There was a unanimous feeling from survivors participating in interviews and focus groups that their partners would have requested that the payments go into their own account. This meant that the abusers would have complete control over a significant amount of benefit income⁶⁴. This could lead to them choosing how to spend it all, and failing to make allowance for essentials such as food and clothes for children.

"He'll wake up one morning with £1500 in his account and piss off with it, leaving us with nothing for weeks."

Those who had been receiving benefits to cover the costs of children (such as Child Tax Credit) also felt that they would be losing the last bit of control they had had over money, which could prevent them having any source of finance for them and their children.

"I like to know what money I get for my child. I can keep that separate, as a way to protect her. Even if it's just £30 it's your little bit of security. You'll never be left with nothing."

The greatest concern was that within their relationships money was being used as a way to control and abuse them. One household payment made this more possible.

"Terrible. I think if you're married or living with someone, the same sort of person as I was, it's a disaster. We're not in the 1950s, if one person has complete control like that, if they're abusive or controlling, it would be used."

In addition money was often the cause of arguments and further abuse within these relationships. This change in benefit arrangements was thought to be likely to lead to more finance related problems and increased conflict between couples.

"We're going to argue even more. Where two women are killed a week now through domestic violence, it'll turn to five or ten a week if they bring this in because a lot of it is based on money and ways of manipulation."

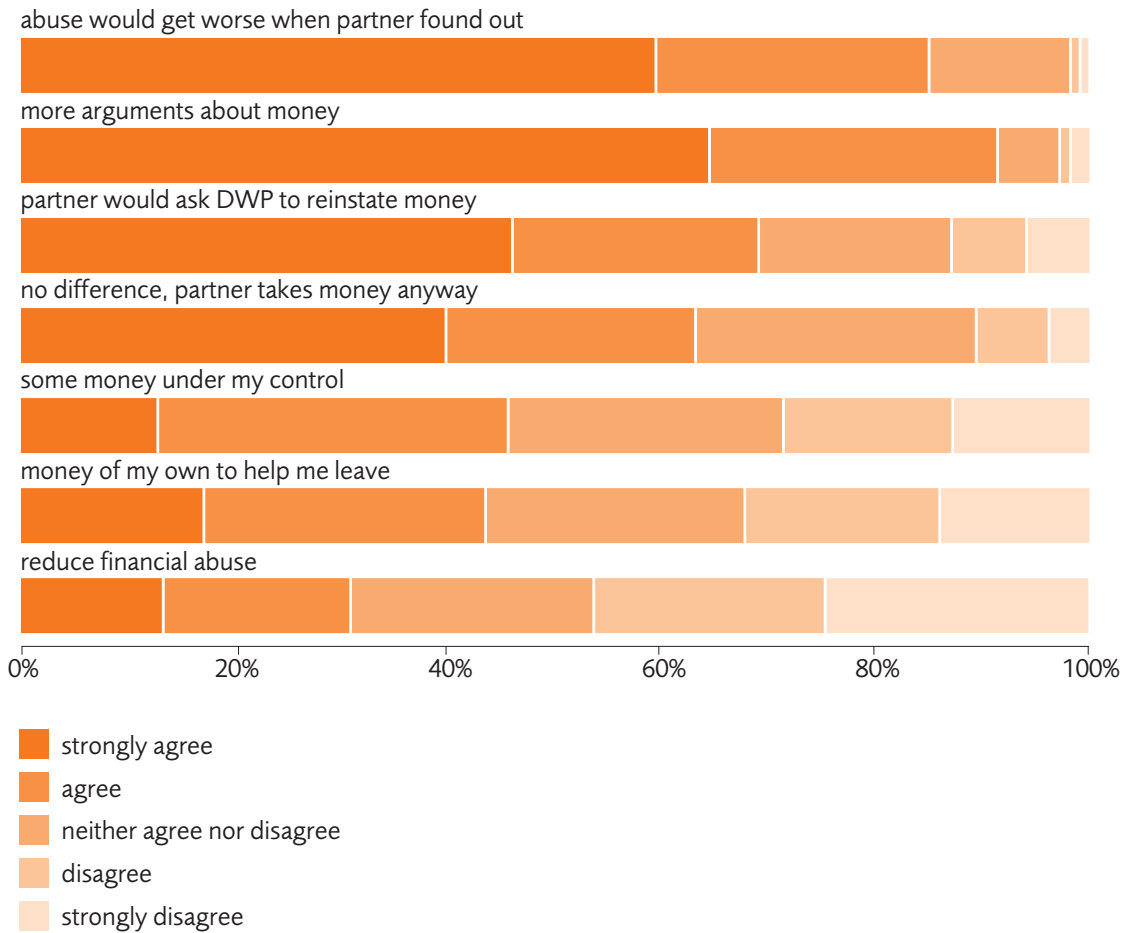
SPLIT PAYMENTS

Whilst one payment per couple is the standard rule, Universal Credit decision makers can decide whether a payment should be split between members of a couple where financial abuse occurs. Guidance states that split payments can be made to claimants who 'cannot genuinely manage the standard monthly payment and where there is a risk of financial harm to the claimant or their family' where 'the couple decide to remain together in the same household and a separate claim to Universal Credit is not made'⁶⁵. Having to apply for a split payment, which is explicitly available only for financial abuse, in effect forces the survivor to disclose abuse, which could put women and children at risk.

"It's another barrier to women protecting themselves and their children. So if you were still with someone and start the process of separate finances in preparation for leaving, I think that would make people more vulnerable. What you're doing is trying to take control back, and that's when it escalates, doesn't it? It could a precipitant for increasing abuse."

There were also questions about how a split payment could be requested, especially if meetings are attended together, or if the abuser takes the lead in dealing with such matters. Survivors felt that there was no obvious way to prevent their partner from finding out that they had requested a split (as the amount their partner received would be reduced). No-one thought they would go through with such an arrangement, for fear of the response.

FIGURE 4: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS AGREEING WITH STATEMENTS ABOUT THE IMPACTS OF SPLIT PAYMENTS OF UNIVERSAL CREDIT



Notes: Percentages are of respondents agreeing/disagreeing with each statement. Respondents could select more than one option. Total number responding = 99.

