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# Cheques and Balances: The Economics of Abuse

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October 2019

[www.welshwomensaid.org.uk](http://www.welshwomensaid.org.uk)



## (1) Introduction

*“Women survive violence then have to survive on peanuts. We have nothing, no furniture, no food, no recourse to public funds. We need money to live on, otherwise we are either destitute or die...Do they understand that we are living on nothing?” - survivor*

There is a significant connection between poverty, gender inequality and Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV) experienced by women and children. In June 2019, Welsh Women’s Aid organised a seminar exploring these intersections, with invited contributors involving professionals from a range of sectors with a particular focus on VAWDASV specialist providers, advice agencies and anti-poverty policy leads and campaigners, and Government officials. We have collated the key themes that arose and our recommendations for action in this report.

Whilst poverty is defined in absolute financial terms or in terms of financial income relative to national averages, poverty needs to be also considered in terms of the lives that individuals are forced to live irrespective of their income. Women and children live in poverty even if their income is above average when they are prevented from having access to independent resources by abusive partners or state policies.

Poverty means not having money in your pocket, not having enough food, or not being able to afford essential items such clothing, sanitary products, toiletries, transport, heating, appropriate housing or opportunities. Poverty also means being forced into prostitution and having no choices to exit safely, poverty means being forced to exchange selling sex to put a roof over your head; or having “no recourse to public funds” and facing the stark choice of living with your abuser, your rapist, or facing destitution on the streets.

As well as women being at greater risk of poverty, having primary responsibility for childcare, being underrepresented in public decision making, women also continue to bear the brunt of violence and abuse. One in three women in Wales will experience some form of violence and abuse, usually at the hands of the men that they know. Violence against women, domestic abuse and sexual violence affects all communities irrespective of background, culture or class. However, women in poverty are more twice as likely to face the most extensive violence and abuse<sup>1</sup>. Conversely, survivors of the most extensive violence and abuse attempted suicide at a rate 10 times higher to women living in poverty who had not been abused<sup>2</sup>

Just as survivors of abuse have been impacted by austerity, so too have specialist services set up to provide support and protection. At a time when demand for support is increasing, investment into specialist services in Wales has fallen. The Wales Audit Office found in 2017 that *“the plethora of funding streams and their short-term nature make it challenging for public bodies to develop a longer-term strategic approach to tackle violence against women, domestic abuse and sexual violence.”*<sup>3</sup>

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<sup>1</sup> McManus, S. Scott, S. Sosenko, F. (2016) *Joining the Dots: The combined burden of violence, abuse and poverty in the lives of women*, DMSS Research with Heriot-Watt University

<sup>2</sup> Ibid.

<sup>3</sup> Wales Audit Office (2017) *Findings of our Call for Evidence on Violence Against Women, Domestic Abuse and Sexual Violence (Wales) Act 2015*

## (2) No Recourse to Public Funds

### **Facilitators: Pragna Patel – Director – Southall Black Sisters**

Southall Black Sisters, a not-for-profit, secular and inclusive organisation, was established in 1979 to meet the needs of Black (Asian and African-Caribbean) women. Their aims are to highlight and challenge all forms gender-related violence against women, empower them to gain more control over their lives; live without fear of violence and assert their human rights to justice, equality and freedom.

### **Wanjiku Ngotho-Mbugua – Regional Director (North Wales) – BAWSO**

Established in 1995, BAWSO is an all Wales organisation providing generic and specialist services including training, the provision of temporary accommodation for those affected or are at risk of domestic abuse and all forms of violence such as Female Genital Mutilation, Forced Marriage, Honour Based Violence, Human trafficking and modern slavery.

