



Women's Budget Group, Surviving Economic Abuse & the End Violence Against Women Coalition

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UNIVERSAL CREDIT RISKS INCREASING WOMEN'S VULNERABILITY TO ABUSE, SAY WOMEN'S GROUPS

Women's groups meet MPs to discuss vital changes needed to Universal Credit to ensure women and children are not left penniless by abusive partners

In a meeting in parliament today, chaired by Heidi Allen MP, the Women's Budget Group, Surviving Economic Abuse and the End Violence Against Women Coalition will be highlighting the changes needed to prevent Universal Credit putting women experiencing financial abuse at further risk.

This meeting follows a report published by the three organisations in June revealing that the current Universal Credit system puts women experiencing domestic abuse at further risk (1) In August the Work and Pensions Select Committee called on the Government look again at the evidence and support the Scottish government to pilot different models of split payments within a clear timetable (2).

Today's meeting will discuss the findings of the report *Universal Credit, Exploring the Links, which points out* that under Universal Credit payments are made into one bank account for everyone in the household, rather than individual accounts which risks giving more power to abusers in homes where women live with domestic violence.

The report argues that that the single payment could result in less equal couple relationships, and risks further financial abuse. The reduction of women's financial autonomy could result in main carers (usually in practice mothers) losing clearly-labelled child payments, which currently are often paid separately and can provide a lifeline to survivors of domestic abuse.

It is critical that this huge change in the welfare system is checked for its potential impact on women who are being abused, especially when domestic abuse is known to be an extremely widespread crime. The roll out of Universal Credit should be paused while the government addresses these concerns.

The meeting today (3), will bring together researchers, and experts on financial abuse and coercive control. They will be making a number of recommendations including:

- Exploring different methods for each member of a couple to nominate a separate bank account, for the remaining roll out of Universal Credit, so the most effective model can be applied;
- Ensuring non-means tested benefits such as Carers Allowance remain payable outside of Universal Credit;
- Provide a safe space for women to disclose abuse when they are applying for benefits;
- Make more training on domestic abuse available for those working on the application and administration of Universal Credit such as Job centre staff;
- End the two-child benefit cap, which has led to the infamous 'rape clause'
- Consider stripping out payments for children in Universal Credit and making them non-means-tested (perhaps as an increase to Child Benefit), and return to payment to the person mainly responsible for the care of the child/ren.

MPs will also hear from *Aanya (not her real name), a survivor of economic abuse who told us:*

"There are many problems with Universal Credit based on my experience as a single parent going through domestic violence...allowing your perpetrator [to] use the

system as another means of persecuting you, no consideration is given to a person's financial position or their emotional wellbeing. Ultimately, I was being made to jump through hoops, treated like a criminal when you are most vulnerable and expected to look for a job.

“People say to me, ‘How could you let this happen to you of all people? Why didn't you leave’. Was it really that simple? Let me leave you with this thought: Would you ever ask someone who came off a plane with terrorist why they got on in the first place? I very much doubt that you would given that it is an unforeseen and devastating life-threatening situation that no-one would voluntarily get themselves into and find it a vortex to come out of.”

Mary-Ann Stephenson, Director of the Women's Budget Group said:

“As Universal Credit rolls out across the country, the system of single payments risks giving abusive men more power and control over their partners. We know that income is not always shared equally within households. We have been warning the Government since Universal Credit was introduced in 2011 that it risks sending more money than ever straight to wallet and not to purse, undermining women's economic independence and their ability to leave abusive relationships.”

Dr Nicola Sharp-Jeffs, Surviving Economic Abuse (SEA), said:

“Financial abuse is just one tactic of coercive control through which abusive men gradually come to dominate their partners. As well as controlling money they commonly control access to phones, transport and even food. Enabling them to receive all of a household's money direct to one bank account alone has to set off alarm bells. Where split UC payments can be made they are discretionary and temporary and require what can be a very difficult and dangerous disclosure of abuse. We need to urgently look at making separate payments routine.”

Rachel Kryss, Co-Director of the End. Violence Against Women Coalition, said:

“Paying all of a family's income to an abuser is creating a new state-based barrier to seeking safety and change. This Government says it is committed to changing the response to domestic violence across the board and is planning new legislation. We urge the Government to look urgently at the evidence on what a single UC payment might do and think again. And while this is happening – this is the perfect opportunity to review and then scrap the two-child limit, another barrier to women's freedom and independence.”

-ENDS-

Notes to editors

The full report, *Universal Credit and Financial Abuse: Exploring the links*, is available here <https://wbq.org.uk/news/press-release-universal-credit-risks-increasing-womens-vulnerability-financial-abuse-say-womens-groups>

The National Audit Office report is available here <https://www.nao.org.uk/report/rolling-out-universal-credit/>

The Works & Pensions Select Committee report is available here <https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1166/116602.htm>

Media information, interviews & briefings contact:

Rachel Kryss (EVAW Co-director): Rachel.kryss@evaw.org.uk or call 07903-259-819.
Media line: 07960 744 502

Mary-Ann Stephenson (WBG Director): maryann.stephenson@wbq.org.uk, or call 07957 338 582

Nicola Sharp-Jeffs (SEA Director): Nicola.Sharp@survivingeconomicabuse.org

1. An estimated 1.2 million women have experienced domestic violence in the UK and the majority of those experiencing it are women. Coercive control, which includes financial abuse, is illegal in England and Wales.*

* a person connected to you repeatedly behaves in a way which makes you feel controlled, dependent, isolated or scared is illegal in England and Wales. Economic abuse (encompassing financial abuse) is included in the Government's proposed statutory definition of domestic abuse.

2.

<https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1166/116602.htm>

3. The meeting is being held in Committee Rm 12, House of Commons at 15.00.

About Women's Budget Group

The Women's Budget Group is a network of leading feminist economists, researchers, policy experts and campaigners committed to achieving a more gender equal future. <https://wbq.org.uk/>

About Surviving Economic Abuse

Surviving Economic Abuse (SEA) is the UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported not only to survive but thrive.

<http://survivingeconomicabuse.org/>

About the End Violence Coalition

The End Violence Against Women Coalition is the UK's largest coalition of organisations working to eradicate violence against women and girls; members include Fawcett Society, Forward, Imkaan, Jewish Women's Aid, London Black Women's Project, Rape Crisis England and Wales, Refuge, Respect, Southall Black Sisters, Standing Together, Women in Prison, Women's Aid, WRC, The Women's Institute and the TUC. The EAW Coalition is a registered charity number 1161132.

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