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**Cymorth i Ferched Cymru**  
**Welsh Women's Aid**

Rhoi Merched a Phlant yn Gyntaf  
Putting Women & Children First

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<b>These are the views of:</b>	<i>Welsh Women's Aid (Third Sector) - the national charity in Wales working to end domestic abuse and all forms of violence against women.</i>

## About Welsh Women's Aid

Welsh Women's Aid is the umbrella organisation in Wales that supports and provides national representation for independent third sector violence against women, domestic abuse, and sexual violence (VAWDASV) specialist services in Wales. Our membership comprises of 20 specialist support services. These services deliver lifesaving and life-changing support and preventative work in response to violence against women, including domestic abuse and sexual violence against children and young people, men and boys, trans and non-binary people, as part of a network of UK provision. As an umbrella organisation, our primary purpose is to prevent domestic abuse, sexual violence, and all forms of violence against women and ensure high quality services for survivors that are needs-led, gender responsive and holistic. We collaborate nationally to integrate and improve community responses and practice in Wales. We also award the Wales National Quality Service Standards (NQSS), a national accreditation framework for domestic abuse specialist services in Wales (supported by the Welsh Government) as part of a UK suite of integrated accreditation systems and frameworks. (More information on the NQSS can be found [here](#)).

## **Background**

The ongoing cost-of-living crisis, alongside the long-term impacts of Brexit and the COVID-19 pandemic continue to disproportionately impact women in Wales, and this is having an acute

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Welsh Women's Aid is a registered charity in England and Wales, No. 1140962  
and a company limited by guarantee registered in England and Wales, No. 07483469



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impact on survivors of violence against women, domestic abuse, and sexual violence (VAWDASV).

Across the UK, increasing prices are affecting millions of households, and the impact of this falls disproportionately on women both directly and indirectly. Women are much more likely to be unemployed, partially employed, or in low-pay employment, are less likely to be able to increase their access to paid work, and they are much less likely to have access to disposable income and savings<sup>1</sup>. Women are also much more likely to be employed in and rely on public services<sup>2</sup>, so the cumulative impact of austerity and economic uncertainty on public services is undoubtedly hitting women hardest.

In Wales, the economic picture for women is equally concerning. Research<sup>3</sup> shows that in Wales, one in seven households sometimes, often, or always struggle to afford essential items and there was little change in living standards in the first half of 2023. Even before the current cost-of-living crisis, lone-parent households in Wales were the most likely to be in relative poverty<sup>4</sup>, and women are the most likely to occupy these households.

We welcome the acknowledgment in this inquiry's call for evidence that when money is tight, women act as the 'shock absorbers' of poverty, and that problems are particularly serious for survivors of VAWDASV and women with no recourse to public funds, many of whom are survivors themselves.

We would like to use this opportunity to highlight the impact of the cost-of-living crisis on survivors and on frontline specialist domestic abuse and sexual violence services, as well as provide some recommendations on how the UK Government can better support them.

### **Impact on survivors**

One in six women in the UK has experienced economic abuse in either a current or previous relationship<sup>5</sup>, and it is often considered the biggest barrier to leaving an abusive relationship.

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<sup>1</sup> <https://wbg.org.uk/wp-content/uploads/2022/03/The-gendered-impact-of-the-cost-of-living-crisis.pdf>

<sup>2</sup> <https://wbg.org.uk/wp-content/uploads/2022/11/Gendered-impact-of-cost-of-living-crisis-on-public-services-1.pdf>

<sup>3</sup> <https://www.bevanfoundation.org/resources/snapshot-of-poverty-summer-2023/>

<sup>4</sup> <https://www.gov.wales/relative-income-poverty-april-2019-march-2020-html>

<sup>5</sup> [https://survivingeconomicabuse.org/wp-content/uploads/2020/11/Statistics-on-economic-abuse\\_March-2020.pdf](https://survivingeconomicabuse.org/wp-content/uploads/2020/11/Statistics-on-economic-abuse_March-2020.pdf)

