

## Commission on a Gender-Equal Economy

### *Women's Aid response to the call for evidence*

**March 2019**

Women's Aid Federation England (Women's Aid) is the national charity working to end domestic abuse against women and children. Over the past 44 years, Women's Aid has been at the forefront of shaping and coordinating responses to domestic violence and abuse through practice, research and policy. We empower survivors by keeping their voices at the heart of our work, working with and for women and children by listening to them and responding to their needs.

We are a federation of over 180 organisations who provide just under 300 local lifesaving services to women and children across the country. We hold the largest national data set on domestic abuse, and use research and evidence to inform all of our work. Our campaigns achieve change in policy, practice and awareness, encouraging healthy relationships and helping to build a future where domestic abuse is no longer tolerated.

The 24 Hour National Domestic Violence Helpline on 0808 2000 247 (run in partnership with Refuge) and our range of online services, which include the Survivors' Forum, help hundreds of thousands of women and children every year.

### Summary

Women's Aid is delighted to submit initial evidence to the Women's Budget Group's Commission on a Gender-Equal Economy. In answering the Commission's guiding questions, we have restricted our answers to our area of expertise; domestic abuse. Domestic abuse is a gendered crime that is rooted in, and helps to perpetuate, gender inequality. The survivors of domestic abuse that we work with frequently tell us about the economic abuse they have experienced from perpetrators, but also the ways that social and economic policies and systems do not recognise or consider the multiple disadvantages that they, and their children, face. Below we present evidence from our most recent report *The Domestic Abuse Report 2019: The Economics of Abuse*,<sup>1</sup> as well as

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<sup>1</sup> Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#)

other Women's Aid research, which demonstrates the need for survivors' experiences of gendered, economic inequalities to be addressed.

## 1. What are the causes of gender inequality in the economy?

At Women's Aid we are aware of the significant research undertaken by the Women's Budget Group and its partners in relation to this question. We provide evidence below on the ways that domestic abuse – itself a gendered crime that is rooted in, and helps to perpetuate gender inequality – is interlinked with, and is a cause of, gender inequality in the economy.

In January 2019 the government published a report on the economic and social costs of domestic abuse.<sup>2</sup> The report estimates that the costs in anticipation of, response to, and as a consequence of, domestic abuse in England and Wales are around £66 billion per year. Domestic abuse is an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, in the majority of cases by a partner or ex-partner, but also by a family member or a carer. It is very common, and in the vast majority of cases it is experienced by women and is perpetrated by men.

There are important differences between male violence against women and female violence against men, namely the amount, severity and impact. Women experience higher rates of repeated victimisation and are much more likely to be seriously hurt (or killed than male victims of domestic abuse.<sup>3</sup> Over 80% of high frequency victims (more than 10 crimes) are women.<sup>4</sup> Women are also more likely to experience higher levels of fear and are more likely to be subjected to coercive and controlling behaviours.<sup>5</sup>

These important gender differences in experiences, and perpetration of, domestic abuse, highlight the links between domestic abuse and other aspects of gender inequality, including those that are economic. Women survivors of domestic abuse are more likely to have unequal access to economic resources, and they are highly likely to

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<sup>2</sup> Home Office (2019) *The economic and social costs of domestic abuse: Research report 107*. [Published online](#)

<sup>3</sup> Office for National Statistics (ONS). (2017) *Domestic abuse in England and Wales: year ending March 2017*. Published online: ONS.

<sup>4</sup> Walby, S. and Towers, J. (2018) 'Untangling the concept of coercive control: Theorizing domestic violent crime', *Criminology & Criminal Justice*, Vol 18, Issue 1, pp 7-28

<sup>5</sup> Dobash, R.P. and Dobash, R.E. (2004) 'Women's violence to men in intimate relationships. Working on a Puzzle', *British Journal of Criminology*, 44(3), p. 341; Hester, M. (2013) 'Who Does What to Whom? Gender and Domestic Violence Perpetrators in English Police Records', *European Journal of Criminology*, 10: 623- 637; Myhill, A. (2015) 'Measuring coercive control: what can we learn from national population surveys?' *Violence Against Women*. 21(3), pp. 355-375

be undertaking unpaid care work after leaving their abuser, as they try to rebuild their own and their children's lives with no financial support from their former partners.