## **Introduction**

No recourse to public funds (NRPF) is a condition imposed on individuals due to their immigration status. Section 115 Immigration and Asylum Act 1999 states that a person will have 'no recourse to public funds'<sup>4</sup> if they are 'subject to immigration control', for example:

- Individuals who have been granted leave to enter or remain in the UK with the condition of 'no recourse to public funds'. This may include women who have joined their husband on a spousal visa or may have limited leave granted under family or private life rules.
- Individuals who have leave to enter or remain in the UK but may have a restriction/prohibition on claiming public funds for a period of time. For example, European Economic Area nationals may be prevented from accessing public funds when they do not meet the eligibility criteria.
- Individuals who do not have leave or enter to remain, such as visa overstayers or illegal entrants.
- Individuals on a time limited visa, such as a student or work visa.

Women with insecure immigration status, or whose immigration status is dependent on a spouse or employer are often at a heightened risk of violence and exploitation. They face a hostile environment by immigration checks happening in healthcare, maternity, education and housing settings; they are prevented from accessing protection and support due to their NRPF status and they face a real risk of being detained and deported rather than assisted if they report abuse. This hostile environment is exploited by abusers to control them and scare them into not seeking help.

Measures introduced by the UK Government to assist women with no recourse to public funds are too restrictive. For example, only women who have entered the UK on a spousal visa and can provide evidence of domestic abuse can access the Destitute Domestic Violence Concession

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<sup>4</sup> Public Funds for the purposes of immigration rules refers to a list of benefits and entitlements that individuals are not entitled to due to immigration restrictions. A full list is available by the Home Office [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/772305/Public\\_funds\\_v14.0ext.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/772305/Public_funds_v14.0ext.pdf)

(DDVC)<sup>5</sup>. This discretionary assistance only lasts for three months and failure to apply for indefinite leave to remain within these three months will result in an expectation on the woman to leave the UK. Access to the DDVC can be challenging due to cuts to legal aid and the lack of specialist advocacy to support women through the process.

This creates a 'two-tier' hierarchy of support for women escaping violence and abuse. The exit of the UK from the European Union will create barriers for survivors from those countries, as they will have to prove their 'settled status' in order to be able to access public funds.

Despite concessions available, only 11 of the 22 (50%) organisations in Wales listed on Routes to Support and delivering refuge services state they will accept survivors with "no recourse", and 14 of the 23 (61%) non-refuge services. This compares with 70% of refuge services and 90% of community services in England stating they accept women with no recourse to public funds.

In 2017/18, 33 survivors were referred to refuge-based support services in Wales who, because of their insecure immigration status, had 'no recourse to public funds'. Of these, 25 survivors (76%) without recourse to public funds were accommodated and supported in refuges. In addition, 15 women who had "no recourse to public funds" were supported by specialist services in the community and 1 woman was placed on a waiting list for support<sup>6</sup>. This number is consistent with the year previous in which 16 survivors without recourse to public funds were supported in the community.

## Discussion

Access to support for **all** survivors of VAWDASV is an equalities issues and underpins national and international legislation and strategies, such as the Istanbul Convention. The Welsh Government has also set the ambition for Wales to become a 'Nation of Sanctuary'<sup>7</sup>. Failing to address the needs of women with no recourse to public funds does not fulfil the Welsh Government's vision for Wales.

As a result, women survivors of domestic or sexual abuse with no recourse to public funds are in effect victimised and experience secondary abuse by the state by a policy that denies them equal access to safety, protection and support.

Delegates noted the importance of highlighting the impact of these state policies on survivors, especially in terms of re-traumatisation, and expressed concern that this is allowed to happen in a way we would deem unacceptable for any other group.

Delegates heard evidence of how the NRPF rule forces women to remain in abusive relationships and puts them at further risk of exploitation and modern slavery. Asylum-seeking and refugee women are exposed to additional risk due the isolation and trauma that they may experience

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<sup>5</sup> Information about the scheme is available by the Home Office

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/838979/dv-notification-form-08-19-user.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/838979/dv-notification-form-08-19-user.pdf)

<sup>6</sup> Welsh Women's Aid (2017), *Summary of 2017/18 Data from Specialist Services in Wales*

<sup>7</sup> [https://welshrefugeecouncil.org.uk/sites/default/files/news/files/190618\\_-\\_jh\\_-\\_written\\_statement\\_-\\_progress\\_towards\\_wales\\_becoming\\_a\\_nation\\_of\\_sanctuary\\_-\\_english.pdf](https://welshrefugeecouncil.org.uk/sites/default/files/news/files/190618_-_jh_-_written_statement_-_progress_towards_wales_becoming_a_nation_of_sanctuary_-_english.pdf)

following their experiences in their home countries, the dispersal process and immigration detention.

