Addressing the financial needs of women and children experiencing domestic violence

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Against domestic violence.

Current situation

- Recognition by Government that women leaving an abuser will urgently need financial support; BUT
- No mention of supporting women's financial well-being within the National Domestic Violence Delivery Plan

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Why in need of financial support?

1. Existing economic inequality
2. Financial costs of experiencing domestic violence
3. Experiencing economic abuse

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Existing economic inequality

- Have to negotiate access to financial resources from a subordinate position
- Ability to dissolve relationships constrained
- Often forced to balance harm in staying/going

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Financial costs of domestic violence

- Difficulties in maintaining employment
- Lack of economic resources
- Problems with housing
- Concerns around child maintenance

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Experiencing economic abuse

- Lived experience and impact of economic abuse explored in ‘What’s yours is mine’
- 89% of women accessing Refuge’s services had experienced economic abuse
- 1 in 3 women had no bank account when accessing Refuge’s services

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Impact

- Homelessness
- Reliance on welfare benefits
- Inability to access banking products
- In debt with a poor credit rating
- Ongoing economic abuse

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Impact

"I am penniless, in debt, homeless, have no pension and no money; my life feels ruined – I've lost five years of my life – everything. I've had to move away in fear of his violence to a refuge living on a pittance. I feel degraded like A BAG LADY. I haven't got a clue as to how I am going to end up or where"

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What is Refuge doing?

- Response outlined in ‘Addressing the financial needs’ booklet
- Includes:
  - ✓Training for staff
  - ✓Support plans for service users
  - ✓Mapping out additional resources
  - ✓Financial guide
  - ✓Raise awareness

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Need for a financial guide: leaving

"There are no explanations anywhere, there are no leaflets anywhere – none. I'm telling you – it is desperately needed"

"Because there's been that control – I'm scared I might come off the rails and the next thing I know I'll be lumbered by debt. The fear is whether I can do it"

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Need for guide: after leaving

" I feel very confused at the moment because it will be strange for me to have money in my pocket that will be mine to spend"

"It's not ended yet. He's still not had enough. He just goes on and on and on. He has got the money – he has the power – he can do it"

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Development of guide

- Focus groups with service users
- Focus groups with support workers
- Learning from economic abuse work
- Input from expert working on poverty and financial exclusion issues

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Layout of guide – You can afford to leave

- Follows women's 'journeys' - from the financial implications around leaving to sorting out finances in the short term and long term
- Provides basic information about benefits, budgeting, financial products etc.
- Considers potential for ongoing economic abuse
- Incorporates safety tips
- Signposts sources of support/information

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What is Refuge asking Government to do?

- Address women's economic well-being in a domestic violence context
- Fast track welfare benefits to women experiencing domestic violence
- Re-examine proposals around no recourse to public funds

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Progress so far…

- Huge demand for guide so clear need for work in this area
- Home Office: “We will consider this issue when developing our delivery plan in future’
- HMT: Considering bringing banks together to discuss possible code of conduct

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What can I do?

- Recognise that domestic violence can involve economic abuse (and that this can be ongoing)
- Consider what you can do to improve your service to women and children experiencing domestic violence and economic abuse
- Help distribute/disseminate the guide

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To request resources:

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