Earlier this month Women's Aid published *The Domestic Abuse Report 2019: The Economics of Abuse*.<sup>6</sup> This report explores the relationship between domestic abuse and economic resources. It is informed by responses to our Survivor Voice survey 2018, which showed that nearly a third of respondents' access to money had been controlled by a perpetrator of domestic abuse, and that for two fifths of respondents, domestic abuse had negatively impacted their long-term employment prospects and earnings. Nearly half of survey respondents told us that they didn't have enough money to pay for basic essentials, like food and bills, while they were with their abusive partner.

*"He would be aggressive if I dared take money from joint account so I didn't because of violence and fear."*

*"I have no independent income. I have to rely on cash which is left in a drawer on a weekly basis."*

*"He always wanted everything all at once and got angry when we ran out of money, so I often put stuff on credit cards."*

Respondents to Women's Aid's Survivor Voice survey, 2018

Some of the women responding to the survey had not been able to leave their abusive partner due to a lack of access to economic resources, and others told us that fear of

*"I had to live on thin air when I left with my child. This caused much stress and I don't think I have ever recovered."*

*"After leaving my abusive partner I was pregnant and a single parent so struggled to afford things."*

Respondents to Women's Aid's Survivor Voice survey, 2018

the financial implications of leaving made them stay with their abusive partner for much longer than they would have done if they had had financial independence. Of the survey respondents who had left, many faced financial hardship and homelessness after leaving the relationship. Almost one third had turned to credit, while many others were forced to rely on the help of family members or friends. One third of the women had to give up their home as a result of leaving their abusive partner.

Once survivors of domestic abuse escape abuse, they face further gender inequalities as they attempt to rebuild their lives and attempt to claim welfare benefits in order to support themselves and their children. From talking to survivors and our member services about their experiences, we have identified a number of ways that gender

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<sup>6</sup> Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#)

inequalities are perpetuated by welfare benefits systems and processes. Firstly, we identified gaps in knowledge and awareness about domestic abuse among Job Centre Plus and other DWP staff working with, and advising survivors. This means that some survivors are not accessing the Domestic Violence Easement provision, which exempts those who qualify from the work-related aspects of benefits for a limited amount of time. Knowledge gaps and insensitivities among advisers can also result in survivors not accessing the 'non-consensual conception' exception to the two child limit for tax credits and Universal Credit. This survivor's experience illustrates some of these problems and missed opportunities:

*"Being pushed to go back into work all the while coming to terms with rape trauma was, to be honest, really quite horrendous [...] There was quite a lot of pressure on me from my work coach who said I wasn't finding work quick enough, but I didn't feel able to work. I just had to push through it. I only recently found out that I could have had support. That could have made all the difference"* (Women's Aid Survivor Voice survey respondent).

In addition, we have found that inflexible benefits systems and processes are also helping to create and perpetuate gender unequal economic outcomes. Even if those working directly with survivors are knowledgeable about, and sensitive to domestic abuse, the systems themselves, designed as 'gender neutral', are not able to provide the support and safety net that survivors and their children are entitled to, and desperately need. The examples below illustrate this point:

*"I wasn't aware that my husband had claimed child benefit for one of our children in his name, so when we separated they said I'd have to find proof that this child actually lived with me. I ended up having Tax Credits for all my children frozen for seven weeks, which when you've got four children and you rely on it a lot, it's really hard and it added to the stress that I was under at the time"* (Women's Aid Survivor Voice survey respondent).