Delegates provided examples of a rise in experiences of racism in Wales from the far right that is being fuelled by Brexit. Addressing this is difficult in a country with a small BME population concentrated in urban areas. It was noted the NRPF rule harms survivors and causes financial strain to organisations and it would be useful to compare this emotional, social and financial cost with the financial cost of creating a national destitution fund that would extend safety, protection and support to all survivors.

## Recommendations

*Whilst awareness and information raising campaigns are important, these would not be beneficial for a group that is not eligible to access support. Delegates stressed the importance of recommendations focusing on actions that will effect change.*

- Establish a national time-limited forum to identify solutions for survivors of abuse subject to NRPF rules, in line with the Wales Strategy objective to ensure equal access to safety protection and support for all survivors of abuse. This should involve the VAWDASV sector with the Wales Migration Partnership, relevant professionals and (social services, health, police), and Welsh Government with the aim to identify key actions to ensure that survivors of VAWDASV in Wales have access to support
- Provide guidance for commissioners and services on what constitutes a 'public fund' and on addressing NRPF in line with National Commissioning Guidance, regional strategies and plans, which could promote how contract arrangements will meet needs of survivors currently excluded from services by the state: e.g. a specified number of refuge spaces or a percentage dedicated to survivors with 'no recourse to public funds'.
- As a temporary measure, promote existing mechanisms for accessing funds by survivors subject to NRPF rules (DDVC and 'Last Resort' fund) and create a ring-fenced emergency destitution fund which could be supported by the Welsh Government, Banks and businesses, in support of Wales' VAWDASV Strategy and Nation of Sanctuary commitments.
- Abolish the NRPF rules for survivors of abuse, and lobby for this in new legislation (DV Bill), in support of the amendments promoted by Southall Black Sisters.

## (3) Women's sexual exploitation enabled by gender inequality and poverty

### **Facilitator: Lynne Sanders – CEO – Swansea Women's Aid**

The Support, Wellbeing, Advocacy and Enablement (SWAN Project) is run and delivered by Swansea Women's Aid and it supports women who are involved in the sex industry in Swansea. The service provides practical and emotional support and aims to improve the safety and wellbeing of women accessing the service.

## Introduction

Sexual exploitation happens because women and girls are not equal, because women are more likely to be poor or impacted by austerity measures including welfare reforms, and sexual exploitation disproportionately victimises Black and minoritised women; it commodifies women and girls and supports a culture that views women as objects. Whilst it is vital to support women individually exploited through the sex industry, it is also critical to consider how women, as a group, are impacted by the sex industry, the way it operates and its connections with male

violence against women individually and structurally. As long as the sex industry is harmful for some individual women involved, and it is used by organised crime as the industry of choice to sexually exploit women and girls with impunity, then we cannot dismiss the negative impact it has on the position of all women and girls in a society in which the threat of male violence keeps us all in our place.

The Office of National Statistics estimates that there were approximately 58,000 women engaged in prostitution in 2014, and that each of them had an average of 25 “clients” a week<sup>8</sup>. Sex Work Research Wales suggests that there are at least 2,471 individuals in Wales and that prostitution takes place in all 22 local authorities in Wales with main concentrations in urban areas of Cardiff, Newport and Swansea<sup>9</sup>.

