



Minutes of the APPG on Domestic Violence and Abuse Meeting 'How the cost of living is costing women's lives'

Wednesday 7th December 2022, 14:00-15:00

Hybrid meeting

Chair: Apsana Begum MP

Finances already act as a barrier to leaving an abuser, with survivors often struggling to access the money they need to flee. Though the cost of living crisis impacts almost everyone in society, for survivors of domestic abuse, it creates an additional barrier to leaving perpetrators and finding a place of safety. 73% of survivors surveyed by Women's Aid said that the cost of living crisis had either prevented them or made it harder for them to flee.¹

The APPG on Domestic Violence and Abuse examined how rising costs are making it more difficult for survivors to flee to safety, what support is needed from the Government, and the impact the measures outlined in the Autumn Statement may have on survivors of domestic abuse. The meeting was chaired by Apsana Begum MP and the other parliamentarians in attendance were Sir Peter Bottomley MP, Gavin Newlands MP, Baroness Lister and Baroness Brady.

Apsana Begum MP

Apsana welcomed attendees and speakers and thanked them all for sharing their expertise. She referred to the limited impact of measures introduced in the Chancellor's recent Autumn Statement in easing the burden of the cost of living crisis on survivors of domestic abuse and introduced the speakers.

Cyrene Siriwardhana, Legal and Policy Advisor, Surviving Economic Abuse

Cyrene noted the impact that the lack of economic safety is having on survivors of domestic abuse. She explained that economic abuse is a form of coercive control that seeks to restrict, exploit or sabotage a victim's economic resources and their independence. Abusers can also control every aspect of a woman's life, making it near impossible for her to leave or rebuild her life through accessing basic needs such as safe and secure housing.

Surviving Economic Abuse (SEA) runs in partnership with Money Advice Plus, a financial support line for domestic abuse survivors experiencing financial difficulties. Research into the data from this work shows that the lack of surplus funds and increasing debt means that survivors are not able to leave abusers and are more vulnerable to serious

¹ <https://www.womensaid.org.uk/the-cost-of-living/>

physical, emotional and economic harm. Other routes to safety and support such as family and friends may also be more limited as they too are affected by the cost of living crisis. The financial burden faced by survivors is also compounding the damage they are already facing as a result of the Covid-19 pandemic, resulting in a double burden on those survivors.

Cyrene referred to the ways perpetrators can use the cost of living crisis as a tool for economic abuse, including: turning on appliances unnecessarily to run up bills in someone's name; using the crisis as an excuse not to make child maintenance payments, which is also a serious form of post-separation abuse; restricting someone's access to money and necessities, for example taking away someone's phone or car saying it's too expensive to have two; pushing someone to move in together to save money and then not contributing to costs and rising bills; and blaming someone for economic hardship.

With regards to negative budgets, Cyrene noted that, due to increasing energy and food costs, Money Advice Plus is already seeing an alarming increase in domestic abuse clients with a negative budget, up by 7% to 40% over the last six months. This means that the organisation can no longer reassure victims that they can leave an abuser and be financially secure. Debt advisors are also warning they may have to withhold potential 'lifeline' solutions, as they are waiting to deploy them when the crisis hits harder in the colder months and need is even greater.

SEA are also finding that 27% of those contacting Money Advice Plus have less than £100 surplus at the end of each month. Research has shown that a woman who cannot access £100 at short notice is three and a half times more likely to experience domestic abuse, highlighting the seriousness of the situation. Survivors of domestic abuse are also currently averaging individual debts of £20,000, six times the average suggested by research undertaken a couple of years ago. The research of Women's Aid and others on the cost of living crisis echoes these findings.

Cyrene highlighted the establishment of an emergency fund for survivors as a key action SEA would like to see being taken by the Government, as called for by Women's Aid, SEA and other organisations. This fund should be administered through local domestic abuse services to help survivors flee abuse and with the essential costs of restarting their lives and those of their children independently. This fund should also be available to all survivors, including migrant survivors classified as having no recourse to public funds.

A second area SEA are calling for action on is around legal costs, as research such as that recently conducted by Women's Aid is showing that women are finding it difficult to pay for legal costs, meaning they are now finding it even harder to access justice and therefore to delink from an abuser. SEA are therefore calling for survivors to be exempt from the legal means aid test, which was already a massive barrier to survivors accessing justice.

Cyrene concluded by summarising SEA's calls to action as including more access to legal aid and other advocacy services, as well as interest-free loans for survivors to access the legal system.

Apsana Begum MP

Apsana thanked Cyrene for her contribution and noted the shocking statistics around the increase in survivors facing negative budgets over such a short space of time.

Souad Talsi MBE, founder and current Chief Executive, Al-Hasaniya

Souad referred to the ratification of the Istanbul Convention by the UK Government, ten years after it was signed. This is a critical international convention which recognises violence against women and girls as a violation of human rights. It commits the Government to adopt an integrated approach to eliminating violence against women alongside the Domestic Abuse Act 2021. These two pieces of legislation should provide an inclusive non-discriminatory protection to all women experiencing abuse.