*"Most of our residents will need a solicitor through Legal Aid, which is a means tested benefit. Let's say a resident moves in to our refuge, we claim Universal Credit, and two weeks later she gets a letter from her abuser's solicitor about child contact, with a court date in two weeks' time. As a claim for UC takes six weeks, we don't yet have the required evidence for Legal Aid. The resident has to attend court with no representation."* (Women's Aid member service refuge support worker).

*"I was living with my parents while looking for work in my professional field, but I needed the benefits system to tide me over in the short term. After claiming you have to wait a couple of months, and the support is backdated. This means that unless you've got someone to take you in and look after you – I don't know what I'd have done if I hadn't had my parents. I felt the government didn't really consider individual stories, or take into consideration the fact*

*that I wasn't receiving any support at all from my son's father"* (Women's Aid Survivor Voice survey respondent).

Another form of gendered economic inequality that survivors face after leaving an abuser is the continuation of economic abuse through the family courts process. Women's Aid research, conducted in partnership with Queen Mary University London,<sup>7</sup> backs up the findings of several previous studies, showing that when the economic abuse frequently experienced by survivors both during the relationship and after leaving is combined with the fact that women are more likely to be the main carers for children and to earn less than their male counterparts, the effect is an unequal situation in terms of the resources needed to take a family court case forward. Perpetrators of abuse know this and use it as a way to continue their abuse. In this way, the gendered, economic inequalities that survivors of domestic abuse face are impacting on access to justice as well as child safety.

*"He kept taking me back to court, which cost me nearly all of that year's wages."*

*"Effectively they deplete your pot as fast as possible in the hope that you'll run out of money to afford to challenge them in court."*

Women's Aid family courts research participants

## **2. How does gender inequality interrelate to other forms of inequality in the economy, such as race inequality, disability and poverty?**

At Women's Aid we are clear that, for the survivors our member services work with on a daily basis, gender inequality is often compounded by other forms of inequality around race, immigration status, disability, age and poverty. We discuss some examples of this below.

### **Race and immigration status**

Women responding to our Survivor Voice survey 2018 who were from BME backgrounds told us about the ways that their gender and ethnic identities impacted on their experiences of domestic abuse. One survivor felt that she was treated differently by the authorities, another felt judged by her community for leaving the relationship, and others talked about how their immigration status affected their experiences, with one survivor explaining that the combination of her lower economic status and insecure immigration status led to her having to leave the UK.<sup>8</sup>

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<sup>7</sup> Birchall, J. and Choudhry, S. (2018) *'What about my right not to be abused?'* Domestic abuse, human rights and the family courts. Bristol: Women's Aid

<sup>8</sup> Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#) p. 16

Migrant women face severe barriers to reporting and seeking help. Perpetrators use immigration status as a form of coercive control - threatening to inform the authorities, exploiting survivors' fears of deportation and destitution, and withholding information or documentation on their status. This can pose insurmountable barriers to leaving.

Survivors with 'No Recourse to Public Funds' (NRPF) - including those with insecure status, undocumented migrants, asylum seekers and European Economic Area (EEA) nationals - currently often face insurmountable barriers to accessing support. As the NRPF condition means survivors are unable to access welfare benefits, few refuge services, who are facing a funding crisis, are able to fund their stay. Over a quarter (26.2%, 61 women) of those refused access to a refuge space, who were supported by Women's Aids No Woman Turned Away project in 2017, had NRPF.

#### **Magda's story**

*Magda was a woman with NRPF seeking refuge with one child. She was unable to access the housing benefit she needed to stay in refuge, and was told by social services that her only option was to return to 'her own country'. She gave up her search and stayed with the perpetrator.*

The Destitution Domestic Violence Concession (DDVC) - secured through advocacy from 'by and for' BME women's sector - is a lifeline to support, providing survivors with welfare benefits for three months so they can stay in refuge while applying for Indefinite Leave to Remain (ILR) under the Domestic Violence Rule (DVR). However, the DDVC and DVR are only available to those on spousal visas, where their spouse or partner is a British citizen or has settled status in the UK.

