

Domestic Abuse and the impact of barriers to access within the social security system

Introduction

Women's Aid defines domestic abuse as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, most often by a partner or ex-partner, but also by a family member or carer. It is very common and is mostly experienced by women and perpetrated by men. The majority of domestic homicide victims are women (67% for year ending March 2020 to the year ending March 2022) whilst the majority of suspects (97%) are male¹.

Currently, victim-survivors face multiple economic barriers to fleeing and 'staying fled'. In many cases, support provided by the welfare system is not trauma-informed or accessible – particularly to those who have no recourse to public funds (NRPF). Even where victim-survivors can access it, it is often not sufficient and not domestic abuse informed, meaning victim-survivors may be pushed into poverty, retraumatised and put at risk of having to return to the perpetrator.

This briefing highlights the impact of domestic abuse on economic resources and the key issues within the UK welfare system which result in a breach of their human rights to social security on victim-survivors of domestic abuse.

Impact of domestic abuse on access to economic resources

Victim-survivors frequently experience economic abuse including economic control, exploitation, coerced debt and employment/education sabotage. The "[Economics of Abuse](#)" report by Women's Aid² explores how economic abuse intertwines with systemic obstacles within the welfare system to create significant barriers for victim-survivors attempting to achieve financial independence and access the social security system. Findings from the research show the impact of domestic abuse on economic resources:

- **Preventing a victim-survivors from accessing their own or joint money and resources:** 32% of victim-survivors said that access to money during the relationship was controlled by the perpetrator.
- **Victim-survivors may find themselves in thousands of pounds of debt through no fault of their own,** with either debt being taken out in their name (coerced debt): 43% of respondents told us they were in debt as a result of the abuse.
- **Lack of access to funds can mean a victim-survivors is forced to use credit:** 38% of respondents had used credit to pay for essentials during the relationship.
- **Economic abuse often results in damaged credit scores, and disrupted employment histories for victim-survivors.** These long-term financial repercussions can disqualify them from certain benefits or housing opportunities that require credit checks or proof of steady income.
- **For many victim-survivors there are barriers to accessing the welfare system:** 21.1% (12) of all respondents who had left said they had difficulty accessing benefits

Economic abuse can leave a victim-survivors with no access to money and other economic resources, and the barriers to escaping domestic abuse can seem insurmountable. Those who

¹ Office for National Statistics (ONS). (2023). *Domestic abuse victim characteristics, England and Wales: year ending March 2023*. Available [online](#).

² *The Economics of Abuse* is published by Women's Aid at <https://www.womensaid.org.uk/what-we-do/research/research-and-reports/>

do leave are at an economic disadvantage because of domestic abuse. Those who escape, often do so with no identification, no bank account, and sometimes, no safe place to go, so immediate access to funds is crucial. The welfare system should provide an urgent, trauma-informed response to support victim-survivors at this critical moment.

No recourse to public funds condition

NRPF is a condition applied to individuals subject to immigration control, restricting their access to welfare benefits and public housing. For many migrant victim-survivors this creates a further systemic barrier to the safety net of welfare which renders them exceptionally vulnerable, financially dependent on their abusers and facing severely limited options for escape and safety. Without financial support, victim-survivors with NRPF often cannot secure alternative housing or meet basic needs, effectively trapping them with an abuser.

- **Fear of deportation or destitution can deter women with insecure immigration status from seeking support.** In 2023, data published by the Domestic Abuse Commissioner revealed that over a three-year period, every police force in England and Wales had shared the data of a domestic abuse victim with immigration enforcement (EVAW, 2024).
- **The structural barriers within the immigration and asylum system reinforce abuse from perpetrators** (Thiara and Harrison, 2021). The barriers this presents to migrant victim-survivors can be exploited by abusers to discourage them from seeking support and independence.
- **Women with NRPF face significant barriers to accessing support services**, making them more vulnerable to abuse and exploitation: 45% of women supported by Women's Aid's No Woman Turned Away project³ had NRPF.

Impact of emergency funds

The availability of emergency funds, such as the [Home Office Flexible Fund](#) (formerly the Emergency Fund) run by Women's Aid, can provide the necessary support to cover costs such as relocation, housing deposits, basic necessities, and legal fees. All of which are essential for establishing independence and safety during the time it takes to access the benefits available.

