

Written evidence to the Work and Pensions Select Committee inquiry on the impact of Universal Credit on survivors of domestic and financial abuse

Refuge welcomes the opportunity to submit written evidence to the Work and Pensions Select Committee's inquiry on the impact of Universal Credit on survivors of domestic and financial abuse. This written submission builds upon the oral evidence given by Demelza Lobb, Refuge Tech Abuse Lead, on 18 April 2018.

About Refuge

Refuge is the country's largest provider of specialist services for women and children escaping domestic violence and other forms of gender violence. Refuge opened the world's first refuge in 1971 in Chiswick, West London. 47 years later, Refuge supports more than 6,000 women and children on any given day.

The services Refuge provides include:

- A national network of 42 refuges, spread across 23 local authority areas, which can provide safe accommodation and specialist support to 340 women and their children at any one time.
- 20 community outreach services and 17 independent domestic, sexual and gender-based violence advocacy services, which specialise in supporting women through the criminal and civil justice systems.
- A network of culturally specific, multilingual services, including: refuges for women and children of Asian, African and Caribbean descent; an advocacy service for clients of Eastern European descent and community outreach services for clients of Vietnamese descent.
- Specialist services for victims of modern slavery, 'honour'-based violence and FGM.
- Child support workers, who provide emotional and practical support for children and their mothers across our services, as well as organising play and educational activities.
- The Freephone, 24-Hour National Domestic Violence Helpline, run in partnership between Refuge and Women's Aid, which receives an average of 236 calls per day.

Key points

Refuge recommends strongly that Universal Credit is amended so that split payments are the default option for all households. In our experience single household payments facilitate economic abuse and increase the barriers to women leaving abusers. The current option to request split payments in the case of domestic violence is not fit for purpose as it is likely to put survivors at risk of further abuse.

Refuge recommends that the delay in receiving Universal Credit payments is reduced for victims and survivors of domestic violence. The delay of at least five weeks leaves women, who have often fled their abusers with very little money or possessions, struggling to get by.

Refuge's frontline staff encounter much confusion on the part of Jobcentre Plus and Local Authority staff on policies and guidance linked to Universal Credit. This causes distress to survivors and creates

significant additional work for frontline staff. Examples include: a lack of understanding that rent costs for refuges are exempt from Universal Credit and continue to be covered by housing benefit; and circumstances in which victims of forced marriage and human trafficking fail the habitual resident test for benefit entitlement due to periods of time they were removed from the country against their will. Much more training and clearer guidance should be provided to the relevant statutory agencies with urgency to prevent this happening.

Financial abuse

In 2015, in partnership with the Cooperative bank, Refuge published 'Money Matters', the largest study into economic abuse in the UK¹. The study found that one in five women and one in seven men have experienced financial abuse in either a current or past relationship. Significant gender differences were also highlighted, with women more likely to experience financial abuse as part of an ongoing pattern of intimate partner violence, in multiple relationships, for longer periods of time and post-separation. In contrast, the experience of men was more likely to be single, exploitative incidents taking place within fewer relationships over a much shorter duration. Further, the study found that demanding total control of household finances was a common method of financial abuse, which led to women reporting that they were left without enough money for food, without enough money to provide for their children and without enough money for basic necessities.

The need for split payments by default

Refuge is concerned deeply that the Universal Credit single monthly payment model facilitates economic abuse and coercive control. The examples below highlight some of the types of problems Refuge's frontline staff have encountered since Universal Credit began to be rolled out.

- Refuge frontline staff have encountered numerous cases in which a perpetrator of abuse has had Universal Credit paid into his bank account and then used this money as a tool of coercive control. Examples include:
 - Perpetrators giving women a strict 'allowance', and requiring receipts and accounts of every purchase made. Several women have disclosed to staff that they have had to beg the perpetrator for money to feed their children.
 - Staff have highlighted several cases in which women have been signposted to children's social care services because they do not have enough money to feed their children due to the perpetrators control of the household income through Universal Credit.
 - One survivor reported to refuge staff that she had not been allowed to handle money or been allowed any involvement in the food purchased for her or her children since her benefits had transitioned over to Universal Credit.
- Staff have highlighted situations in which survivors have tried to exert control over the family finances by putting Universal Credit into their name upon application, only to find that the perpetrator had immediately put the Universal Credit into his name instead.

