

**Refuge International Women’s Day debate briefing: the steps taken to promote the economic inclusion of women**

**March 8th**

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**About Refuge**

Refuge is the largest specialist provider of gender-based violence services in the country, supporting thousands of women and children on any given day. We provide a national network of 46 refuges, community outreach programmes, child support services, and independent advocacy services for those experiencing domestic, sexual, and gender-based violence. Refuge also runs a specialist service for survivors of economic and technology-facilitated abuse. We run the 24-hour National Domestic Abuse Helpline. Every two minutes, someone looks to Refuge for help.

**Introduction**

1 in 4 women will experience domestic abuse at some point in their lifetime[[1]](#footnote-11455). Many of these women will experience economic abuse, a common form of domestic abuse involving an abuser restricting a person’s ability to acquire, use and maintain money or other economic resources[[2]](#footnote-23797). Research by Refuge in 2020 found that **2 in 5 adults in the UK have experienced economically abusive behaviours within a current or former intimate partner relationship[[3]](#footnote-323)**. Economic abuse often prevents domestic abuse survivors from being able to access the vital funds needed to flee to abuse relationships, forcing them to continue living with dangerous perpetrators. Aspects of the welfare system, including Universal Credit and the Child Maintenance Service, are routinely used by perpetrators to facilitate economic abuse and the ongoing cost-of-living crisis has created yet more opportunities for perpetrators to control and abuse survivors through restricting their access to financial resources. The £2 million Flee Fund announced by the Home Office in January 2024 is welcome, providing one-off payments to survivors to help them escape abuse[[4]](#footnote-18663). However, only a fraction of the survivors who need to access this emergency support will be able to. For example, the allocated funds for February 2024 were spent in a matter of days, and more funding is required to support all women who need access to this lifesaving emergency fund. Adequate investment in the Flee Fund and specialist domestic abuse services providing economic support to survivors is therefore vital, in addition to introducing a package of urgent reforms to the welfare system to better protect survivors and their children.

Refuge is urging peers to attend the **International Women’s Day Debate** on **‘the steps taken to promote the economic inclusion of women’** on **March 8th** and call on the Government to:

* Adequately fund specialist domestic abuse services to ensure all survivors can access the support they need to cope and recover from economic abuse and increase funding for the Home Office Flee Fund to ensure all survivors who want to flee have access to the resources they need to do so safely.
* Introduce a package of welfare reform measures to provide stronger protections for survivors, including:
	+ Separating Universal Credit payments by default.
	+ Paying Universal Credit advances for survivors of domestic abuse as grants, rather than loans.
	+ Exempting survivors from the benefit cap.
	+ Reforming the Child Maintenance Service to better support survivors.
1. **The disproportionate impact of the cost-of-living crisis on survivors of domestic abuse**

The cost-of-living crisis is having a disproportionate impact on survivors of domestic abuse. In addition to the shared difficulties facing people across the country, the crisis is making it increasingly difficult for survivors to flee to safety and creating opportunities for economic abuse. In November 2022, Refuge surveyed 60 frontline staff working directly with survivors in specialist domestic abuse services on the impact the cost-of-living crisis is having on survivors of domestic abuse[[5]](#footnote-16859). In response:

* 69% of frontline staff reported that survivors are getting into debt or further debt;
* 74% reported that survivors are needing to use foodbanks;
* 58% reported that survivors can’t afford food for themselves and their children.
* 77% reported that the cost-of-living crisis is damaging survivors’ mental health, and some reported an increase in suicidality from clients.

This increase in economic abuse is having a direct impact on survivors’ safety, with many who want to leave their perpetrators feeling they have no choice but to stay. **77% of Refuge frontline staff surveyed reported that the cost-of-living crisis was increasing barriers to leaving**[[6]](#footnote-4498). Some frontline workers reported that women have returned to perpetrators as they cannot afford to live alone or as a single parent. More recently, Refuge’s specialist economic and technology-facilitated abuse team has reported an increase in clients needing support due to coerced debt and fraud, which they attribute to the cost-of-living crisis. Survivors online accounts and devices are being misused by perpetrators to take out debt in survivors’ names without their knowledge or consent. This is just one way that perpetrators are capitalising on this ongoing crisis to abuse and control survivors.

To ensure survivors can access the specialist support they need to cope and recover from abuse during this ongoing crisis, adequate funding for domestic abuse services is desperately needed. Domestic abuse services are being increasingly squeezed due to rising costs and higher referral rates[[7]](#footnote-11793). Without funding uplifts and set against a backdrop of historical and chronic underfunding many services are at breaking point[[8]](#footnote-395). Adequate funding for specialist economic abuse services is particularly important due to the complexity of cases, which require caseworkers to spend a longer amount of time on individual cases, supporting survivors to rebuild their financial independence and safety.