The Emergency Fund Evaluation⁴ by Women's Aid offers compelling evidence of the positive impact that such direct financial assistance can have on victim-survivors lives. The fund provided one-off payments to victim-survivors in England and Wales, addressing urgent financial needs. The fund met with exceptionally high demand, demonstrating the critical need for accessible financial support among victim-survivors. Recipients of the fund reported significant short-term benefits, including the ability to secure safe housing, access essential goods and services, and reduce immediate financial stress. These outcomes not only enhance the physical safety of victim-survivors but also contribute to their psychological well-being by providing a sense of autonomy and hope.

The evaluation recommended the expansion of such funds, emphasising that timely financial support, administered by trusted specialist DA services, is a pivotal component in the broader strategy to combat domestic abuse and support victim-survivors' recovery. At the time of writing the fund has concluded its second iteration, valued at nearly £2 million in 2024/2025 inclusive of additional funding for advocacy support from the Ministry of Justice. <https://www.womensaid.org.uk/what-we-do/supporting-survivors/flexible-fund/>

³ See *Nowhere to Turn 2024*, published by Women's Aid at <https://www.womensaid.org.uk/what-we-do/research/research-and-reports/>

⁴ The *Emergency Fund Evaluation* is published by Women's Aid at <https://www.womensaid.org.uk/what-we-do/research/research-and-reports/>

Systemic barriers to accessing the welfare system

Many victim-survivors face practical difficulties in accessing benefits due to stringent eligibility criteria and complex application processes.

- **ID is required to make a benefit claim or open a bank account.** An abuser may have withheld ID as part of the abuse, or the victim-survivors may have been forced to flee without it. Victim-survivors may not have their own bank account and must set one up before making a claim. As ID is required to do this, this creates a significant chain of delays.
- **Universal Credit (UC) applications cannot be submitted until all required fields, including bank details, are completed.** This causes significant delays, even though some of this information is not legally required at the application stage.
- **The five-week wait for UC payments leaves victim-survivors in immediate financial hardship.** The waiting period for the first UC payment is devastating for v-s, who often leave abusive partners with no money and no support network. Advance payments may help but must be repaid, further reducing already limited financial resources.
- **Inconsistent application of work coaches' discretion in how they apply sanctions, easements and work requirements.** Whether as a result of limited understanding of the issues claimants experience (see next section) or prioritisation of compliance and employment above all else this leaves victim-survivors who are claiming benefits at a greater risk of sanctions and mental health issues. Where this judgement is not appropriately applied claimants are subject to unrealistic expectations which can be challenging or impossible to meet for victim-survivors who are dealing with trauma, legal proceedings, housing instability, and childcare issues.

These barriers increase the risk that they may be forced to return to an abuser due to economic desperation or fear of not being able to provide for their children. Some, for instance, the requirement for joint claims in certain benefit systems, can be manipulated by abusers to maintain control. The current benefits system does not account for the psychological recovery period that victim-survivors need after escaping abuse.

Inadequate language provision.

Internal DWP guidance regarding claimants do not speak English as a first language, states that *'their customer journey must be comparable in quality and outcome to those whose needs are not complex.'* However, in practice delays leave victim-survivors vulnerable to hardship and exploitation. DWP has a legal duty to provide interpreters, however this can be slow to arrange and is not consistent. As a result, victim-survivors can be forced to rely on friends, family, or even strangers, or risk appointments being cancelled.

The lack of multilingual resources and interpreters and can lead to miscommunication, misinformation, and missed opportunities for assistance. Consequently, victim-survivors with limited English proficiency may remain unaware of available support mechanisms or be unable to effectively advocate for themselves, deepening their isolation and dependence on abusers and creating barriers to navigating the complex welfare system, understanding their rights, or accessing support services. This can lead to delays and errors in their claims, something which can be further exploited by a perpetrator looking to control a victim-survivor's ability to have economic independence.