¹ <https://www.co-operativebank.co.uk/assets/pdf/bank/aboutus/ethicalpolicy/financialabuse/moneymattersreport.pdf>

- There have been several instances of perpetrators exerting control over claims for Universal Credit, for example, a survivor reported that she had been unable claim Universal Credit, because her partner refused to go to the Job Centre with her to declare that they were living together.

Refuge acknowledges that split payments of Universal Credit in cases of domestic abuse are available, but in our experience these are not fit for purpose as requesting one is highly likely to put survivors at greater risk of further abuse. The need to 'request' split payments should be removed. Instead split payments should happen by default for all couples.

Requesting a split payment could put a woman at very high risk of harm if a perpetrator discovered she had made this request. It is highly likely that perpetrators will discover all successful requests to split payments as the monthly income received by the perpetrator will decrease. There is also a risk that a request to make a split payment will be recorded on the Universal Credit account to which the perpetrator has access.

It should also be taken into account that a woman will frequently be with her abusive partner at all meetings with Job Centre staff and will therefore not have the opportunity to disclose abuse and request a split payment. It is also extremely difficult for survivors to disclose abuse to Job Centre staff, particularly as meetings take place in an open plan environment with little to no privacy. In addition, few Job Centre staff have training in how to respond appropriately to disclosures of abuse.

Refuge is strongly of the view that split payments by default for all couples who apply for Universal Credit is the only way to significantly improve safety for survivors of abuse. Requiring survivors to request an alternative system on the grounds of abuse is fraught with danger and likely to have little to no take up.

Delay in payments

Many of the women and children who come into refuges flee with little or no money or possessions. Refuge staff support women to make benefit claims as a matter of priority so that they have access to some income. Refuge staff have reported significant delays in women receiving their first benefit payment in Universal Credit areas. Staff have highlighted that it is common for women to have to wait several months. During this time staff support women to apply for food bank vouchers and crisis loans. The significant delays create huge levels of distress and anxiety during an already extremely difficult time. It also increases the workload of staff, who must spend a huge amount of time helping survivors access food and money. Refuge recommends strongly that the delays in receiving a first payment are reduced further and any advance payments made to survivors of domestic abuse are not required to be paid back.

Poor understanding of policies and guidance

Refuge staff working in areas in which Universal Credit is in operation, or with women who have fled from an area in which Universal Credit is in operation, report significant confusion and poor training around aspects of policy and guidance on the part of Department for Work and Pensions staff and other statutory agencies. This confusion and lack of understanding leads to further delays, additional workload for staff and can cause significant distress to the women affected.

The arrangements for rental payments for a stay in refuge via housing benefit are a major issue. Rent payments for refuges are exempt from Universal Credit and continue to be funded through housing benefit. However, refuge managers report having to frequently challenge the housing benefit departments of local authorities when responsibility for meeting the housing costs for women in refuges on Universal Credit is disputed.

Refuge staff have also highlighted that clients who are survivors of trafficking, forced marriage or so-called honour-based violence are failing the habitual residence test for benefits due to time they spent out of the country against their will. This is despite clients having a letter from the Foreign and Commonwealth Office stating they should be exempt from the habitual residence test. This poor practice leads to benefit payments being delayed and women being ineligible for the advance benefit payments they need urgently.

Refuge recommends that all relevant statutory agencies must receive much greater training on Universal Credit and issues pertaining to violence against women and girls. The Department for Work and Pensions should also develop clear guidance and routes communication pathways so that problems, such as those highlighted above, can be rectified quickly.

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