"I'd get a beating if he found out I'd gone behind his back and changed the money."

On the other hand, survey respondents appeared more positive. Of 109 respondents answering the question about whether they would apply for a split payment of Universal Credit, 49.5 per cent said they would and 50.5 per cent would not. However survey respondents made similar comments about what a split payment could mean in practice. Most concerns were that the abuse could worsen when their partner found out, and that it could lead to more arguments about money; or that the partner would simply take the money back anyway or ask DWP to reverse their decision. Even asking for a split payment could put survivors at risk. It would be likely to become

obvious that the payment has been reduced (because of the size of the award), which could put the survivor at greater risk of further abuse.

"If you're still living with this sort of abuser, having funds split would escalate violence and control."

"His money going down knowing that mine had gone up would make him angry. Money taken away would enrage him, and he would probably just carry on his own habits anyway refusing to acknowledge he's impacting on household budgets."

Regarding the potential impact of a split payment, survey respondents were asked to

tick whether they agreed or disagreed with a statement on a five-point scale (Figure 4).

- ▶ Over 91 per cent of 104 respondents strongly agreed or agreed with the statement that there would be more arguments about money.
- ▶ Almost 85 per cent of 106 respondents strongly agreed or agreed that the abuse would get worse when partner found out.
- ▶ Almost 70 per cent of 100 respondents strongly agreed or agreed that their partner would ask the DWP to pay all the money back into their account (in effect reversing the decision).
- ▶ Over 63 per cent of 103 respondents strongly agreed or agreed that there would be no difference as the partner would take the money back from them anyway.

MONTHLY PAYMENTS

Universal Credit will also be paid monthly, in arrears, rather than fortnightly as is the case with some current benefits. Universal Credit includes elements for children and housing costs, making the monthly amount payable quite high.

Survey respondents expressed concerns about the potential impact of monthly payments on budgeting and on the potential for abuse. Monthly payments could reinforce abuser control:

"Combining payments plays into the abuser's hands. Abusers spend household money on drink and drugs without consideration for heating, clothes or food."

Regarding the potential impact of monthly payments, survey respondents were asked to tick whether they agreed or disagreed with a statement on a five-point scale (Figure 5).

- ▶ Over 73 per cent of 95 respondents strongly agreed or agreed with the statement that monthly payments could mean that the perpetrator would have access to more money for themselves.

- ▶ Almost 73 per cent of 96 respondents strongly agreed or agreed with the statement that monthly payments could make financial abuse more likely.
- ▶ Over 58 per cent of 94 respondents strongly agreed or agreed with the statement that monthly payments could mean they are more likely to get more behind with bills/rent and build up debt.
- ▶ Fifty-six per cent of 94 respondents strongly agreed or agreed with the statement that monthly payments could make day-to-day budgeting more difficult.

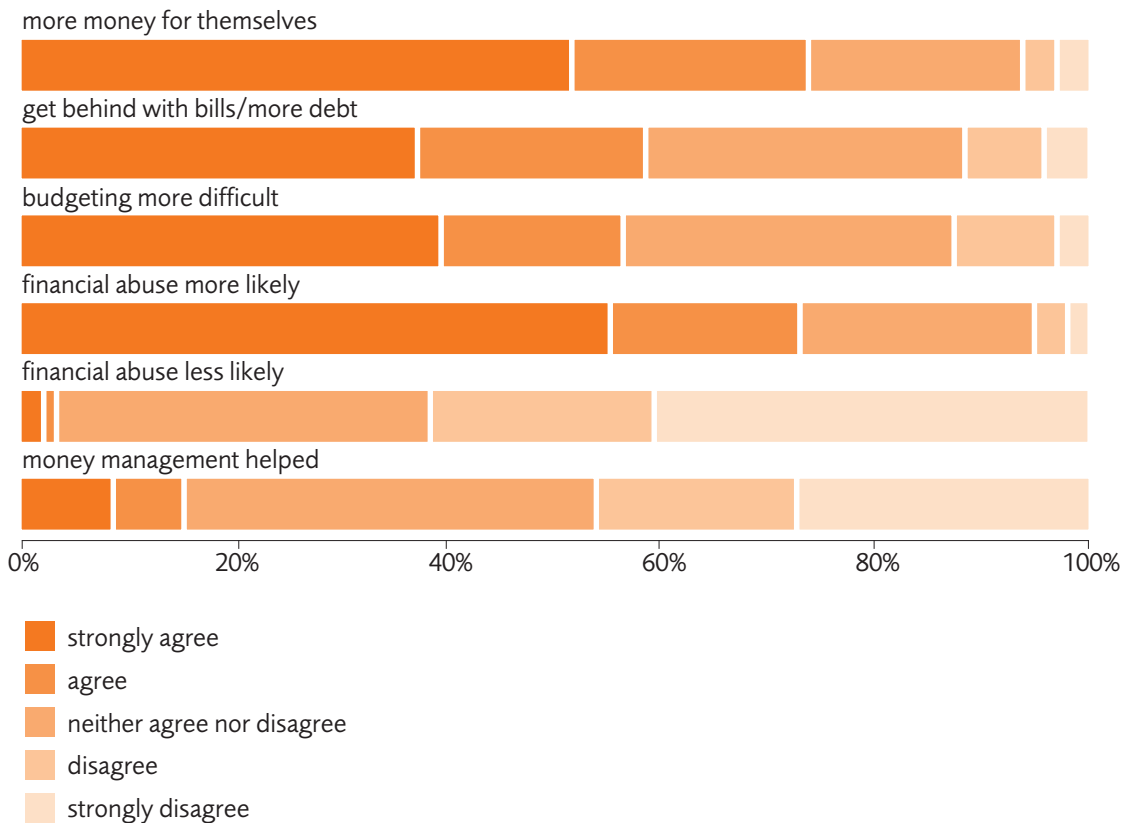
As many of the perpetrators of financial abuse had put their own needs and wants before the financial needs of the family, interviewees saw the monthly payment as one of the greatest problems with the new system. The abusers would put their own spending first, having little regard for budgeting or financial management, and little inclination to ensure that household costs were regularly covered before other spending took place. Survivors were concerned that bills would not be covered, leaving them and their children vulnerable. If the rent or the mortgage were not paid, their homes would be at risk. If their bills were not paid they would be cut off. They would fall behind with payments, build up bad credit and long-term debts.