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Financial and/or economic abuse has been on the rise for many years, and this has been compounded by the ongoing cost-of-living crisis. Data from our membership of specialist domestic abuse and sexual violence services in Wales shows that between 2021-22 and 2022-23, community-based services saw a 28% in survivor reports of financial abuse. More widely, in a recent report<sup>6</sup>, Women's Aid Federation of England showed that almost all survivors surveyed (96%) reported a negative impact on the money available to them as a result of cost-of-living increases, a staggering two thirds (66%) of survivors reported that abusers were using the cost-of-living crisis as a tool for coercive control, and almost three quarters (73%) of survivors with financial links to the abuser said the cost-of-living crisis had either prevented them from leaving or made it harder to leave. Further, evidence<sup>7</sup> shows that financial hardship remains to be a barrier when seeking refuge space. Many women either sofa surf or spend time in emergency accommodation such as B&Bs while waiting for a refuge space, and findings<sup>8</sup> from the Women's Aid No Women Turned Away Project show that a small but notable number of women resort to rough sleeping, many of whom experience additional danger or abuse as a by-product. Many women (15.1%) also reported not having the financial resources to pay for essentials such as food for themselves and their children, phone bills, and transportation whilst waiting for refuge space.

The ongoing housing crisis, which is being exacerbated by increasing cost-of-living, also remains a significant factor in leaving abusive relationships. For many survivors, a lack of access to money to afford housing and the lack of affordable housing mean that fleeing abuse is not an option, and this is compounded as many housing agents and landlords will not accept housing benefit. This is an even bigger barrier for survivors with no recourse to public funds (NRPF), who do not receive housing benefit or assistance from local authorities. Recent analysis<sup>9</sup> by Crisis shows that the cost-of-living crisis is putting increasing pressure on those on the lowest incomes, and increases in housing, food and energy costs is leaving those, particularly in the private rented sector at higher risk of debt, eviction, and homelessness, and this is particularly affecting people in a range of circumstances, including those fleeing domestic abuse.

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<sup>6</sup> <https://www.womensaid.org.uk/the-cost-of-living/>

<sup>7</sup> <https://www.womensaid.org.uk/wp-content/uploads/2022/03/Financial-Hardship-report-FINAL.pdf>

<sup>8</sup> <https://www.womensaid.org.uk/wp-content/uploads/2021/09/Nowhere-to-Turn-2021.pdf>

<sup>9</sup> <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/a-tale-of-two-crises-housing-and-the-cost-of-living>

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A significant mitigating factor in the impact of the cost-of-living crisis on women who have experienced VAWDASV is the way the Government provides Universal Credit payments. Currently, couples must make a joint claim for Universal Credit into one account, unless a survivor actively claims for payments to be made separately, the option for which is only granted in 'exceptional circumstances' and is not sufficiently advertised. However, this is often a route for financial abuse wherein the abuser can either take the money or prevent the survivor from having separate access to it. For women with no other access to income or savings, this lack of financial autonomy can be a significant barrier from leaving an abusive relationship. Many survivors also face significant delays in Universal Credit payments upon entering refuge, which can leave them in financial hardship which some survivors have reported<sup>10</sup> makes them question their decision to leave.

Combined, these show that financial adversity, which is becoming more pronounced due to the current economic climate, not only leaves survivors financially reliant on their perpetrators and prevents survivors from leaving abusive relationships, but it also makes the process of leaving much more dangerous and complicated.

The support available for survivors experiencing financial abuse is improving. In March 2023, the UK Government announced<sup>11</sup> a £300,000 pilot emergency fund for survivors of domestic abuse. The fund offers one-off payments of £250 (or £500 if they have children) to support survivors leaving an abusive relationship. Similarly, in Scotland, the Scottish Government more recently announced a £500,000 pilot fund of up to £1,000 for women experiencing domestic abuse to pay for the essentials needed when leaving an abusive relationship.

Further, some businesses have taken responsibility to support those escaping financial abuse themselves. Many banks provide information about financial abuse<sup>12,13</sup> and in December 2022, TSB Bank launched their own 'Flee Fund' to provide urgent financial support for survivors of domestic abuse to escape. The fund has seen significant uptake, supporting 136 survivors in 10 months with an average sum of £356. TSB data also shows that over a third of those accessing the fund had one or more children.