Women's Aid's No Woman Turned Away project provides a range of evidence about the ways that domestic abuse combines with inequalities around immigration status to create gendered economic inequalities:

- The NWTa project found that, despite Section 17 duties,<sup>9</sup> of 20 migrant women fleeing with children supported by the project in 2016-17, social services either refused outright to provide them refuge or other housing, or offered to accommodate the children - but not the mother.
- 67% of the women supported by the NWTa project in 2016 who had NRPF were not eligible for the DDVC - 47% were EEA nationals, 17% were 'overstayers' and 7% were asylum seekers.<sup>10</sup>

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<sup>9</sup> Section 17 of the Children Act 1989 requires local authorities to protect the welfare of children in their area who are 'in need'.

<sup>10</sup> Women's Aid (2017) *Nowhere to Turn: Findings from the First Year of the No Woman Turned Away Project*, [Accessible online](#).



- Advice can only be provided by an immigration solicitor or barrister, or an accredited immigration adviser<sup>11</sup> and, given legal aid restrictions, accessing this advice can be a severe challenge. 25% women with NRPF supported by the NWTa project who were eligible for the DDVC were then unable to access advice to apply for it.<sup>12</sup>
- Lack of training and resourcing can mean that even women who have been granted leave to remain under the DDVC struggle to access refuges, who are often uncertain about their status and access to benefits within this system. Only 8.2% of the women with NRPF supported by the NWTa project in 2017 accessed refuge. Many had to sleep rough, sofa surf or even return to the perpetrator while they waited for help.<sup>13</sup>

### Age

Some women in older age groups may never have worked in paid employment outside the home or may have taken long breaks in employment to care for children. This affects their pension entitlement, which is directly dependent on National Insurance contributions from paid employment. When age combines with the gender inequality behind domestic abuse, women can be trapped with no means of escaping. As one older respondent to our Survivor Voice survey 2018 noted: "Some [women] are trapped because they gave up a career to bring up a family. Their own property incorporated into the family. Now without work, over age and no access to money or escape."<sup>14</sup>

### Disability

Due to their higher vulnerability, disabled people experience domestic abuse at double the rate of non-disabled people. Their perpetrators may also be their carers and disability benefit payments and allowances may be controlled as part of economic abuse.<sup>15</sup> Additional economic factors which disabled women may face include the need for adapted housing after leaving or being denied funds for prescriptions during the abuse. Disabled survivors or those with long-term health complications who responded to our Survivor Voice survey 2018 talked about how this had affected them. Some described how their abuser had used their health or disability to further the abuse, with one noting that "I have long term health conditions for which I need treatment in the

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<sup>11</sup> An immigration adviser registered with the Office for the Immigration Services Commissioner and accredited to provide immigration advice and services at Level 1 or above.

<sup>12</sup> Women's Aid (2017) *Nowhere to Turn: Findings from the First Year of the No Woman Turned Away Project*, [Accessible online](#).

<sup>13</sup> Women's Aid, *Nowhere to Turn: Findings from the First Year of the No Woman Turned Away Project*, 2017. [Accessible online](#).

<sup>14</sup> Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#) p. 16

<sup>15</sup> Howard, M. and Skipp, A. (2015) *Unequal, Trapped and Controlled: Women's experience of financial abuse and potential implications for Universal Credit*. Bristol: Women's Aid and TUC. [Published online](#)

form of specific supplements. Often he did not allow me to buy them. My health deteriorated in that relationship.”<sup>16</sup>

### **Poverty**

We know that women are far more likely than men to be low earners and single parents, and we also know that domestic abuse creates and exacerbates conditions for women, and their children, to be pushed into poverty. Domestic abuse survivors are more likely to be single parents struggling to meet childcare costs and find flexible work, and to have experienced, or still be experiencing, economic abuse. Survivors with very young children face extreme barriers to securing and maintaining employment, as there is no free childcare for under-twos, and survivors have often fled far from their support networks and therefore have no other support to draw on. As a result, they are more likely to have a high burden of unpaid care work, to be reliant on the welfare benefits to which they are entitled, and to be negatively impacted by welfare reform. For many survivors of domestic abuse, gender inequality is inextricably linked with poverty, creating particular types of intersectional disadvantage in the economy.