Survivors who had received benefits spoke of the planning they undertook to make their income last for a fortnight. They could not imagine how one payment could be managed to cover a whole month. If the money was spent by their partner, as had often been the case as soon as money had come in, they were concerned that under Universal Credit they would then be without funds for a further four weeks.

"At least at the moment if you're short of money or he's spent all the money you know you only have three or so days until your next payment comes in, with this you could be without for a whole month. How are you going to feed your children?"

Universal Credit will also be assessed monthly, based on a calendar month (usually more than four weeks).⁶⁶ Claimants will have to wait up to a month for an award to be changed to reflect a change in circumstances, and any change will be treated as occurring from the beginning of the

FIGURE 5: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS AGREEING WITH STATEMENTS ABOUT THE IMPACTS OF MONTHLY PAYMENTS OF UNIVERSAL CREDIT



Notes: Percentages are of respondents agreeing/disagreeing with each statement. Respondents could select more than one option. Total number responding = 110.

month, regardless of when it actually occurred. New claimants to Universal Credit can apply for a short term advance if they are in financial need and waiting for their first payment, but they will usually only get half of their monthly entitlement, and it has to be repaid.⁶⁷ Survivors fleeing domestic violence without any resources need money immediately. If unable to claim a short-term advance, such survivors could be destitute for over a month. For those fleeing to a refuge service this could also place additional pressure on the service to support them.

Disentangling a previously joint claim into a new claim could also present opportunities for abusers to continue to exert financial control through refusing to confirm that the survivor has left. Women's Aid heard of such an example under the current system where, despite a survivor making a benefit claim supported by

a refuge service, the abuser claimed she had not left. Previously part of a joint ESA claim, the Jobcentre Plus office said she could not remove her name from the claim as only her partner, as the main claimant, could do that. The survivor could not resolve this issue directly with her ex-partner due to the domestic violence. One survey respondent stated:

"These changes are very dangerous. Leaving is very dangerous. I rang and switched to a sole account for my benefit. I knew this gave me a two week window to escape before he'd know I'd switched to a sole account. I had help from Women's Aid and my family, my disability meant I needed a lot of help to flee from my husband. I don't doubt he is capable of killing me if I stayed."

CLAIMING UNIVERSAL CREDIT

Under Universal Credit it is expected that most claims will be made online and claimants will have to nominate a bank account for this to be paid into. The online claiming process is likely to mean that one person can input details about each member of the couple.

In interview and focus group discussions, it was difficult to envisage exactly how the online application system would work (though online claiming is possible currently with benefits like JSA). However all the women agreed that online claiming would be a task that their partner would feel he had to control. They felt that their partners may not complete the application themselves but would at least oversee the process and would put themselves as the main recipient. Women either thought that they would not be involved in the application process at all, or if they were it would only be to complete the forms as dictated by their partner. One disabled woman said that her husband used the computer but she did not:

"I don't know exactly what's going on unless he tells me. Would he tell me? I won't know what he's put down."

In contrast, the majority of survey respondents agreed with the statement that they would make the claim online themselves (Table 7). This differs from focus group attendees and interviewees, perhaps because those responding to the survey clearly had access to a computer. However, some survey respondents were also concerned that their partner would make a claim without consulting them

"If I was still with him we wouldn't have internet access. My partner would have made the claim and seeing as he had no problem taking the child benefit from me I doubt I would have got any of this benefit."

"Back when I was with him he would deal with the tax credits so I suppose it would be him as I never had all the information from him to do it."

When asked which account Universal Credit would be paid into, about 44 per cent of those responding to this question said the money would go into their own bank account. However, as noted above, even if benefits are paid into the survivor's own account she may not have access to it.

TABLE 7: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS INDICATING WHO WOULD CLAIM UNIVERSAL CREDIT ONLINE

Answer options	Number	Per cent
I would make the claim online	49	52.7%
My partner would claim online and ask me for my details	25	26.9%
My partner would make the claim online without talking to me	16	17.2%
We would not have any internet access to make an online claim	3	3.2%
Total response	93	

TABLE 8: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS RECOMMENDING SUGGESTED CHANGES TO UNIVERSAL CREDIT

What changes would you recommend for Universal Credit?	Number	Per cent
Elements of Universal Credit for housing costs (for rent or mortgage) should be paid direct to the landlord or the lender	67	60.4%
Where the claim is from a family with children, all of the Universal Credit should be paid to the mother	66	59.5%
Payments should be made fortnightly, not monthly	59	53.2%
Elements of Universal Credit for children should be paid separately from the rest of Universal Credit (eg paid with Child Benefit)	55	49.5%
Elements of Universal Credit for housing costs (for rent or mortgage) should be paid separately from the rest of Universal Credit	41	36.9%
Universal Credit should be paid in equal amounts to each member of a couple where there is a joint claim	25	22.5%
Total response	111	

Notes: Percentages are of respondents agreeing/disagreeing with each statement. Respondents could select more than one option.

SUGGESTED IMPROVEMENTS TO UNIVERSAL CREDIT



Survey respondents were asked if they agreed with statements suggesting changes to Universal Credit (Table 8 above).

Of 111 survey respondents, 59 per cent agreed that payments for children should be made to the mother. Almost 37 per cent agreed that housing elements should be paid separately from Universal Credit and almost 60 per cent agreed that these costs should be paid direct to the landlord⁶⁸.

“Having rent paid directly to a landlord would prevent an abusive partner from stealing it for their own purpose. It would also ensure that a family continues to have a roof over their head in spite of the abusive partner’s thefts or misuse of funds.”

Along with money intended for children, women in focus groups also felt that housing costs should be kept separate, to ensure there was somewhere for them and their children to live.