Lack of domestic abuse awareness among DWP staff

Many victim-survivors experience PTSD, anxiety, and depression because of prolonged abuse, 44% women in refuge services report feeling depressed or having suicidal thoughts⁵. Many

⁵ The *On Track Data Briefing: 2023-24*, published by Women's Aid at <https://www.womensaid.org.uk/what-we-do/research/research-and-reports/>

have lost their jobs, savings, and homes due to the abuse. Yet the benefits system does not take these factors into account adequately. Victim-survivors tell us that the enduring psychological impacts of abuse and nuances of economic abuse are poorly understood by DWP health assessors. Many DWP staff, including work coaches, lack adequate training on domestic abuse leading to harmful and inconsistent decision-making.

- **Many victim-survivors are inappropriately judged ‘fit to work’** and are not able to access Personal Independence Payments or reduced conditionality on UC.
- **Victim-survivors have been wrongly sanctioned for missing appointments**, even when their circumstances clearly justify exemptions.
- **The ‘intention to return’ rule⁶ for housing support is inconsistently applied**, leaving some victim-survivors struggling to maintain a safe place to live while fleeing abuse.
- **DWP health assessors frequently fail to recognise the mental health impact of abuse**, leading to incorrect work capability assessments. Instead of providing stability and support, it often exacerbates v-s’ trauma.

Recommendations

To transform the benefits system into a genuine safety net for victim-survivors, enabling the realisation of their human right to social security, the following changes should be implemented:

1. Implement a Statutory Safeguarding Duty

- The DWP should have a legal duty to prioritise the wellbeing of vulnerable claimants, including domestic abuse v-s.
- The duty should require work coaches and DWP staff to adopt a trauma-informed approach and ensure victim-survivors are supported rather than penalised when they cannot meet unrealistic job-seeking expectations.

2. Access for marginalised groups

- Application forms for benefits should be available in the UK’s most spoken non-English languages.
- Jobcentres should consistently provide qualified interpreters for claimants who need them.
- The DWP should ensure clear, accessible communication with all claimants, including those who require British Sign Language (BSL) interpretation or large-format documents.
- Abolish the No Recourse to Public Funds (NRPF) condition for survivors of domestic abuse to address the additional barriers this creates in accessing life-saving support.

3. Provide Financial Security for victim-survivors

- Vulnerable groups such as victim-survivors of domestic abuse should be made exempt from the five-week UC wait and provisions made for bank details to be provided at a later stage in the application process.
- Advance payments for victim-survivors should be non-repayable to ensure they have immediate financial stability.
- The two-child limit and benefit cap should be abolished, as they disproportionately affect adult and child v-s.
- The Government should evaluate the impact of UC and other welfare policies on victim-survivors’ mental health and wellbeing as part of its wider review of UC.

⁶ Housing benefit is payable during periods of temporary absence if: a claimant intends to return to live in their home, has not sublet it, the period of absence is unlikely to exceed the time allowed. This can be four, eight, 13, 26 or 52 weeks, as appropriate depending on the circumstances of the absence

- The Domestic Violence Easement ⁷should be extended to a full year to allow victim-survivors the time they need to recover before facing work requirements.

4. Strengthen Training for DWP Staff

- All frontline DWP staff should receive regular, in-depth training from domestic abuse specialists covering coercive control, economic abuse, the psychological impact of abuse, barriers to leaving, and safe ways to support v-s.
- Each Jobcentre should have a dedicated domestic abuse lead to oversee cases and ensure victim-survivors receive the support they need.

5. Improve Multi-Agency Collaboration

- DWP should work more effectively with external domestic abuse services, ensuring that victim-survivors can access wraparound support.
- There should be clearer processes for specialist domestic abuse organisations to engage with DWP on behalf of v-s.
- The Home Office's Flexible Fund for victim-survivors should be extended annually at a minimum of £2 million, rising with inflation.

⁷ The Domestic Violence Easement introduced by DWP in 2012, provides a specific easement from job seeking conditions for Jobseeker's Allowance (JSA) claimants who are victims of actual or threatened DV. This means an exemption from job seeking conditions and requirements to be actively looking for employment for an initial four-week period providing certain conditions are met, which can extend to a total of 13 weeks where relevant evidence is provided. This period is intended to provide those who have been affected by DV with time to focus on priorities like organising new accommodation or arranging alternative schooling for dependent children without having to also focus on meeting their jobseeking conditions.