

Briefing on universal credit

Access to financial assistance and support, through welfare benefits, is vital for women survivors of domestic abuse – particularly for those who are forced to flee their homes. The Conservative government has made a real commitment to tackling this crime, including by acting to mitigate detrimental impacts of welfare reform on survivors living in refuge and proposing to include economic abuse in a statutory definition of domestic abuse for the first time. Women's Aid is, however, currently concerned about the roll-out of universal credit (UC) for two key reasons:

1. The **design of universal credit** risks exacerbating economic abuse for survivors, and poses an additional barrier to their ability to escape abusive relationships;
2. **Reforms are needed to ensure universal credit works effectively in refuges.**

Economic abuse

As a form of domestic abuse and coercive control, economic abuse can include exploitation of a survivors' income and time, using or misusing their money, financial monitoring, controlling their access to resources, and accruing debts in their name. It is a fundamental barrier to escaping; over half of survivors surveyed by Women's Aid and the TUC could not afford to leave an abuser.¹

1. Universal credit

Universal credit (UC) is a means-tested benefit for people of working-age who are on a low income, replacing six existing benefits. It is currently being rolled out across the country, with full implementation set for 2022. Claimants receive a single, monthly household payment in arrears.

Separate payments

Women's Aid shares the concerns of the cross-party Work and Pensions Select Committee that single monthly payments may exacerbate economic abuse and increase a perpetrator's ability to further control and abuse.² We are concerned that the process of applying for a split payment could be highly dangerous for survivors, as the request or response could alert a perpetrator to their concerns. As DWP is not currently monitoring or assessing the operation of split payments, it is impossible to know how effectively split payments are mitigating economic abuse and providing a robust solution for survivors. We welcome Scottish government's commitment to routinely separate UC payments, and call on the UK government to follow suit.³ Swift changes - such as default payment to the main carer of children - would make a real difference to survivors.

Payment schedule & waiting times

We welcome the reforms to reduce UC waiting times from six to five weeks, ensure entitlement starts on the day of the claim, and provide greater support with advances.⁴ But although claimants can apply for benefit advances for up to a full month upfront, this must be repaid in 12 months. This can have a huge impact on survivor's available resources and may push them into poverty - particularly in cases where they have escaped an abuser. Refuges have reported that women can wait up to 10 weeks for payment.⁵

The Domestic Violence Easement

DWP exempt survivors from work-related requirements for 13 weeks, providing that the abuse 'occurred within the previous six months', the victim has not claimed the 13 week exemption within the past year, and that they can 'provide evidence' of the abuse to a work coach at Jobcentre Plus (JCP+). It is not only difficult for survivors to provide evidence within such a strict time frame, but recovery from abuse and trauma can take significantly longer than 13 weeks.⁶ Domestic abuse has severe impacts on physical and psychological health that create major barriers to working.

¹ Howard, M and Skipp, A, Unequal, trapped and controlled, Women's Aid and TUC, 2015 - from 126 respondents to this survey.

² HC 1166, House of Commons Work and Pensions Committee: Universal Credit and Domestic Abuse, 18 July 2018

³ <http://www.gov.scot/Publications/2017/06/8512/1>

⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/661480/autumn_budget_2017_Feb.pdf

⁵ Policy in Practice, Universal Credit: making it work for supported housing residents, October 2018

⁶ Having part of their Universal Credit payment reduced temporarily.

Training and understanding

These flexibilities and exemptions rely on JCP+ work coaches having a robust understanding of domestic abuse, how to recognise it and support survivors. Our research demonstrates that significant issues with statutory professionals' expertise and training on domestic abuse remain, and work coaches are reporting a lack of meaningful training in this regard.⁷

Managed and natural migration

Those on the former benefits system will be transferred to UC in a process called 'managed migration' and if their UC award is less than their previous benefits, they will receive 'transitional protection' - a top-up payment. This could have severe impacts on vulnerable and low income families, as they will be responsible for making a successful new UC claim within a fixed period of time, will lose out on any 'transitional protection' if they miss the deadline, and will face a gap in income between existing benefits and UC. A change of circumstances - including escaping an abusive home - will be migrated onto UC 'naturally', and no transitional protection is available for this group. It is also unclear if claimants in refuge can claim this protection.

Recommendations

Urgent reforms are needed to ensure the design of UC - and DWP's staff and systems - deliver protection for survivors. We recommend that the DWP accepts the Work and Pension's Committee's recommendations for reform in this area and takes action to:

- Monitor and assess requests, awards and refusals of separate payments.
- Deliver payments to the main carer by default and direct payments to landlords in cases of domestic abuse.
- Work swiftly with the Scottish government to trial separate payments by default, and use this evaluation to determine whether this system should be implemented across the UK.
- Remove the requirement to repay a benefit advance for women escaping to a refuge.
- Extend the 13 week time frame for the DVE, scrap the time-limit on evidence and remove the requirement for survivors not to be living with a perpetrator to access the easement.
- Work with Women's Aid to develop a specific training module for work coaches and ensure that staff in DWP, JCP+ and local authority teams administering UC receive robust training on domestic abuse, coercive control and economic abuse - particularly in delivering safe routine inquiry, access to split payments and the DVE, and providing effective support and referral.
- Ensure survivors can access transitional protection if they migrate onto UC as a result of escaping abusive relationships, and clarify access to it within refuge.
- Do not terminate a person's existing benefits until their UC claim is made successfully.

2. Universal credit in refuges

Refuges are currently exempt from the housing element of UC⁸ and, in July 2018, DWP and the Ministry of Housing, Communities and Local Government (MHCLG) made a welcome commitment to continue to fund rent in refuges through housing benefit. Women in refuges, however, will still need to make UC claim for personal needs. The complexity of the UC system is compounded in refuges - where women struggle to access identity (ID) documents, communicate with JCP+, manage their claim online, and access a bank account for payment.⁹

Recommendations

- Ensure that a highly trained "domestic abuse champion" is established in each Jobcentre Plus, and refuges have a named contact for this individual who they can communicate with.
- Recognise that survivors in refuge struggle to access ID and ensure this doesn't incur costs or delays to the UC claim.
- Ensure that bank accounts for UC claimants are easily accessible for those in refuge.

If you have any questions, or would like any more information, please contact Women's Aid Campaigns and Public Affairs Officer: Lucy Hadley, l.hadley@womensaid.org.uk.

⁷ Howard, M and Skipp, A, Unequal, trapped and controlled, Women's Aid and TUC, 2015; Letter to the Chair of Work and Pensions Select Committee from PCS regarding Universal Credit and Domestic Abuse, 14 May 2018, [Accessible online](#).

⁸ [The Housing Benefit and Universal Credit \(Supported Accommodation\) \(Amendment\) Regulations 2014](#) exclude the housing costs of those living in "specified accommodation" (including those living in refuge) so that those costs are met by way of Housing Benefit.

⁹ Policy in Practice, Universal Credit: making it work for supported housing residents, October 2018