“You have to have housing benefit kept separate. It’s the largest amount and it keeps a roof over your head. That’s security for your children.”

Such findings echo wider concerns about Universal Credit such as calls for more choice around splitting payments⁶⁹ and frequency of payments⁷⁰. What emerges strongly from this research is that survivors’ recommendations reflect a desire to lessen what the abuser could control, so as to protect their children. Keeping a roof over their heads (rather than risking going into arrears because abusers had spent Universal Credit on their own needs) prompted suggestions that the housing element should be paid direct to lender/landlord or paid separately from the rest of Universal Credit. This chimes with some recommendations made by others⁷¹. However solutions that reduce abuser control applied in a wider context could limit choice or control for other claimants. Having a separate, discretionary route for survivors that requires disclosure of financial abuse may not be used, or could precipitate further abuse. But there could be better protection built into the early stages of a claim, so that survivors have early opportunities to report abuse and

initiate split payment processes before claims are established. Easier access to such processes for all claimants could offer more protection to survivors. Hence some trade-offs are needed between wider system change and support for victims of financial abuse, which can have such devastating effects on women and their children.

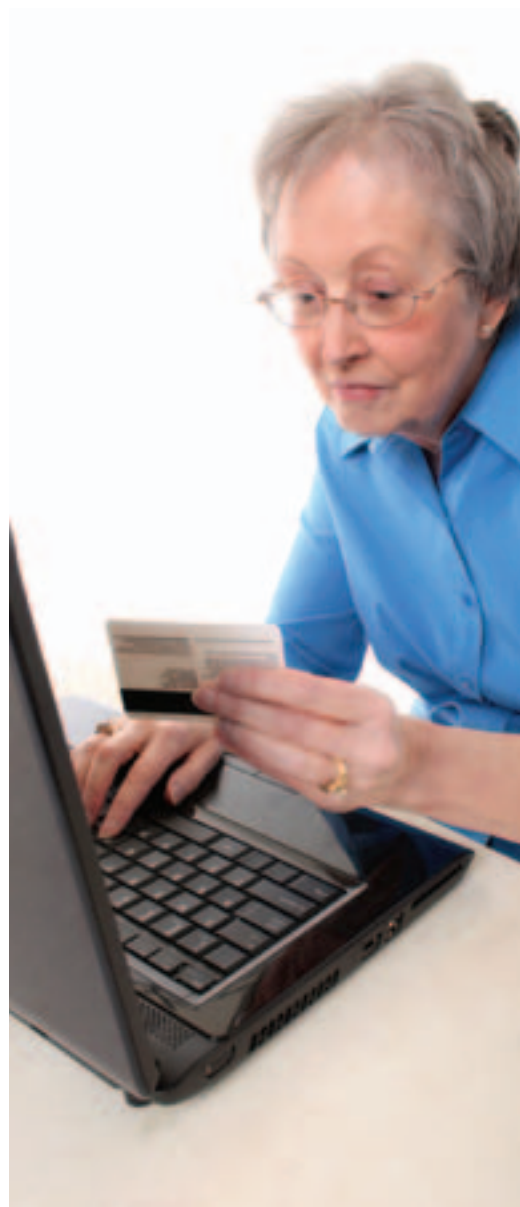
With regard to the split payments process, to safeguard the home, payment of rent direct to the landlord should be made at the same time. This means that the 'pot' of Universal Credit available to be split will be the other elements minus the housing costs element. Rather than automatically imposing a set percentage split at the outset, the Decision Maker should have a conversation with the applicant to ascertain how much money is required to meet needs.

Other recommendations from survey respondents included asking a question about domestic abuse at the start of a new claim, claimants being seen separately and any disclosure of financial abuse dealt with sensitively.

"Sensitivity would be needed but a question regarding domestic violence should be asked at the start of the claim to each party separately and each should be told that if domestic violence is perpetrated then sanctions will be placed on the individual. The victim of the domestic violence should have the option of having the money paid in an alternative way to ensure the basics, housing cost, food costs, are catered for."

"If someone phones saying that they are in difficulty and facing abuse they aren't just palmed off but listened to and actually given help and support."

"Make a summary document of who has the bills in their name and get proof so that the bill payer and landlord receives the money. Better still create a budget account like the banks used to have for only the bills to go from and little entitlement to cash."



76%

agreed that their partner kept financial information from them.

SECTION EIGHT

GETTING HELP

RECOGNITION AND DISCLOSURE

To get help, survivors need to identify that what has taken place is financial abuse, and to feel that they can disclose abuse in a safe and confidential setting, know that they will be believed and supported in the most appropriate way. Domestic violence in general is seen as something shameful to admit. One disabled woman said:

"I wouldn't say to people I'm a victim of domestic abuse, that's not what you say".

Others noted that:

"When you're a professional, people don't expect you to be poor so people wouldn't even think of that."

"I was desperate for someone to understand what I had been through and not believe him."

As illustrated in previous sections, many interviewees and focus group attendees reported that financial abuse was not well recognised by a range of agencies. Financial abuse has not always been regarded as a distinct form of abuse, even by survivors themselves. Survivors may only identify behaviours as financial abuse after the event:

"I am a smart, educated woman and yet I fell into this trap. I don't think there is enough awareness around this issue as I only recently realised that I was a victim."

The abuse itself can be compounded and reinforced when agencies do not give opportunities for safe disclosure and fail to respond to what they are told. As noted above, the reaction of professionals can be

based on their own views which may not correspond to survivors' experiences. The level of awareness of financial abuse was described by survivors as 'just zero, really'.

"No-one seemed to recognise it as an issue and it just made me look ungrateful."

"Financial abuse was so hidden and accepted – superficially it looked as though this woman has a job so she's fine – they don't look at that side at all."