Women are forced into prostitution for different reasons including coercion and trafficking, poverty, early experiences of abuse and exploitation, alcohol and substance misuse. It is well documented that women have borne the brunt of austerity measures particularly through the welfare reform and the roll out of universal credit. This has forced more women into exploitative situations such as survival sex, prostitution and ‘sex for rent’. Professor Philip Alston’s, the UN Special Rapporteur’s report on extreme poverty in the UK described meeting people who:

*Depend on food banks and charities for their next meal, who are sleeping on friends’ couches because they are homeless and don’t have a safe place for their children to sleep, who have sold sex for money or shelter.*<sup>10</sup>

The above findings were echoed by United Nations Convention on the Elimination of Discrimination Against Women (CEDAW) who in 2019 recommended that women are provided with access to housing, education, employment and social security so that they don’t have to resort to ‘sex for rent’<sup>11</sup>. It also calls on states in the UK to reduce demand for commercial sex targeted at men and boys, clear the criminal records of women who have been convicted for offences related to prostitution, and ensure the availability of specialist services that are adequately funded, inclusive and accessible to assist women and girls in exiting prostitution. Women involved in prostitution experience higher levels of violence, criminalisation and health difficulties. For example:

- From 2012 – 2016, there were 285 reports of rapes, 86 for attempted rapes, and 150 for other sexual offences. However, only 25% of the victims were willing to formally report to the police.<sup>12</sup>
- From 1990 – 2016, 110 people selling sex were murdered (95% of those women)<sup>13</sup>
- A recent Westminster All Party Group report “Behind Closed Doors” illustrated the scale of sexual exploitation of women across England and Wales. This report highlights how organised crime groups dominate the sex industry, how women exploited in off-street prostitution are mainly migrant women who are controlled and moved around hotels, flats

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<sup>8</sup> Office of National Statistics (2014), *Changes to National Accounts: Inclusion of Illegal Drugs and Prostitution in the UK National Accounts*

<sup>9</sup> Sagar, T Jones, E, Jones D, Clark L (2014) *Sex Work Research Wales: Summary of Findings*, Swansea

<sup>10</sup> <https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/news-parliament-2017/survival-sex-17-19/>

<sup>11</sup> UN CEDAW Committee (2019), *Concluding observations on the eight periodic report of the United Kingdom of Great Britain and Northern Ireland*

<sup>12</sup> Cunningham, S., Sanders, T., Platt, L., Grenfell, P., Maciotti, P.G. (2018) *Sex Work and Occupational Homicide: Analysis of a U.K. Murder Database*

<sup>13</sup> Ibid.

and residential properties to avoid police detection and to maximise the profits obtained from sex-buyers. The report highlighted how 1 in 10 men buy women in this way and can do so as easily as using 'click & collect' on their phone. The report also shows that not only is the sex trade overwhelmingly driven by men for men, but also that the majority of women do not work in it of their own free will. Women have been abused, made homeless, face destitution, are learning disabled, they're coerced, threatened, deceived, exploited, kept locked up or are isolated. <sup>14</sup>

## Discussion

The experience of front-line services paints a gloomy picture of: women who are controlled by exploiters; are forced to sell sex to eight to ten men every night; don't eat for up to three days and are in fear of authority whether this comes in the form of services or the police. The discussion identified a number of barriers to exiting prostitution including:

- Lack of choice and financial limitations
- Difficulty with accessing employment due to lack of references and employment history, criminal convictions etc.
- Exploitation: perpetrators know who they are, where they live (small communities), multiple perpetrators
- Lack of accessible services (e.g. opening times) – lack of trust of services view embedded stigmatising viewpoints
- Vulnerabilities: health needs, alcohol and substance dependencies
- Lack of housing options
- Stigma
- Social isolation and lack of family support
- Fear

The rights and needs of women involved in prostitution are undermined by holding them responsible for their own exploitation and remaining silent on perpetrators.