*Refuge therefore urges peers to attend the IWD debate on March 8th and call on the Government to adequately fund specialist domestic abuse services to ensure all survivors can access the support they need to cope and recover from economic abuse and increase funding for the Home Office Flee Fund to ensure all survivors who want to flee have access to the resources they need to do so safely.*

1. **Welfare reform**

Separate Universal Credit payments by default

Single household payments under Universal Credit (UC) limit survivors’ financial independence and are being used by abusers to gain total control over the entire household benefit income overnight and perpetrate economic abuse against survivors. While it is the case that survivors can ask the Department for Work and Pensions (DWP) to split their UC payment on grounds of domestic abuse, in our experience such requests are highly likely to put survivors at greater risk of further abuse and harm. Abusive partners will always know a request for split payments has been made, as the request will appear on their online log.

*Refuge therefore urges peers to attend the IWD debate on March 8th and call on the Government to introduce a package of welfare reform to better protect survivors including separating Universal Credit payments by default.*

UC advances paid as loans

The five-week delay between applying for Universal Credit and receiving the first payment typically applies to survivors at the point off fleeing, forcing them into poverty and dependent on foodbanks and other charitable donations at this critical time. In Refuge’s experience survivors often question their decision to leave at this point due to the severe financial hardship they experience. The ongoing cost-of-living crisis is having a disproportionate impact on survivors, with **58% of Refuges frontline workers saying survivors cannot afford food for themselves and their children** and **77% saying it is preventing survivors from leaving abusive relationships**[[9]](#footnote-1506). It is therefore more pressing than ever that the social security system works for survivors and their children. Whilst survivors can request Universal Credit advances, these are essentially loans with repayments of up to 30% deducted from subsequent UC payments for up to a year. Refuge research found that the majority (57%) of survivors of economic abuse were in debt because of the abuse they had suffered[[10]](#footnote-17409). This means that survivors who choose to take an advance are starting their new lives away from their abusers by taking on debt, very often on top of existing debts that were incurred as a result of the abuse itself.

*Refuge therefore urges peers to attend the IWD debate on March 8th and call on the Government to introduce a package of welfare reform to better protect survivors including exempting survivors of domestic abuse from repaying benefit advances.* ***Access to money is crucial when attempting to leave an abuser, yet this is when the five-week delay often kicks in for survivors and that fleeing abuse is often expensive and traumatic.***

Exemptions from the benefit cap

In Refuge’s experience, the cost-of-living crisis is also exacerbating longstanding issues survivors face due to the benefit cap. The current limits are £423.46 per week for couples or single-parent families, and £283.71 per week for single people without children (£486.98 and £326.26 respectively in London). In Refuge’s experience, the benefit cap makes it very difficult for women to afford appropriate accommodation in much of the country, limiting their ability to escape and live free from abuse. The benefit cap often prevents women who are moving on from refuge accommodation to be able to live in their desired location – in an area that is near to their support network and therefore crucial for their wellbeing and long-term recovery – if the Local Housing Allowance in that area would be significantly higher than the Housing Benefit cap. The cap also impacts survivors whose only option is to seek private rented accommodation, as they cannot afford the difference due to high rent costs.

To support survivors in the long-term, Refuge recommends that survivors are exempt from the benefit cap to enable them to meet basic living costs whilst finding a stable home and taking steps to rebuild their lives, free from abuse.

*Refuge therefore urges peers to attend the IWD debate on March 8th and call on the Government to introduce a package of welfare reform to better protect survivors including exempting survivors from the benefit cap to enable them to meet basic living costs while finding a stable home.*

Reform the Child Maintenance Service to better support survivors

Withholding Child Maintenance payments is another way perpetrators of domestic abuse continue to economically abuse their former partner and is often used by a perpetrator to exert further control over a survivor post-separation. This also impacts child victims of domestic abuse, as the survivor-parent (usually the mother) is largely forced to provide financially for the child by themselves. **Around 60% of Child Maintenance Service (CMS) claimants are survivors of domestic abuse**[[11]](#footnote-11615) and Refuge repeatedly hears from survivors that perpetrators are evading paying child support. For example, through Direct Pay arrangements, perpetrators have threatened to withdraw or alter payments, reduced payments with no warning or explanation, or simply not paid at all. Despite this, we often hear that the Child Maintenance Service is doing little to enforce payments. This forces women and their children into financial hardship and poverty. The Child Support Collection (Domestic Abuse) Act 2023 and the Child Support (Enforcement) Act 2023 are positive steps forward, but further reform is needed to provide adequate protection for survivors and their children.