SOURCES OF ADVICE AND SUPPORT

A recent report by Citizen's Advice found a lack of understanding or willingness on the part of Government agencies and financial institutions to consider financial abuse⁷². When routine enquiry questions were used within Citizen's Advice, the proportion of clients reporting past or current abuse rose from one per cent to 27 per cent. Women's Aid's Domestic Abuse and Money Education (DAME) action research also found that support with finances needs to be accompanied by an understanding of specialist knowledge about domestic violence⁷³. The TUC report on domestic violence in the workplace also showed that whilst domestic violence can affect attendance and performance at work, it is rarely disclosed to employers⁷⁴.

TABLE 9: PERCENTAGE OF ALL WOMEN SURVEY RESPONDENTS SEEKING HELP

Did you ask anyone for help with financial abuse?	Number	Per cent
No-one	45	36.6%
Family	44	35.8%
Friends	32	26.0%
Solicitor	31	25.2%
Domestic violence service	31	25.2%
Citizen's Advice Bureau	19	15.4%
GP or health visitor	19	15.4%
National Domestic Violence Helpline	18	14.6%
Bank	18	14.6%
Local council housing department	17	13.8%
Jobcentre or benefits office	13	10.6%
Social worker	8	6.5%
Welfare rights worker	3	2.4%
Total response	123	

Note: respondents could select more than one option.

Over a third of survey respondents answering the question about sources of support had asked no-one for help with financial abuse (Table 9). Some survivors did not know who to ask or were too afraid to ask for help. Those currently experiencing financial abuse were more likely to say that they had asked family, Citizen's Advice Bureau, a bank or a domestic violence service for help.

Other sources of help mentioned were a counsellor, a religious group and Gingerbread. One mentioned a DWP lone parent adviser, and another a bank:

"The best person I ever spoke to was the lone-parent advisor – amazing lady. She helped me to move back into work, and the bank allowed me to completely remove myself from the joint account because of my fear of

debts and his zero'ing the balance. But now he has access to all 'our' (my) banking details too. I did this to escape him financially, but in hindsight it was a bad move as he now has control of our joint account (as was). Being without work and money was terrifying at a time when I was already terrified and pushed me to the edge whilst trying to manage a child and I would live off the child's left-overs."

"I was given some very useful advice by someone at my bank about dealing with an abusive partner. Then when he removed all the money out of the accounts I spoke with the bank manager who I knew who put a freeze on the account to stop him from racking up any more debts."

The focus group and interview respondents also mentioned good responses from a police officer, a Sure start/children's centre, a child's school and specialist domestic violence services. The latter were regarded as having offered an important source of support in terms of believing the woman and being able to understand the patterns of abuse that can occur because they had seen them in the cases of other survivors. One participant felt that peer support was particularly validating because 'you realise you're not the only one'.

A poor response from banks, lawyers and social services departments was highlighted by interviewees, though more positive responses were possible; for example one mentioned that a new bank was more sensitive to her needs than the previous one.

LAWYERS AND SOCIAL WORKERS

Many women were going, or had gone through separation or divorce proceedings and found that while social workers, children's services, lawyers and courts were interested in the children and any physical or sexual harm to them, they showed less awareness or understanding of financial and psychological abuse.

"Financial abuse was seen as minor. The child abuse hearing solicitor said don't mention that, that's separate, it's a distraction. I said but it's financial abuse, and she said it's a minor matter compared to what he's done to the children. So they didn't make a decision on finances."

FAMILY AND FRIENDS

Focus group and interview participants highlighted that an important tactic of abuse was isolating the survivor from others. The perpetrator needed his partner to be dependent on him and this often involved keeping her away from family and friends. Women also often did not want their family to know what they were going through and so they reduced the amount of contact they had with their loved ones. Some women had no funds to visit, or to join in social events with family and friends. This meant that friends thought the women did not want to spend time with them and so the invitations decreased.

"My family thought we weren't going to anything with them because we couldn't afford it, so they offered to pay but then when I said no they thought I wanted to keep my distance."

Survivors would also stop seeing family and friends because they did not want others to know what they were going through. In some cases women had to borrow money from family and friends (either being forced to do so by their partner, or because they needed money to live off). Sometimes the men approached the women's family directly for money, playing up to the fact that it was for the woman or children

"My brother gave him money to buy a ring but he never bought it. My brother noticed that he's not a man of dignity and there was something wrong, but he never interfered."

Yet family and friends may suspect abuse. Once women had left the relationship it became clear that those around them had known, or suspected, what was happening. Often survivors turned to family and friends when they left. Many interviewees reported on how family members had tried to help them financially, including paying for housing or clearing debts.

"I was close to my sister before I married. Just before my first child, things were rocky and I went to visit her. I planned it all about leaving him but then when I got back I didn't do it. She was really cross with me and we spoke to each other less and less. When she found out I'd left she rang up and said she'd been saving up for this day, gave me a credit card and has been supporting me ever since."

SECTION NINE

CONCLUSIONS AND RECOMMENDATIONS

This research has highlighted some key findings:

1. Financial abuse is a distinctive form of abuse that often co-exists with other forms of abuse (especially emotional and psychological). Those experiencing one type of abuse are likely to experience others, hence professionals should be alert to this possibility. Importantly for the proposed new criminal offence, financial abuse takes place within the context of coercive control, and may be easier to evidence than some other types of abuse. Thus identifying financial abuse and looking for evidence of it in individual cases will be important in implementing the new criminal offence of coercive control.
2. It is not always easy even for survivors to recognise when financial abuse is taking place; in the early stages of a relationship it may appear to be part of the usual financial arrangements between couples. It may be easier to identify with hindsight. Agencies dealing with survivors often fail to identify or tackle financial and emotional/psychological abuse, meaning that survivors struggle to manage the impacts of financial abuse such as debt, lack of money and poor mental health without help.
3. There is no clear cut evidence about sequencing of different types of abuse but the focus group and interview participants suggested that in many cases it started with financial abuse. More research is needed to understand sequencing and whether there is progression between different types of abuse with a view to considering whether earlier and more appropriate intervention by a range of agencies could prevent or shorten the experience of abuse.
4. Financial abuse affects a diverse range of survivors, and in different ways. Those in higher income households or 'professional' occupations feel that the financial and psychological abuse they have experienced is ignored or downplayed. Disabled women may be at particular risk of financial abuse because of their circumstances and the disability benefits they receive. Survivors who are not in their home country are particularly isolated when domestic violence occurs and may face difficulty getting financial support in either home or host country, reinforcing the importance of all countries adhering to their international obligations on domestic violence.
5. Financial abuse often continues after separation, casting a shadow over survivors' lives long after they have left the abuser. Problems receiving child maintenance and inability to afford legal fees are both aspects of financial abuse, though they may not always be recognised as such by agencies.
6. Financial abuse can entail either appropriating the survivor's wages, tax credits or benefits, with some abusers placing benefits in their own names. Even when income goes directly to survivors, the abusers may remove this for their own ends. The introduction of Universal Credit is likely to present more opportunities for abusers through the provision of one single monthly payment per couple. Under current proposals, split payments will only be available to those experiencing financial abuse, in effect forcing survivors to disclose abuse.
7. Financial abuse can mean that survivors have no money of their own. Some may have limited or no benefit entitlement (because they have no recourse to public funds) so may be trapped in abusive relationships because they cannot afford to leave without state support. Where survivors do leave, delays in benefit payment can leave them without any source of funds for many weeks, creating more hardship and pressure on the specialist services supporting them.