### **3. What resources or publications are important for the Commission on a Gender-Equal Economy to consider?**

We have restricted our answer to this question to resources that focus on the gendered, economic inequalities that survivors of domestic abuse face. The Commission should consider the following:

Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#)

Birchall, J. and Choudhry, S. (2018) *What about my right not to be abused? Human rights, domestic abuse and the family courts*. Bristol: Women's Aid. [Published online](#)

Howard, M. and Skipp, A. (2015) *Unequal, Trapped and Controlled: Women's experience of financial abuse and potential implications for Universal Credit*. Bristol: Women's Aid and TUC. [Published online](#)

Kelly, L., Sharp, N. & Klein, R. (2014) *Finding the Costs of Freedom: How women and children rebuild their lives after domestic violence*. London: Solace Women's Aid. [Published online](#)

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<sup>16</sup> Women's Aid (2019) *The Domestic Abuse Report 2019: The Economics of Abuse*. Bristol: Women's Aid, [published online](#) p. 16



Sharp-Jeffs, N., Co-Operative Bank & Refuge (2015). *Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK*. Published online: Co-Operative Bank and Refuge

Surviving Economic Abuse (2018) *Economic abuse is your past, present and future: a report on the practical barriers women face in rebuilding their lives after domestic violence*. Roundtable report. [Published online](#)

Williams, M. et al. (2017) *A question of responsibility: problems with child benefit and income support when women and their children flee domestic violence*. [Published online](#). Child Poverty Action Group

Women's Aid (2019) *The gendered nature of domestic abuse: A Women's Aid briefing* (attached with this submission)

#### **4. What issues are important to research and make proposals on in order to create policies for a gender-equal economy?**

When making proposals for a gender-equal economy that will address the inequalities and barriers that survivors of domestic abuse face, it will be important to recognise and address the following issues and evidence gaps:

- Thanks to the work of the Women's Budget Group and others, there is clear evidence on the impact of welfare reform and tax changes for women across the income distribution and in different ethnic groups. There is also strong evidence on women's unpaid care burden, and on the gender pay gap and women's greater likelihood to be in lower paid, less secure work. We know from speaking to survivors and our member services that being a survivor of domestic abuse can heighten and compound these inequalities, but the evidence to support this is more anecdotal in nature.
- While some studies have taken a longitudinal approach to considering how women and children recover from domestic abuse,<sup>17</sup> we are not aware of longitudinal research that follows or looks back at survivors of domestic abuse in different life stages, in order to map the gendered economic impact that domestic abuse has over the life cycle. Evidence of this type would be extremely useful.

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<sup>17</sup> Kelly, L., Sharp, N. & Klein, R. (2014) *Finding the Costs of Freedom: How women and children rebuild their lives after domestic violence*. London: Solace Women's Aid. [Published online](#)

- We are not aware of examples of equality impact assessments that have considered the impact of economic policies on survivors of domestic abuse. Women's Aid is calling for the new Domestic Abuse Bill to establish a duty on government to assess all new welfare reform policies for their impact on survivors, with a specific focus on whether reforms increase barriers to leaving abusers and the multiplication effect of various policies impacting survivors at the same time (please see our attached briefing on this).
- We know that the Women's Budget Group is expert at identifying the gender dimensions of economic policies and systems that may initially appear to be 'gender neutral'. We would like to highlight the strong evidence base demonstrating the gendered nature of domestic abuse (please see our attached briefing on this). Some statistics may initially suggest that the gap between the number of female and male victims of domestic abuse is not that large. However, these do not take into account important context and impact information, such as whether the violence caused fear, who the repeat victims were and who experienced violence in a context of power and control. Recognising the gendered nature of domestic abuse is crucial to understanding the unequal power relations between women and men, which fuel and perpetuate gendered economic inequality.

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