Currently, the response to survivors by CMS staff is varied, and the onus is often placed on survivors to chase information and enforcement. Staff have pressured survivors to put in place Direct Pay arrangements, yet Direct Pay results in perpetrators knowing survivors’ bank details, which can reveal their location. Call handlers have also asked survivors to contact perpetrators themselves – risking their own personal safety – to source financial details such as salary levels and National Insurance numbers. In light of the high numbers of CMS claimants who are survivors of domestic abuse (approximately 60%), CMS staff should receive in-depth, ongoing, detailed domestic abuse training[[12]](#footnote-16725).

In addition, the Collect & Pay system – which will often be the safest option for survivors – demands a financial charge for both paying and receiving parents. The paying parent (i.e. often the perpetrator) is charged 20% on top of the maintenance payment and the receiving parent is charged 4%, which is removed from their maintenance amount. In our experience survivors are often pressured by perpetrators not to use Collect and Pay because of the high costs. In addition, survivors should not be punished through deductions from their child maintenance whilst trying to protect their own, and their child’s safety.

*Refuge therefore urges peers to attend the IWD debate on March 8th and call on the Government to introduce a package of welfare reform to better protect survivors including reforming the Child Maintenance Service to ensure the system does not serve as a further tool of abuse and that survivors receive sufficient maintenance payments in a timely and effective manner. Reform of the service should include:*

* *All survivors of domestic abuse should be offered to use the Collect & Pay option, with all fees removed.*
* *CMS should make payments to survivors of domestic abuse whose perpetrators do not pay child maintenance and chase the perpetrator for the unpaid maintenance themselves.*
* *All CMS staff should receive in depth, ongoing, domestic abuse training.*
* *CMS guidance should be updated so that survivors are never asked to contact perpetrators themselves.*
* *CMS should investigate perpetrator’s statements about their income, particularly if self-employed or a shareholder.*
1. Home Office (2022), ‘Tackling Domestic Abuse Plan.’ [↑](#footnote-ref-11455)
2. [Know-Economic-Abuse-Report-2020.pdf (refuge.org.uk)](https://refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf) [↑](#footnote-ref-23797)
3. Know-Economic-Abuse-Report-2020.pdf (refuge.org.uk) [↑](#footnote-ref-323)
4. [Domestic abuse victims given fresh support to escape abuse - GOV.UK (www.gov.uk)](https://www.gov.uk/government/news/domestic-abuse-victims-given-fresh-support-to-escape-abuse) [↑](#footnote-ref-18663)
5. [New data from Refuge warns that cost of living crisis is forcing survivors of domestic abuse to stay with abusive partners. – Refuge](https://refuge.org.uk/news/new-data-from-refuge-warns-that-cost-of-living-crisis-is-forcing-survivors-of-domestic-abuse-to-stay-with-abusive-partners/) [↑](#footnote-ref-16859)
6. [New data from Refuge warns that cost of living crisis is forcing survivors of domestic abuse to stay with abusive partners. – Refuge](https://refuge.org.uk/news/new-data-from-refuge-warns-that-cost-of-living-crisis-is-forcing-survivors-of-domestic-abuse-to-stay-with-abusive-partners/) [↑](#footnote-ref-4498)
7. Refuge (2023) Local Lifelines report: https://refuge.org.uk/wp-content/uploads/2023/06/Local-Lifelines-final.pdf [↑](#footnote-ref-11793)
8. Domestic Abuse Commissioner (2023) A patchwork of provision [↑](#footnote-ref-395)
9. [New data from Refuge warns that cost of living crisis is forcing survivors of domestic abuse to stay with abusive partners. – Refuge](https://refuge.org.uk/news/new-data-from-refuge-warns-that-cost-of-living-crisis-is-forcing-survivors-of-domestic-abuse-to-stay-with-abusive-partners/) [↑](#footnote-ref-1506)
10. [Know-Economic-Abuse-Report-2020.pdf (refuge.org.uk)](https://refuge.org.uk/wp-content/uploads/2020/10/Know-Economic-Abuse-Report-2020.pdf) [↑](#footnote-ref-17409)
11. <https://www.gov.uk/government/statistics/child-maintenance-service-statistics-data-to-september-2021-experimental> [↑](#footnote-ref-11615)
12. <https://domesticabusecommissioner.uk/wp-content/uploads/2022/02/2201-DAC-Offic-response-CMS-Review.pdf> [↑](#footnote-ref-16725)