RECOMMENDATIONS

Research findings and survivors' views have informed the following recommendations. Addressing financial abuse requires a comprehensive coordinated plan, involving various agencies. Together this shows the need for a five-point plan which would see:

1. survivors and agencies identifying and responding to abuse
2. banks dealing with abuse more effectively
3. changes to the delivery of Universal Credit to reduce the risk of further opportunities for financial abuse
4. benefits and child maintenance systems supporting survivors
5. further data collection to identify more detail about this form of abuse, so that interventions can take place sooner and more effectively.

To achieve this Women's Aid and the TUC are calling on:

STATUTORY AGENCIES (SUCH AS SOCIAL SERVICES, JUDICIARY, AND HOUSING DEPARTMENTS) TO:

- routinely carry out safe inquiry with women and appropriate signposting to specialist services
- include domestic violence and financial abuse within policy and equality statements
- include reference to the 24-hour National Domestic Violence Helpline, run in partnership with Women's Aid and Refuge [0808 2000 247] on their literature
- work with local specialist domestic violence services to identify and tackle financial abuse more effectively for any survivor, including those separated from their partner

- provide information about financial abuse such as on the Domestic Abuse and Money Education toolkit on the Women's Aid website so that women are enabled to identify this and seek appropriate support
- be trained in understanding and identifying coercive controlling behaviour including financial abuse
- ensure mandatory training on coercive control and financial abuse for professionals coming into contact with domestic violence abusers and survivors (such as social workers, children's workers, and legal professionals).

BANKS TO:

- work in partnership with specialist domestic violence services to develop specialist expertise in handling situations of coercive control
- have a written policy for dealing with survivors which includes having a named individual contact for survivors
- place a flag on to any accounts of identified domestic abuse survivors with all bank staff trained to know they are dealing with a survivor and what action to take
- treat bank accounts separately where there is domestic abuse, ensuring that joint accounts can be frozen quickly and that no further abuse of those accounts can take place.

DEPARTMENT FOR WORK AND PENSIONS TO:

- review recommendations from survivors that the Universal Credit housing element is paid direct to the landlord/lender, or separate from the rest of Universal Credit⁷⁵
- consider ways in which direct payments could be established at the start of a claim where one partner indicates that financial abuse may be present, as well as how to develop such a process so as not to put the survivor at greater risk

- ▶ pay the elements of Universal Credit relating to children to the main carer, to signal that payment is intended to support the family
- ▶ establish procedures to facilitate disclosure at key points in the Universal Credit claim process (for example, separate interviews for each member of a joint claim couple when drawing up a claimant commitment with their work coach, and a question in the online claiming process to enable claimants to request a discussion about alternative payment arrangements and budgeting support)
- ▶ allow claimant choice of frequency of Universal Credit payments
- ▶ ensure that when fleeing violence, survivors have a fast track to a new claim and receive benefits quickly, not having to wait for more than a month for a Universal Credit award to be paid
- ▶ set up a central emergency fund for survivors to get grants for one-off items to set up a new home following domestic violence
- ▶ accept Universal Credit split payment applications without investigation and notify each claimant separately including a standard, generic reason for any decision (not referring to financial abuse), with women referred to specialist domestic violence services to support their application
- ▶ review the impact of Universal Credit on financial abuse
- ▶ provide training for all its agencies (such as Jobcentre Plus, Pensions Service) in understanding, identifying and combating coercive control and particularly financial abuse and consider safe routine inquiry and appropriate signposting to specialist services
- ▶ waive restrictions on benefit rules restricting entitlement to EEA nationals and returning British nationals for claims made by survivors fleeing domestic violence⁷⁶

- ▶ ensure women and children have safe child maintenance arrangements in place by fast-tracking domestic violence survivors to the Child Maintenance Collection system (without having to meet other requirements⁷⁷) and dropping all charges for use.

MINISTRY OF JUSTICE TO:

- ▶ review the legal aid regulations and to extend the evidence requirements for proving domestic violence to include information regarding financial abuse.

HMRC TO:

- ▶ implement safe routine enquiry about whether abuse may be taking place; especially triggered where fathers or other members of the family make a new claim for Child Benefit or request a transfer away from the mother.

OFFICE OF NATIONAL STATISTICS TO:

- ▶ identify financial and psychological abuse separately in the Crime Survey for England and Wales, and other relevant publications.

FUNDERS AND RESEARCHERS TO:

- ▶ support the investigation, in a population study, of the prevalence and sequencing of financial abuse with a view to indicating options for early identification and intervention
- ▶ explore the experiences of different groups of women experiencing financial abuse, such as disabled women or non-UK nationals, to ensure support is tailored to their needs.