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<sup>10</sup> <https://refuge.org.uk/wp-content/uploads/2020/01/Universal-Credit.pdf>

<sup>11</sup> <https://www.womensaid.org.uk/excellent-start-as-government-announces-pilot-of-emergency-fund-for-domestic-abuse-survivors/>

<sup>12</sup> <https://www.halifax.co.uk/helpcentre/financial-abuse-support.html>

<sup>13</sup> <https://www.co-operativebank.co.uk/help-and-support/financial-support/financial-and-economic-abuse/>





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Such measures are an excellent start, but do not go far enough to support survivors experiencing financial abuse.

### Impact on services

Even before the cost-of-living crisis, we reported<sup>14</sup> on the long-term impact of funding cuts on specialist domestic abuse and sexual violence services across Wales, highlighting our concerns about the sustainability of the sector. Since then, a multitude of factors such as Brexit, the COVID-19 pandemic, and the cost-of-living crisis means the picture has only worsened.

In our Perfect Storm report<sup>15</sup>, released in 2022, we highlighted the severity of the economic climate for specialist services in Wales. In the report, we showed that staff in specialist services were already paid significantly less than staff in statutory services, and precarious funding cycles mean they continue to receive substantially sub-inflationary pay increases. Additionally, where organisations run direct services such as refuge, running costs are increasing in line with inflation, but funding is not. Many services are funded in yearly cycles, which means the costs of amenities such as gas, water and electricity rarely reflect current prices. Where there is a shortfall, services are having to cover costs from their reserves, which is causing serious financial precarity. When asked about the impact of the cost-of-living crisis, one service in Wales said “I don’t know how we will make up the short fall. Do we turn the heating off in our refuges and in our offices where survivors come when in crisis?”

The consequences of this on the support available for survivors of violence against women are multi-factorial. Firstly, where frontline workers are themselves feeling the impact of the cost-of-living crisis, there are concerns that more staff will leave the sector, leaving services struggling to provide core support to survivors. There are already wide reports of recruitment and retention issues in the VAWDASV sector both in Wales<sup>16</sup> and beyond<sup>17</sup> and without more secure, sustainable funding, this problem will only get worse. Secondly, the continued use of reserves to cover core costs means there is an imbalance between trying to provide core

<sup>14</sup> <https://welshwomensaid.org.uk/wp-content/uploads/2021/11/State-of-the-Sector-2017.pdf>

<sup>15</sup> <https://welshwomensaid.org.uk/wp-content/uploads/2022/11/Perfect-Storm-Report-ENG-compressed.pdf>

<sup>16</sup> <https://democracy.newport.gov.uk/documents/s23240/Gwent%20VAWDASV%20Progress%20report%202021-22.pdf?LLL=0>

<sup>17</sup> <https://www.womensaid.org.uk/the-cost-of-living-crisis-is-pushing-domestic-abuse-services-to-breaking-point/>





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services and targeted programs, which limits the range of holistic support available for survivors.

More specifically, the housing crisis is severely impacting services as well as survivors. The lack of affordable housing and the lack of targeted financial support for housing costs means that survivors are having to spend longer in refuge than they may need due to the lack of suitable move-on accommodation. This is putting further pressure on services, which is limiting their capacity to support survivors.

Together, these show that the cost-of-living crisis is impacting women who are survivors of abuse both directly and indirectly, and the strain is also being felt acutely on the frontline by the staff and services that support them.

## Recommendations

We believe there is much more the UK Government could be doing to support survivors of violence against women who are impacted by the cost-of-living crisis in Wales, some of which are outlined below:

- Make the UK Government emergency fund permanent, and ensure all survivors including those with no recourse to public funds are able to access it
- Provide support for and encourage funds for those escaping VAWDASV from businesses, for example, banks and utilities companies
- Ensure independent access to universal credit as default so survivors have independent access to financial resources
- End the two-child tax credit limit and benefit cap
- Remove means-testing for and expand access to legal aid
- Improve public awareness campaigns about economic support available, for example, emergency funds and Rail to Refuge
- Provide funding for better research on the scale and prevalence of economic abuse
- Guarantee longer funding cycles and inflationary increases for specialist services that support survivors
- Ensure funding for specialist services is based on current rather than retrospective costs

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