



Domestic Abuse and Debt

Cardiff and Vale Citizens Advice Bureau

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AIMS

The aim is to help you and your organisations identify the signs of financial abuse, to increase awareness of how this can impact on a persons situation and be aware of what help is available.



We will look at.....

- What is domestic abuse
- What is financial abuse
- The ASK pilot
- What are we doing now?
- How we can help
- How you can help
- Where to get more support



Facts and Figures

- Between a quarter and a third of women experience DV or abuse at some point in their lives
- Those experiencing DV are twice as likely to be in arrears with essential bills
- Citizens Advice advised nearly 13,000 people about domestic violence last year – 85% were women



What is Domestic Abuse?

“Any incident or pattern of incidents of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members regardless of gender or sexuality”.

Home Office



Domestic Abuse can encompass:

- Psychological
- Physical
- Sexual
- Financial
- Emotional

Definition extended to include:

- 16 and 17 year olds
- Controlling behaviour
- Includes 'honour' based violence, female genital mutilation and forced marriage.
- Victims not confined by gender or ethnic groups



Financial Abuse

- Stopping you from getting a job
- Making you hand over your income
- Making you account for every penny spent
- Not allowing money to be spent on you or the children
- Controlling your bank account
- Stealing, taking or demanding money
- Making you run up debts in your name



Impact of Financial Abuse

- Victim loses confidence in managing money
- Sporadic employment history
- Bills are left unpaid as the victim may be too frightened to say they cannot pay them
- Fear of homelessness
- Possibly leaves the relationship with no money and multiple debts
- Struggles to gain independence



The Ask Pilot

- This pilot ran for 6 months from April 2013 in 9 Bureaux in England and Wales
- This involved selected advisers asking clients more detailed questions about Gender Based Violence and Abuse (GVA)
- Research shows that victims and survivors of GVA are more likely to disclose abusive experiences if they are asked



The ASK Pilot Results

- Increased the rate of disclosure. 27% disclosed past or present GVA in comparison to our 2012/13 bureau disclosure rate of 0.8%
- If abuse is past then it was less traumatic to talk about as fear had receded
- The results indicate that 1 in 10 are experiencing GVA at any one time – though this is likely to be higher



The Ask Pilot Outcomes

- Enabled some clients to flee violence that may not otherwise have felt able to leave
- Strengthened local partnership work
- Built the skills and confidence of advisers
- Enhanced our aims as an organisation by supporting our ethos for a holistic approach



Ask Pilot – The Recommendations?

- GVA routine enquiry should be replicated nationally
- Citizens Advice develops a module to incorporate in our training programme
- Identify further means of protecting the data of the victim and eliminating risk of tracing
- Bureau to display relevant information and leaflets to raise the profile of GVA



What are we doing now?

- Citizens Advice are meeting with Trustees to consider the recommendations from the pilot
- We are meeting with our policy team at Citizens Advice Cymru to further our involvement in this work
- We are continuing to maintain and develop our relationship with local support networks
- Effecting a change with our social policy work



What Can We do - Financial Independence?

- Refer to Welsh Women's Aid for help, advice, refuge housing and support
- Advise on homelessness and housing options
- Help access important paperwork
- Check entitlement and help claim benefits
- Access emergency cash and charitable grants
- Help victim take control of their finances by providing financial capability support



What Can We Do – Challenge the Debt

- Forged signatures
- Undue Influence
- Guarantors
- Mental Capacity



What We Can Do – Manage the Debt

- Debt and mental health
 - Writing off the debt
- Manage debt
 - Hold or token payments
 - Reduced payment arrangements
- Insolvency
 - Bankruptcy - Debt Relief Order – Individual Voluntary Arrangement - Administration Order



What Can You Do?

Identify Violence & Abuse

- Physical injury: fractures, bruises, burns
- Fear, depression, less social
- Unexplained shortage of money
- Reticence to discuss partner's details, income, or the household budget
- Concerns that the abuser will know they are talking to you
- **ASK the question**



What Can You Do – The Bigger Picture

- There is currently no specific legislation for Gender Based Violence and Abuse
- Future Threats
 - Further advancement of apps and social media
 - Universal Credit
- What do you think you and your organisation can do to help?



Where to get Support

- All Wales domestic abuse and sexual violence helpline: 0808 80 10 800
- Citizens Advice Bureau:
 - Most operate a direct referral system for victims and have links with their local refuge.
 - Find your nearest Bureau and access our advice pages at: www.adviceguide.org.uk
- Further resources handout



Review and Close

Questions?

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Thank you for participating!