However, the experience of Al-Hasaniya as a specialist service provider 'by and for' Moroccan and Arabic-speaking women shows that the law is clearly defective in this regard, as a victim's nationality and immigration status does determine the level of support she receives at first instance. Souad noted that the role of Al-Hasaniya is therefore pertinent to break the barriers and offer one-to-one critical support and to continue their campaign against the exclusion of women with insecure immigration status from the Act.

Covid-19 has laid bare the lack of protection and support for women and children experiencing domestic abuse and demonstrated the urgent need to improve responses. In the first year of the pandemic, Al-Hasaniya had reached their annual target of 143 cases within the first three months. The pandemic was the silent war without the bullets, and where many suffered in absolute silence and isolation. Two women from the Moroccan and Arabic-speaking community were killed and a third had her medical career cut short because of an acid attack.

The current high cost of living is compounding the crisis to an alarming level. Souad referred to one of Al-Hasaniya's clients, who had described her situation in this context as being "a survivor of domestic violence but a victim of the system", reflecting how women are survivors who have fled abuse but continue to be victims of the law. Recent research by Al-Hasaniya found that more than 80% of the cases they dealt with had no recourse to public funds. This provides an insight into the status quo and how, compounded by the brutal effect of the pandemic, migrant women suffered exceptionally. Souad predicted that the cost of living crisis will have a similar effect.

Souad explained that, as a specialist service provider, funding is not always easy to secure, often leaving them with little resources to support those for whom Al-Hasaniya is their last hope. The service therefore often cannot help these women and appear to

be further perpetuating the discrimination against them as a consequence. For some women, the cost of living crisis could mean the difference between life and death.

Souad noted that when contacting local authorities, adult specialist services or women's refuges, all inquire as to the victim's immigration status at the first point of contact. The lack of support available means these women will therefore fall between the cracks and either return to the perpetrator or fall into the hands of another abuser, as is often the case.

Lack of economic safety forces women to stay with abusers longer than they want to, meaning they experience more harm as a result. For those with insecure immigration status, the economic crisis is the last nail in the coffin. The Government is under duty to step up and support these women who are not going anywhere. Souad suggested that, unless provision is made available to minimise the damage, it will cost society much more in the long run. She further called for the coordination and generosity shown by funders to respond to the needs of communities in London during the Covid-19 pandemic to do the same during the current crisis.

Souad noted that migrant women survivors in the UK who are without family support, unable to speak the language or navigate the system, and above all too scared to speak out, will bear the brunt of the crisis. She referred to a case of a Spanish-Moroccan migrant woman in the UK who suffered abuse at the hands of her husband, including physical and sexual abuse and imprisonment. The abuse increased when her second child was diagnosed with autism and, when he discovered her plans to escape with her children, he attacked her with a knife. Following a police response, he was charged with attempted murder, after which she and her children were coerced to return to Spain.

However, the woman returned to the UK when she found little support for her and her children in Spain. She was brought to Al-Hasaniya by a neighbour, however they could not help her as her immigration status was not clear. The local authorities refused to help and so she was taken to social services, who provided the family with a room in a hostel three days later. In the meantime, they had to be supported with food and shelter from community members. The hostel accommodation was also unsuitable, infested with bedbugs and shared with people suffering drug addiction.

Al-Hasaniya contacted social services to request alternative accommodation, however they responded that there was none. They also could not source a pro bono lawyer or legal aid to support her immigration matter. The result was a complete lack of support from the authorities for the family and their needs, and in the end they were supported by a private donor to source a lawyer.

Souad concluded that this case example reflects the situation faced by women with insecure immigration status. She noted that any laws protecting women should protect all women regardless of all else and called for women with insecure immigration status to receive equal protection.

Apsana Begum MP

Apsana thanked Souad for her contribution and welcomed the final speaker, Dr Mary-Ann Stephenson from the Women's Budget Group, to deliver her intervention.

Dr Mary-Ann Stephenson, Director, Women's Budget Group

Mary-Ann referred to the wider context of the cost of living crisis and its gendered impact. She noted the importance of recognising that the experiences of women with insecure immigration status, women with no recourse to public funds, and women living in poverty has long predated this crisis, which is a crisis of incomes as well as a crisis of prices. Whilst this has been exacerbated by the sudden increase in food and fuel prices, it is hitting some people particularly badly due to the income crisis in the UK; in the last two decades, the incomes of the poorest families increased by approximately 7% compared to 15% for middle-income families, and public sector pay has been falling in real terms since 2010. Unemployment benefits are also at their lowest level since 1990 and half the value they were in the early 1970s.

Mary-Ann noted that, whilst the 10.1% increase in social security benefits in the Autumn Budget was welcome, this follows over a decade of cuts and freezes to social security and a below inflation increase last year, such that their value is already too low for people to have a decent standard of living. The 10.1% increase is therefore only allowing for a 'standstill' and stopping things from getting far worse than they otherwise would. In the context of recovering from the Covid-19 pandemic, whilst average individual savings increased, there is a distinct difference according to income level. For poorer households, levels of debt went up due to conditions around furlough (i.e. 80% wages), salaries not being topped up by employers, and zero hour contracts.