## Recommendations:

- Challenge myths (including reframing the discussion in the media) and create a clear gendered narrative on prostitution and the sex industry. This should include:
  - (i) stop "othering" women involved in prostitution
  - (ii) define what 'choice' means and focus on the drivers behind prostitution including experiences of adversities in childhood (ACEs)
  - (iii) integrate prostitution and its prevention into VAWDASV strategies and plans
  - (v) focus on those who exploit women
- Enforcement approaches that criminalise women are at odds with trauma informed approaches and instead resources should be allocated on services that address the drivers through strength-based and survivor-led interventions.
- Welsh Women' Aid also calls for the implementation of the CEDAW recommendations regarding actions to tackle prostitution.

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<sup>14</sup> <https://appgprostitution.uk/wp-content/uploads/2018/05/Behind-closed-doors-APPG-on-Prostitution.pdf>

## (4) Economic Abuse as a form of coercive and controlling behaviour

### Facilitator: Nicola Sharp-Jeffs – Founder and Director – Surviving Economic Abuse

Surviving Economic Abuse was set up two years ago. The organisation's four strategic priorities are:

- To raise awareness of economic abuse by working with the media and develop awareness-raising campaigns to increase public understanding of economic abuse
- To deliver training, develop tools and resources, provide expert advice and disseminate best practice to professionals who work with victim-survivors.
- To advocate for and support the development of new approaches to economic abuse, working with organisations to review existing systems, policies and procedures.
- To highlight the issue of economic abuse through responding to national policy consultations and working with individuals in local and national government.

### Introduction

Surviving Economic Abuse published a toolkit<sup>15</sup> in 2019 that identifies the following behaviours as economic abuse:

*Controlling how survivors acquire money and economic resources. They might*

- prevent them from being in education or employment
- limit their working hours
- take their pay
- refuse to let them claim benefits
- refuse to let them access a bank account.

*Limiting how they use money and economic resources. They might:*

- control when and how money is spent
- dictate what they can buy
- make them ask for money or provide an allowance
- check their receipts
- make them keep a spending diary
- make them justify every purchase made
- control the use of property, such as a mobile phone or car
- insist all economic assets (e.g. savings, house) are in the perpetrator's name
- keep financial information secret

*Sabotaging their ability to maintain economic resources. They might*

- steal their money or property
- cause damage to their property
- refuse to contribute to household costs
- spend money needed for household items and bills
- insist all bills, credit cards and loans are in their name and make them pay them

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<sup>15</sup> Surviving Economic Abuse (2019), "What is Economic Abuse? – Tools to Thrive" [https://survivingeconomicabuse.org/wp-content/uploads/2019/07/What-is-economic-abuse\\_.pdf](https://survivingeconomicabuse.org/wp-content/uploads/2019/07/What-is-economic-abuse_.pdf) (accessed 5th August 2019)



- build up debt in their name, sometimes without their knowledge.

## **Discussion**

There is still a taboo around the discussion of financial matters and debt is highly stigmatising for individuals, even if it's the result of abuse. Some groups of women may be hidden from the view of professionals or they may be in their 'blind-spot' when it comes to economic abuse. This may include self-employed women, older women whether abused by their partner or other family members and women with no recourse to public funds.

Women who don't live in low-income households are also at a higher risk of having their needs overlooked because their poverty may not be visible or expected. Their lack of resources to provide effective care for their family may be misinterpreted as neglect, which will cause additional anxiety to survivors particularly when it comes to safeguarding children. They may also not be entitled to services and access to things like 'free school meals' because they appear to have a significant income.

Economic abuse can lead to debt, emotional stress and social isolation. It can lead survivors to situations that further exacerbate their circumstances such as being forced to move to unsuitable housing and legal battles with debtors.