TYOLOGY OF LIFETIME EXPERIENCE OF ABUSE AND FINANCES

Preliminary research has identified six distinct groups in the population based on their experience of violence and abuse.⁷⁸ Data is drawn from the Adult Psychiatric Morbidity Survey for England. Participants were asked about their lifetime experience of abuse, current mental health and social / economic circumstances and use of health and community health services. Questions also included 'fair finances', ie the proportion of the group reporting that a partner prevented them from having a fair share of household money. A further breakdown undertaken for Women's Aid by the researchers shows that:

- In groups where there is extensive violence (groups 3 and 6) almost half report their partner has restricted their access to fair shares.
- Almost one in five of those experiencing physical violence also reported not having a fair share of finances; Even where there is relatively little experience of abuse one in 50 reported a partner restricting their access to a fair distribution of household finance.
- Groups with the most extensive experience of abuse (groups 3 and 6) are those who are most likely to be women (80 per cent and 84 per cent respectively) and also have the highest proportions reporting partner restricting household finances (46 per cent and 51 per cent respectively).

This indicates that women are disproportionately affected both by experiences of violence and restricted access to finances; and reinforces this as a gender equality issue.

**SIX GROUPS AND GENDER /
ECONOMIC CHARACTERISTICS**

**1. Relatively little experience
of violence or abuse**

76 per cent of the population
46 per cent female
31 per cent lowest third income
2 per cent partner prevented them
having a fair share of money

2. Physical violence from a partner

10 per cent of the population
60 per cent female
32 per cent lowest third income
19 per cent partner prevented them
having a fair share of money

**3. Extensive violence and coercive
control from a partner**

2 per cent of the population
80 per cent female
48 per cent lowest third income
46 per cent partner prevented them
having a fair share of money

4. Sexual abuse as a child (not in adulthood)

5 per cent of the population
67 per cent female
23 per cent lowest third income
6 per cent partner prevented them
having a fair share of money

**5. Sexual abuse as an adult
(sometimes also in childhood)**

3 per cent of the population
73 per cent female
27 per cent lowest third income
8 per cent partner prevented them
having a fair share of money

**6. Extensive physical and sexual
violence as a child and adult**

4 per cent of the population
84 per cent female
42 per cent lowest third income
51 per cent partner prevented them
having a fair share of money

REFERENCES

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- 2 Adams A et al (2008) "Development of the Scale of Economic Abuse", *Violence Against Women* 14 (5) 563–588
- 3 Walby S and Allen J (2004) *Domestic violence, sexual assault and stalking: Findings from the British Crime Survey* Home Office Research Study 276. London: Home Office
- 4 Percentage refers to the proportion of survey respondents answering the question. Respondents were asked to tick a box if the statement applied to them.
- 5 Policy solutions suggested by survivors involve reducing what the abuser can control; however these solutions applied in a wider context could reduce choice for other claimants. Discretionary systems that require survivors to disclose their situation are unlikely to resolve financial abuse, so trade-offs may be needed.
- 6 Using the same evidence requirements as for child maintenance to identify those exempt from charges.
- 7 The Child Maintenance Service Gateway requires that parents have already tried and failed to put a private arrangement in place or have tried without success to set up a Direct Pay arrangement.
- 8 Office for National Statistics, Focus on Violent Crime and Sexual Offences, 2013.14 Release (February 2015)
- 9 Phumaphi, J (2005) "Foreword2, WHO *Multi-country Study on Women's Health and Domestic Violence Against Women*; Committee on the Elimination of Discrimination against Women. General Recommendation No. 19 (11th session, 1992), see also the Council of Europe's Convention on preventing and combating violence against women and domestic violence, (Istanbul Convention) 2011
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- 12 www.gov.uk/domestic-violence-and-abuse; see also Women's Aid's campaign on coercive control www.womensaid.org.uk/page.asp?section=00010001001000330002
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- 26 Westaway, J and McKay, S (2007) *Women's Financial Assets and Debts*. London: Fawcett Society
- 27 www.gov.uk/government/news/government-to-create-new-domestic-abuse-offence
- 28 Adams A et al (2008) "Development of the Scale of Economic Abuse" *Violence Against Women* 14(5) 563–588; Stylianou A et al (2013) "Measuring Abusive Behaviors: Is economic abuse a unique form of abuse?" *Journal of Interpersonal Violence* 28(16) 3186–3204
- 29 Multi-Agency Risk Assessment Conferences: multi-agency case conferences for women considered 'high risk'.
- 30 www.coe.int/t/dghl/standardsetting/convention-violence/default_en.asp. Came into force August 2014. The UK has signed but not ratified the Convention – something which the TUC and Women's Aid have been campaigning for.
- 31 Name has been changed.
- 32 Hague, G et al (2008) *Making The Links; disabled women and domestic violence*. Bristol: Women's Aid; recent four country study <http://women-disabilities-violence.humanrights.at/>
- 33 A money management/control typology is: 'wife' management/whole wage (the woman takes full responsibility for budgets/spending); allowance (the woman is given amount for household expenses); pooling (male or female control); and independent management (each partner has separate income and responsibility). Pahl J (1989) *Money and Marriage*. Basingstoke: Macmillan
- 34 Name has been changed.
- 35 Name has been changed.
- 36 Name has been changed.
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- 42 Individual Voluntary Arrangements to repay creditors.