Women are often the most negatively impacted by this income squeezing and increased debt. They are more likely to be living in poverty and have been the most affected by austerity policies from 2010, and have lower levels of savings and higher levels of debt than men. Women's caring responsibilities also means they are less able to increase hours of work to earn extra income, and they are often the 'shock-absorbers' of poverty – the ones who will go without so that the needs of others in the household are met. Women are also more likely to be dependent on public services, which are facing increased pressure and costs.

Mary-Ann explained that certain groups of women are also more likely to be disproportionately affected. Poverty rates among people from Bangladeshi, Pakistani or Black ethnic groups are significantly higher than among white people – 53%, 48% and 40% respectively. Disabled women also face more than £500 a month in additional costs because of their disability, whether needing to keep a home warmer, charge equipment, specialist diets, etc. Nearly half of single parent families are in poverty, and 11% are in 'problem debt'. Perpetrators of domestic abuse are also using the cost of living crisis as a tool for coercive control, whilst the crisis itself has either prevented survivors from

fleeing abuse or made it harder for them to leave. Within this group, women with no recourse to public funds are at the highest risk of poverty, if not absolute destitution.

The cost of living crisis is also having an impact on specialist women's services providing support to survivors of domestic abuse. Services are seeing more demand from women in crisis, including those whose trauma from abuse is being compounded by the stress and anxiety of their financial situation, putting increased strain on resources to support these women. Services are also facing increased running costs, including fuel and premises costs, and service staff are struggling with the cost of living and consequent stress, making it more difficult for services to recruit and retain staff. There is also pressure on commissioned services and grants, particularly from local authorities, who are also facing increased costs and are therefore impacted in what they can provide in their commissioned services. Further pressure on statutory services in turn increases demands on the voluntary sector, who are having to deal with increasingly severe situations because statutory services have failed to meet people's needs. This creates a perfect storm for both the services and the women they support.

Mary-Ann highlighted the need for the cost of living crisis to be recognised as a crisis of incomes as well as of prices, and for action to be taken to address this. It is also necessary to recognise the importance of investing in specialist women's sector services, including 'by and for' services for women from minority ethnic communities. These should be seen as part of a broader social infrastructure which includes health, education, and care services and which are fundamental to the economy and to society.

Apsana Begum MP

Apsana thanked Mary-Ann for her contribution, noting the recognition of the impact of the crisis on services, and opened the floor for discussion.

Discussion

- Baroness Lister noted that the Domestic Abuse Commissioner is publishing her report on migrant survivors and the barriers they face, which provides a good opportunity to engage on these issues as she is a strong supporter on these issues. She also noted the recommendation for an emergency fund for survivors administered through specialist services, and raised the question of how this would impact women already in refuges and/or accessing services.
- Souad noted that, once safely housed in a refuge, the main challenge is obtaining a national insurance number and universal credit for migrant women, which can take up to 12 weeks total. Most London refuges are quite well-resourced and able to protect the woman and work with her towards independence. However, the squeeze on services is making this increasingly difficult for them to support women in taking this step, and therefore increased funding is needed for services.

- Mary-Ann recalled Coventry Haven Women's Aid having noted pre-pandemic that women were staying in refuges far longer than they had previously, i.e. years rather than months, because it was impossible to find them affordable housing.
- Cyrene added that an emergency fund is not a perfect solution, but will help to address the start-up cost for services to support women escaping abuse.
- Gavin Newlands MP raised the issue of the impact of the article 59 reservation to the Istanbul Convention on migrant survivors. He inquired whether there were examples wherein this has negatively impacted these women's access to support, which could be used to pressure the Government to lift the reservation.
- Souad noted that the reservation has exacerbated the abuse experienced by some migrant women, because they know they cannot leave the abuser. She recalled the case of the migrant survivor with an autistic child, who were moved to ten places across London within the first month of them fleeing the abuse.
- Women's Aid noted that local authorities and specialist services do not have the funding to provide support for women with no recourse to public funds. The reservation impacts this as it removes the obligation on the Government to ensure services are able to provide adequate support.
- A question was raised on the support for service staff and the Government's role in providing support to services.
- Mary-Ann noted that commissioning levels have not changed for years, which makes it difficult for services to increase salaries to reflect rising costs. Services need ring-fenced local government funding and should be recognised as essential public services. Foundations and other funding institutions also need to consider the actual costs of delivering services when administering grants.
- Women's Aid noted that services have seen a hike on their energy costs between 45% and 350%, and that funding needs to be increased in line with inflation.
- Apsana noted the culture of expectation on the sector to fill in gaps in funding and that increased funding should also be administered long-term.
- A question was asked about decision-makers and the right people to influence.
- Mary-Ann noted the role of the Treasury in alleviating the challenges arising from the cost of living crisis. She drew a comparison between the pandemic which was funded as a short-term emergency, and the lack of certainty around the longevity of the current crisis and therefore the lack of funding.
- Apsana noted the difference in the manifestation of abuse during the pandemic and entrapment within the home, and the economic abuse and coercive control arising in the current crisis.

Apsana concluded the session, thanking all speakers and attendees and noting that details of the next meeting of the APPG will be sent out in the new year.