## **Recommendations:**

- Target financial institutions so that they are included in conversations regarding economic abuse and have a seat at the table.
- Raise awareness amongst professionals across all sectors (e.g. banks, mortgage lenders, letting agencies, housing providers, employers, debt collectors, DWP) to understand the nature of economic abuse as a form of coercive control. This could be through training, development of policies and intervention tools.
- Address traditional gender roles that place expectations on men to provide financially for the family and control the finances and on women to stay at home and care for the family. The new curriculum provides a great opportunity to promote healthy relationships amongst young people.
- Dispel myths and taboos around financial issues.
- Incorporate economic abuse in the code of practice of financial institutions and create policies and procedures to spot the signs and safeguard individuals (e.g. check forms and addresses – P.O. addresses, using witnesses when signing documentation)

## **(5) Addressing gender-based violence, gender inequality and poverty**

**Facilitator: Christine Grimshaw – Head of Violence Against Women, Domestic Abuse and Sexual Violence – Welsh Government**

In 2015, the Welsh Government introduced the Violence Against Women, Domestic Abuse and Sexual Violence (VAWDASV) Act. The purpose of the Act is to improve arrangements for the prevention, protection and support of victims of gender-based violence, domestic abuse and sexual violence. The VAWDASV team overseen by Christine Grimshaw oversees a programme of work that aims to support the delivery of the Act's aims.

## Introduction

Gender inequality that leads to women's poverty and gender-based violence are closely linked. Women are more likely to experience poverty and to have been adversely impacted by the austerity measures and cuts to welfare benefits, services and jobs. For example:

- Women are more likely to be lone parents or main carers in their households, which results in interruptions in their employment; having to take on part-time and low-paid work; relying on welfare benefits to top up or make up their income.
- Women are particularly affected by cuts in social care services, as 82% of the social care workforce are women.<sup>16</sup>
- At the same time, cuts to vital services such as advice and legal services, libraries, leisure centres etc. have had a particularly adverse impact on women as their lower income makes them more likely to rely on these services.
- Women with larger families have seen their income drop due to changes in the welfare benefit system through the introduction of the *benefit cap* and the *two-child limit*.
- Lone mothers and in particular lone mothers from a Black and Minority Ethnic (BME) background have been the hardest hit by cuts to services and changes to tax and benefit changes.<sup>17</sup>

The 2019 report "*Benefits or barriers? – Making social security work for survivors of violence and abuse across the UK's four nations*" identifies a number of ways in which the social security system enables women's abuse and fails to meet survivors' needs. Women's poverty keeps them trapped in abusive relationships whilst delays in benefits, cuts to welfare grants, cuts to legal aid and specialist VAWDASV services makes it impossible for them to leave abusive situations and rebuild their lives. Finally, women are often re-traumatised by the benefits system having to disclose and provide evidence of the abuse that they have experienced to access exemptions such as the *easement to job-search* and the '*non-consensual conception exemption*' (which allows women to claim benefits for more than two children, if the additional conceptions are results of rape and forced pregnancy).

Many of the barriers and discrimination that women experience through the welfare benefit system are not simply failures in the system's operations and processes but rather embedded in its design.

## Discussion

There was a sense of inevitability about the links between gender and poverty. Delegates felt that the link is underpinned by unconscious bias, which the public and organisations outside of the specialist VAWDASV sector would not recognise. A helpful way to consider the issue is by substituting gender with race or thinking about how, for example, a financial institution would consider special arrangements (e.g. writing off debt) if the person was presenting with mental health issues rather than fleeing economic abuse.

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<sup>16</sup> Fawcett Society, *How are women hit hardest by economic downturn?* <https://www.fawcettsociety.org.uk/ensure-women-not-hardest-hit-economic-downturn> (accessed 5th August 2019)

<sup>17</sup> Women's Budget Group (2016) [http://wbg.org.uk/wp-content/uploads/2016/11/AFS\\_2016\\_press\\_25Nov2016.pdf](http://wbg.org.uk/wp-content/uploads/2016/11/AFS_2016_press_25Nov2016.pdf) (accessed 5th August 2019)

Delegates drew on examples from across the spectrum of women's poverty, gender inequality and experiences of VAWDASV including:

- Older women being at additional risk, as they face the choice between remaining in an abusive relationship and destitution. Their needs are also often overlooked in safeguarding responses and not acknowledged in the context of domestic abuse and gender-based violence.
- Women's offending and incarceration linked to poverty
- Women's discrimination in the workplace through deep rooted cultural norms and stereotyping; gender pay gap not being acknowledged and being 'explained away' by other factors

## Recommendations

- **Training** – financial control needs to be included in the National Training Framework to recognise the signs of economic abuse. *e.g. Project to build network of organisations in Ceredigion to identify abuse.*
- **Employment** – support women's progression in the workplace by implementing policies to support flexible working and encourage employers to acknowledge the need for leave for survivors who experience abuse. *e.g. Inform the work of the Fair Work Commission on women's barriers to accessing decent work. Develop programmes that enhance survivors' skills and employability such as Thrive's social enterprise project.*
- **Housing** – housing legislation should fully consider the impact of financial abuse, how homelessness legislation is interpreted and create a clear pathway for survivors.

## (6) Supporting survivors with financial and economic issues

### Facilitator: Vicky Snook – CEO – Carmarthen Domestic Abuse Services

Carmarthen Women's Aid was founded in 1978 and continues to successfully support women, children and men who have/are experiencing domestic abuse. Domestic abuse can occur in intimate and family relationships including same sex relationships. Domestic Abuse includes many different forms of abuse; physical, emotional, financial, sexual and isolation. Carmarthen Domestic Abuse Services aims to provide a holistic, quality support and information service for women, children, and men affected by domestic abuse through: floating support, crisis refuge accommodation, child support, counselling and group programmes.

### Introduction – Case Study from Carmarthen Domestic Abuse Service (CDAS)

Chrissie (not her real name), who was disabled, and her two daughters fled coercive, financial and psychological abuse and moved into CDAS refuge.

The family arrived with some cash and belongings and little else, so the team supported the family with claiming the relevant benefits and settling them into the community. During this process, it became known that Chrissie was unaware of family finances and that her disability payments were paid into a joint account that she had never accessed. Over many years, Chrissie had signed documents and had no knowledge of how her savings and tax affairs were organised. She had also been coerced and signed for mortgage on another property and a number of other

loans, which she had no knowledge of. At the same time, Chrissie's ex-partner was pushing for residency of the daughters due to Chrissie's disability who alleged she was unable to provide/look after the children.

The project assisted Chrissie and her children with support to recover from the abuse she had experience, and also to access specialist financial and legal advice, communicate with the bank and other agencies and creditors, move disability benefits to her own account and learn how to budget and manage her money. They supported her to understand and implement the advice given in order to move forward with her life. Chrissie has since secured a rented accessible bungalow and is managing to care for the children.

## Discussion

Survivors fleeing VAWDASV face a number of barriers due to their economic circumstances. This may be because they are survivors of economic abuse and have had debt accumulated in their name and – as a result of the long timeframes involved in resolving debt and repairing credit records – they may feel unable to move forward with their lives. Women may also struggle to manage their finances due to the impact of trauma and/or because they have been prevented from accessing and managing their money in the past. Finally, the widespread shame and stigma associated with debt can be further exploited to control survivors. Access to safe housing is a key protective factor when it comes to gender-based violence but there can be barriers such as:

- women in employment not being able to afford refuge accommodation
- women in rent arrears having to pay off 12 weeks before they can bid for housing
- local authority policies not being in line with the principles of homelessness prevention and the Well-being of Future Generations Act
- women unable to access private rented property
- women with no recourse to public funds unable to access support and housing

## Recommendations

- Training and information for all services and particularly housing providers on economic abuse as a form of controlling and coercive behaviour – financial abuse 'legacy'.
- Develop multi-agency models of work between VAWDASV specialist providers and financial advice services on a strategic level (e.g. Swansea Financial Capability Steering Group) and on an operation level (e.g. the Swansea One Stop Shop has collocated specialist services including advice agencies). Good practice from across Wales to be shared and utilised to challenge decisions (e.g. housing and rent arrears)
- VAWDASV survivors should be represented on the Priority Services Register.
- Develop **strength-based** responses to survivors that enables them to keep a sense of agency that they may have lost due to the loss of financial resources. Address practical barriers to support, such as access to transport, and ensure that services are **trauma-informed** that do not define survivors by their poverty, allow time to build trust and give survivors a language to describe economic abuse as a form of VAWDASV.