- 43 Stark, E (2007) *Coercive Control: The entrapment of women in personal life* Oxford: Oxford University Press
- 44 Kelly, L et al (2014) *Finding the Costs of Freedom: how women and children rebuild their lives after domestic violence*. London: Solace Women's Aid
- 45 Johnson-Ross, F (2014) *Controlling Money, Controlling Lives: Financial abuse in Britain*. Citizen's Advice
- 46 The Citizen's Advice website advises that, In England and Wales, if all named individuals pay money into a joint account, it is assumed that they all own the amount jointly, irrespective of how much each person pays in. For a husband and wife or civil partners, it is assumed the money belongs to both of them, even if only one pays into the account. For other couples, if one of them is not paying into the account, it is not assumed that they own the money. It can be difficult to prove that ownership of the money in a joint account if you are not paying into it, unless it can be shown that there was a clear intention to have a common fund for each person to use.
- 47 Sharp, N (2008) "What's Yours is Mine": *the different forms of economic abuse and its impact on women and children experiencing domestic violence*. London: Refuge; Bell, K and Kober, C (2008) *The Financial Impact of Domestic Violence* London: Family Welfare Association, One Parent Families and Gingerbread
- 48 Whilst domestic violence is recognised in eligibility for legal aid, many remain excluded: 38 per cent of women did not have the prescribed form of evidence to access family law legal aid: see Rights of Women, Women's Aid and Welsh Women's Aid (2014) "Evidencing Domestic Violence: Reviewing the amended regulations". The types of evidence required to prove domestic violence are unlikely to reflect financial abuse.
- 49 Regarded as a form of psychological abuse in which information is twisted or omitted to favour the abuser, or false information is presented to make victims doubt their own memory or perception.
- 50 Goode, J., Callender, C. and Lister, R. (1998) *Purse or Wallet? Gender inequalities within families on benefits*. London: Policy Studies Institute
- 51 In contrast, with Child Tax Credit it is the couple who decides who has main caring responsibility. Where people are unable to agree who is the main carer, the HMRC decides who has the main caring responsibility.
- 52 The EEA includes EU countries and also Iceland, Liechtenstein and Norway.
- 53 Name has been changed.
- 54 Regulation 34 of the former claims and payments regulations: see guidance at www.dwp.gov.uk/docs/part-07.pdf
- 55 see for example Brandwein, RA 1999, "Family Violence and Welfare Use: Report from the field", in Brandwein, RA (ed) *Battered Women, Children and Welfare Reform*. California: Sage
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- 57 Bell K and Kober, C (2008) *The Financial Impact of Domestic Violence London: Family Welfare Association, One Parent Families and Gingerbread*
- 58 Gibbons, D (2015) *Where now for local welfare schemes?* London: Centre for Responsible Credit
- 59 The Department for Communities and Local Government has just announced an additional £74m to support local schemes and social care in 2015/16: www.gov.uk/government/speeches/final-local-government-finance-settlement-2015-to-2016
- 60 Department for Work and Pensions (2012) Explanatory Memorandum for the Social Security Advisory Committee: Claims and Payments regulations, for meeting 13 June 2012
- 61 Bennett, F (2011) "Universal Credit: the gender impact", *Poverty*, issue 140, Autumn 2011; House of Commons Work and Pensions Committee (2012) "Universal Credit Implementation: meeting the needs of vulnerable claimants", HC 576, November 2012; Social Security Advisory Committee (2013) *The Implementation of Universal Credit and the Support Needs of Claimants: A study by the Social Security Advisory Committee*, SSAC Occasional Paper 10, May 2013; Judge, L (2013) Will Universal Credit Work? CPAG/TUC

- 62 Government response to the Work and Pensions Select Committee, refers to Maplethorpe et al (2010) *Families with Children in Britain: Findings from the 2008 Families and Children Study* DWP Research Report 656. www.gov.uk/government/uploads/system/uploads/attachment_data/file/221715/uc-wpsc-response.pdf
- 63 United Nation's Convention on the Elimination of Discrimination Against Women (CEDAW) (2013) Concluding Observations on the seventh periodic report of the United Kingdom of Great Britain and Northern Ireland, July 2013; Social Security Advisory Committee (2013) *The Implementation of Universal Credit and the Support Needs of Claimants: A study by the Social Security Advisory Committee*, SSAC Occasional Paper 10, May 2013
- 64 Child Benefit, non-means-tested benefits and Council Tax Support are separate from Universal Credit.
- 65 www.dwp.gov.uk/policy/welfare-reform/universal-credit/latest-on-universal-credit/
- 66 Most claimants will have to wait a further seven days though claims from domestic violence survivors are exempt from this rule.
- 67 DWP guidance implies that financial need such as domestic violence may override repayment www.cpag.org.uk/stba/keyfacts
- 68 This is also possible in the current system under some circumstances. Direct payments are possible under Universal Credit where the claimant is considered 'vulnerable' but this is likely to be time-limited.
- 69 wbg.org.uk/pdfs/Press-Release_WBG-Response-to-Work-and-Pensions-Committee-Third-Report-of-Session-2012.pdf
- 70 Keohane, N. and Shorthouse, R. (2012) *Sink or Swim? The Impact of Universal Credit*. Social Market Foundation.
- 71 National Housing Federation *Welfare Reform Impact Assessment: final report* – January 2015 www.gov.uk/government/uploads/system/uploads/attachment_data/file/221715/uc-wpsc-response.pdf; The Smith Commission also recommended that the Scottish Government should have powers to vary the housing element : www.bbc.co.uk/news/uk-scotland-scotland-politics-30245135
- 72 Johnson-Ross, F. (2014) *Controlling Money, Controlling Lives: Financial abuse in Britain*. Citizen's Advice
- 73 Barron, J. (2013) *The Domestic Abuse and Money Education Project (DAME) Final Report*. Women's Aid
- 74 TUC: *Domestic Violence and the Workplace: A TUC survey report* www.tuc.org.uk/sites/default/files/Domestic_Violence_And_The_Workplace_0.pdf
- 75 Policy solutions suggested by survivors involve reducing what the abuser can control; however these solutions applied in a wider context could reduce choice for other claimants. Discretionary systems that require survivors to disclose their situation are unlikely to resolve financial abuse, so trade-offs may be needed.
- 76 Using the same evidence requirements as for child maintenance to identify those exempt from charges.
- 77 The Child Maintenance Service Gateway requires that parents have already tried and failed to put a private arrangement in place or have tried without success to set up a Direct Pay arrangement.
- 78 NatCen, CWASU, DMSS (2013), *Violence, Abuse and Mental Health in England: Preliminary evidence briefing* www.natcen.ac.uk/media/1107154/reva_per_cent20strand_per_cent201_per_cent20full_per_cent20report.pdf

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*Published by
Trades Union Congress
Congress House
Great Russell Street
London WC1B 3LS*

www.tuc.org.uk

*March 2015
ISBN 978 1 85006 966 9*

£5 (free to TUC unions)

*Designed by www.design-mill.co.uk
Printed by Newnorth Print*

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