## (7) Conclusion

We will work collaboratively with services and survivors to advocate the recommendations from this seminar are delivered.

### Welsh Women's Aid will:

- Lobby the UK Government to abolish the NRPF rules for survivors of abuse in the Domestic Abuse Bill, in support of the amendments promoted by Southall Black Sisters and promote, as a temporary measure, existing mechanisms for accessing funds by survivors subject to NRPF rules (DDVC and 'Last Resort' fund).
- Create a clear gendered narrative on prostitution and the sex industry, and challenge myths.
- Raise awareness amongst professionals across all sectors (e.g. banks, mortgage lenders, letting agencies, housing providers, employers, debt collectors, DWP) to understand the nature of economic abuse as a form of coercive control.
- Address traditional gender roles that place expectations on men to provide financially for the family and control the finances and on women to stay at home and care for the family and dispel myths and taboos around financial issues.
- Will request that VAWDASV survivors be represented on the Priority Services Register.
- Promote **strength-based** responses to survivors that enables them to keep a sense of agency that they may have lost due to the loss of financial resources. Address practical barriers to support, such as access to transport, and ensure that services are **trauma-informed** that do not define survivors by their poverty, allow time to build trust and give survivors a language to describe economic abuse as a form of VAWDASV.

We are calling for:

### The UK Government:

- To abolish the NRPF rules for survivors of abuse through its Domestic Abuse Bill.
- To implement the CEDAW recommendations regarding tackling prostitution.
- To target financial institutions so that they are included in conversations around VAWDASV and incorporate coercive control and economic abuse in the code of practice of financial institutions and create policies and procedures to spot the signs and safeguard individuals.

### The Welsh Government:

- To ensure that no woman is turned away from specialist services by establishing a national time-limited forum to identify solutions for survivors of abuse subject to 'no recourse to public funds' (NRPF) rules, and creating a ring-fenced emergency destitution fund.
- To provide guidance for commissioners and services on what constitutes a 'public fund' and on addressing NRPF in line with National Commissioning Guidance, regional strategies and plans, which could promote how contract arrangements will meet needs of survivors currently excluded from services by the state: e.g. a specified number of refuge spaces or a percentage dedicated to survivors with 'no recourse to public funds'.
- To include financial control in the National Training Framework to recognise the signs of economic abuse.
- To support women's progression in the workplace by implementing policies to support flexible working and encourage employers to acknowledge the need for leave for survivors who experience abuse.

- Commission training and information for all public services and particularly housing providers on economic abuse as a form of controlling and coercive behaviour and ensure that housing legislation fully considers the impact of financial abuse, creating a clear pathway for survivors.

### Local Authorities

- To commission services that provide support for women to exit prostitution and challenge demand that drives prostitution and trafficking.
- Develop multi-agency models of work between VAWDASV specialist providers and financial advice services on a strategic and operational level.

If you share our vision of a Wales free from violence and abuse you can become an organisational or individual supporter of Welsh Women’s Aid by signing up [here](#). You will get support at community level to develop a network of ‘ambassadors’ in your communities, support as an employer and service provider to implement comprehensive VAWDASV policies, access to accredited training, newsletter and research updates.

**Only by working together can we ensure that everyone in Wales can live free from violence.**



We would like to thank our speakers: **Pragna Patel, Wanjiku Ngotho-Mbugua, Lynne Sanders, Nicola Sharp-Jeffs, Christine Grimshaw and Vicky Snook** for facilitating discussions and all the delegates who attend the event and contributed to the development of this report and its recommendations.